



Truist Commercial Card Rewards Terms and Conditions

Welcome to the Truist Commercial Card Rewards Program (hereinafter "Rewards Program").

These Truist Commercial Card Rewards Terms and Conditions ("Rewards Terms and Conditions"), Commercial Card Terms and Conditions (the "Terms"), the Commercial Card Client Acceptance Form, the Incentive Addendum, the Commercial Card Attestation, and all other schedules, agreements, documents, or other instruments including all riders, amendments, restatements, supplements, and addenda thereto (each such document is hereby incorporated by reference and, collectively, shall be referred to as the "Agreement") govern the Card Program between the Organization (as identified within the Commercial Card Client Acceptance Form) and Truist Bank ("Truist" or "Bank").

These Rewards Terms and Conditions govern any and all rewards available under your Organization's Commercial Card Program with Truist. These Rewards Terms and Conditions are an addendum to the Agreement. In the event of any conflict between these Rewards Terms and Conditions and the Terms, the Terms will control; to the extent any matter upon which these Rewards Terms and Conditions are silent is already addressed by the Agreement, the Agreement will control. The Organization accepts and agrees to be bound by the Rewards Terms and Conditions whenever any Authorized User (including but not limited to Authorized Redeemers and Cardholders) of the Organization uses a Card or Rewards Account in relation to the Organization's Card Program.

Unless otherwise defined herein, capitalized terms used in these Rewards Terms and Conditions shall have the meaning ascribed to them within the applicable schedules, agreements, documents, or other instruments including all riders, amendments, restatements, supplements, or addenda associated with the Agreement within which the capitalized term is defined. Please also see the "Definitions" at the end of these Rewards Terms and Conditions.

Truist will post any changes to these Truist Commercial Card Rewards Terms and Conditions ("Rewards Terms and Conditions") on **cardrewards.truist.com** and it is the Organization's responsibility to regularly review the Rewards Terms and Conditions for any changes.

Under the Rewards Program, the Organization earns "Rewards" in the form of points every time a Qualifying Purchase is made with a Card. Rewards can be redeemed for merchandise, gift card, travel, Event Tickets, and other goods and services options.

Truist only offers "Rewards" as the incentive for Qualifying Purchases made using our Truist Preferred One Card, Truist Corporate Card, Truist One Card, and Truist Executive Card Product Types; any Transaction made using any other Product Type will not earn or be eligible for Rewards.

If the Organization chooses "Rewards" as a redemption option, the Organization will only earn Rewards for those eligible Transactions made using any of our Truist Preferred One Card, Truist Corporate Card, Truist One Card, and Truist Executive Card Product Types.

To the extent the Organization earns a Rebate for Transactions made using the Card Program, Organization will not earn Rewards for those same Transactions; that is, the Organization will not earn both a Reward and a Rebate for the same Transaction.

1. Rewards Service Center and Rewards Website.

The Rewards Service Center phone number is 800.255.7125 and is available Monday through Friday from 7:00 a.m. – 9:00 p.m. ET and on Saturday and Sunday from 9:00 a.m. – 9:00 p.m., ET. This number provides full-service customer support for Rewards including redemption of Rewards Offerings for gift cards, merchandise, event tickets and travel Rewards, including airline, hotels and car rentals, and more. The Rewards Website address is **cardrewards.truist.com**

2. Eligibility.

To participate in the Rewards Program, the Organization must be based in the United States and the Card Program must remain in Good Standing as determined by Truist. Truist reserves the right to determine in Truist's sole discretion whether the Organization (including any Authorized Redeemer or Cardholder) is eligible for enrollment or continued participation in the Rewards Program. Use of the Rewards Program may be restricted for certain types of Organizations including, but not limited to, tax-exempt entities. It is the responsibility of the Organization to consult with its tax and legal advisors to determine if such restrictions apply to the Organization.

In the event of a conflict with these Rewards Program terms, any Organization-specific restrictions related to Rewards Program eligibility or Rewards limitations in the Agreement will prevail. Truist will directly notify the Organization's Commercial Card



Program Administrator designated as Pool Manager (i.e., not individual Authorized Redeemer(s) or Cardholder(s)), of any applicable limits or restrictions.

3. Enrollment.

Organization-level Rewards:

Truist will assign the Organization's Rewards Account number at the time the Rewards Program is established and as part of implementation process. An Authorized Officer of the Organization will designate a Program Administrator as the Rewards Pool Manager for the Organization; there can only be one Rewards Pool Manager per Organization ("Pool Manager"). The Pool Manager will be the primary contact for the Rewards earned by the Organization.

The Pool Manager is designated at the time the Card Program is opened and will be the only individual with access to view and redeem Point Rewards at the Rewards Website on behalf of the Organization. The Pool Manager can receive information regarding the Organization's Rewards Account (including the number of Rewards earned, redeemed, or forfeited, if applicable) either online at the Rewards Website or by calling the Rewards Service Center. The Pool Manager cannot delegate his or her access, roles, permissions, or responsibilities to anyone else. Only an Authorized Officer can change who the designated Pool Manager is for the Organization; this change must be made in writing using a duly executed amendment to the Commercial Card Agreement.

Authorized Redeemers are individuals authorized to redeem Rewards associated with the Organization's Rewards Account(s) by calling in to the Rewards center, but not by using the Rewards website. A Pool Manager must designate each Authorized Redeemer(s) by adding them via the Rewards Website. An Authorized Redeemer may call the Rewards Service Center to receive information regarding the Organization's Rewards Account (including the number of Rewards earned, redeemed, or forfeited, if applicable) and redeem Rewards, but will have no online access. Authorized Redeemers cannot designate additional Authorized Redeemer(s). An Organization may have up to five Authorized Redeemers.

Cardholder Rewards:

Manual enrollment is required to enroll a Cardholder into the Rewards Program; if a fee applies for each Cardholder enrolled into the Rewards Program, that fee will be disclosed in the Fee Schedule within the Agreement. Organization may decide that individual Cardholders can redeem the Rewards earned through the use of the Card issued to the Cardholder; to access and redeem the Rewards associated with the Card issued to the Cardholder, the respective Cardholder must enroll at the Rewards Website or call the Rewards Service Center to establish a Cardholder Rewards Account by linking the Card.

An Authorized Officer of the Organization will designate one Program Administrator who is responsible for receiving Rewards Program-related correspondence and information from Truist and disseminating it, as applicable, to individual Cardholders within the Organization; this Program Administrator is known as the "Cardholder Rewards Program Manager." Only an Authorized Officer can change who the designated Cardholder Rewards Program Manager is for the Organization; this change must be made in writing using a duly executed amendment to the Commercial Card Agreement.

Once enrolled, the Cardholder will be the only individual with the ability to view online and redeem Rewards associated with their individual Rewards Account. Please note that the Cardholder Rewards Program Manager will not have access to the enrolled Cardholder Rewards accounts or details.

4. Rewards and Redemption Overview.

The Rewards Program earns at a rate of 1 Reward point (total) per \$1.00 of Qualifying Purchase.

All Qualifying Purchases made prior to enrollment are not eligible and Rewards cannot be applied retroactively.

Qualifying Purchase amounts include tax and are not rounded up to the next dollar. Earned Rewards will be placed in the Rewards Account designated by the Organization (including, as applicable, a Cardholder Rewards Account). Rewards Account balances are updated daily and most Qualifying Purchases will be reflected within 48 hours; however, Rewards for certain Qualifying Purchases may take up to 8 weeks to appear in the Rewards Account.

Rewards can be redeemed for Rewards Offerings, such as statement credit, cash back, gift cards, merchandise, event tickets, and travel, to the extent such offerings are available on the Rewards Website. Rewards can be redeemed to obtain Rewards Offerings through the Rewards Website or by calling the Rewards Service Center, except as otherwise noted. Only Organization-level Rewards can be redeemed for cash back.

It is the responsibility of the Rewards Pool Manager and the Authorized Redeemer or the Cardholder (as applicable) to regularly monitor the Rewards Account to ensure that every: (a) earning of Rewards on Qualifying Purchases is proper and accurate, and (b) Rewards Offering redemption that is processed on the Rewards Account is proper and accurate. It is the Organization's obligation to timely report each and every suspected improper, unauthorized, or inaccurate Rewards earning or Rewards Offering redemption from the Rewards Account. Timely reporting under these Rewards Terms and Conditions means no more than 60 days after



Rewards earnings are posted to the Rewards Account or Rewards Offerings are redeemed from the Rewards Account. The Organization or, as applicable, Pool Manager or Cardholder can access the earning and redemption activity associated with their respective Rewards Account by logging into the Rewards Account at **cardrewards.truist.com**.

The Organization is affirmatively obligated to immediately inform Truist if the Organization believes or has actual knowledge that any one of the following is/are in any way misusing or abusing a Rewards Account(s): (i) any Program Administrator, (ii) any Authorized Officer, (iii) any Authorized Redeemer, (iv) any Cardholder, or (v) any Authorized User. The Organization must not allow an Authorized User or Cardholder to provide or facilitate access to any other person or party regarding a Cardholder Rewards Account. The Organization must immediately report these issues by calling the Rewards Service Center at 800.255.7125; the Organization may also call this number to address other concerns related to Rewards earnings and redemption.

Truist and the Third-Party rewards vendor will not be liable for fulfilling Rewards Offering requests that either Truist or the Third-Party rewards vendor believes in good faith are made by any person claiming the authority to act on the Organization's behalf. All Rewards Offerings are subject to availability. Truist reserves the right to substitute Rewards Offerings of equal or greater value.

5. Rewards Earning Limitations and Forfeiture.

Truist reserves the right to use any Rewards earned by the Organization or Cardholder on Qualifying Purchases to offset past due balances the Organization had regarding the Card Program (including any past due balance on an individual Card). Such deduction will be made at a rate of \$0.01 per Rewards point.

The Organization's Rewards Account balance (inclusive of any Cardholder's Rewards Account(s) balance(s)) will be reduced by: (a) returns, (b) credits, (c) Qualifying Purchase which becomes the subject of a chargeback or other dispute unless and until final resolution of the dispute results in a debit to one of the Organization's Card(s), (d) Transactions made with a lost, canceled, stolen, or fraudulent Card, and (e) forfeitures resulting from closure of any Card or the Card Program. In such events, these Transactions will reduce the respective Rewards Account(s) balance, and the applicable Rewards Account may, in some cases, reflect a negative Rewards balance. If there was a prior redemption of Rewards for a Rewards Offering that the Organization or Cardholder was not entitled to receive, Truist has the right to adjust the Rewards Account balance accordingly.

Rewards have no cash value and may only be used to obtain Rewards Offerings as offered by Truist in accordance with the Agreement. Rewards may not be combined with other discounts, special rates, promotions, or other reward programs offered by Truist or any third party, including airline frequent flyer, or other travel-related or membership reward charge or credit card programs, unless specifically authorized by Truist. Rewards cannot be transferred, gifted, sold, attached, pledged, or bartered under any circumstance, including disability, death, upon operation of law or in connection with a domestic relations or other legal dispute. Truist may suspend Organization and Cardholder redemption rights of Rewards for any reason, including if there is a dispute between Organization and Truist, or Authorized User(s) and Truist, Cardholder(s) and Truist, or between Organization and any Authorized User with respect to the Card Program. Truist is not responsible for any disputes Organization may have with the Pool Manager, any Authorized Redeemer(s), any Authorized User, or any Cardholders related to any Rewards Account associated with the Card Program.

All accrued Rewards, regardless of whether Organization-level Rewards or Cardholder Rewards, will be forfeited if any of the below occur:

- (1) Either the Organization files for bankruptcy or if bankruptcy proceedings have been filed against the Organization.
- (2) The Organization closes the Card Program, and any remaining Rewards have not been redeemed within 60 days after the Card Program is closed; this 60-day period will not apply if, in Truist's sole and absolute discretion, any Card or related account associated with the Card Program is not in Good Standing as determined by Truist.
- (3) Truist determines, in its sole and absolute discretion, that the Card Program is not in Good Standing.
- (4) The Organization fails to maintain other Truist relationships in a manner satisfactory to Truist.

If any Rewards Account has a balance less than \$5 at the time of any Card or Card Program closure, the Organization understands that these Rewards are of such nominal value that they will be immediately forfeited and are not redeemable. All other Rewards balances must be redeemed within 60 days of Card or Card Program closure and will thereafter be immediately forfeited. Neither the Organization nor any Cardholder is entitled to compensation of any kind from Truist (or any other entity) if Truist determines that Rewards are forfeited for any reason.

The Organization (including all Pool Managers, Authorized Redeemers, Cardholders) may not (1) earn Rewards by engaging in fraudulent or illegal activity, (2) transfer, sell, trade, gift, pledge, attach or barter Rewards by contract or by operation of law or otherwise with any party other than Truist, or (3) otherwise abuse or fraudulently manipulate any Card or Rewards Account for the



primary purpose of generating Rewards that were not earned in accordance with the Agreement. At the sole discretion of Truist, if Truist determines that an enrolled Card, Rewards Account, or the Card Program has been or is being used in a prohibited manner, Truist may immediately terminate the Organization's Rewards Program enrollment, and all related point balances may be forfeited without compensation or notice. Other restrictions, limitations, and exclusions may apply.

6. Rewards.

6(a) Earning Rewards.

Truist will impose no cap on the amount of Rewards the Organization can earn through use of its Card Program in making Qualifying Purchases.

6(b) Redeeming Rewards for Rewards Offerings.

Organization-level Rewards can be redeemed for Rewards Offerings, such as statement credit, cash back, gift cards, merchandise, Event Tickets, and travel, to the extent such offerings are available on the Rewards Website.

Cardholders can redeem Cardholder Rewards for Rewards Offerings including gift cards, merchandise, Event Tickets, and travel. Cardholders cannot redeem Rewards for a statement credit or cash back.

The Organization and Cardholders, as applicable, can redeem Rewards through the Rewards Website or by calling the Rewards Service Center.

In its sole and absolute discretion, Truist reserves the right to modify, cancel, restrict, suspend, or terminate the Rewards Offerings at any time without prior notice.

6(c) Redeeming Rewards for Cash Back.

Only Organization-level Rewards can be redeemed for cash back. After close of the billing period in which the Rewards are earned, if the Card Program is in Good Standing as determined by Truist, upon request, all Rewards are redeemable in U.S. dollars only; Truist imposes a minimum of \$5 for cash back redemptions (not to exceed the total Rewards earned, but not yet redeemed, on the Card Program at time of redemption). Organization-level Rewards may be redeemed for (1) a statement credit, or (2) an ACH credit to the deposit account that is designated by the Organization.

- If Rewards are redeemed for a statement credit to the Card Program balance(s), the statement credit processing is typically initiated within five business days. The Organization is still responsible for the monthly payment in any given month that a statement credit is applied against the Card Program balance(s). Rewards redemptions for statement credits may not be applied to the Card Program statement to produce a credit balance for the Card Program.
- Rewards can be redeemed for cash back through an ACH credit to the deposit account that the Organization designates. The ACH credit may be made into a Truist or other financial institution's checking, savings, or money market account.
- If Rewards are redeemed through an ACH deposit into a Truist or other financial institution's checking, savings, or money market account, the cash back redemption(s) will typically be initiated within five business days.

6(d) Expiration of Rewards.

Rewards do not expire.

7. Merchandise and Gift Card Rewards Offerings.

Rewards may be redeemed for merchandise and gift cards from the Rewards Website or by calling the Rewards Service Center. These types of Rewards Offerings are subject to availability. Truist may change the Rewards Offerings selection, and the number of Rewards needed to obtain certain Rewards Offerings at any time. Merchandise and gift card Rewards Offerings are offered and provided by independent manufacturers and include applicable sales tax and shipping and handling costs. Truist and the Third-Party rewards vendor have no responsibility or liability for such products.

All merchandise orders are subject to availability and Truist reserves the right to substitute merchandise of equal or greater value. The merchandise shown on the Rewards Website may not reflect the exact colors or model numbers of the actual Rewards Offerings due to manufacturer's model or style updates or due to the photo used as a representation of the merchandise. Purchase protection or extended warranty coverage associated with the Card Program does not apply to Merchandise Rewards Offerings.

Merchandise Rewards Offerings are shipped prepaid and cannot be returned or exchanged unless the merchandise arrived damaged, defective, or if the wrong item was shipped. Returns and exchanges will only be accepted within 30 days after receipt of the merchandise. Pool Manager, Authorized Redeemer, or Cardholder should call the Rewards Service Center for return/exchange authorization and assistance. The Rewards used to redeem merchandise Rewards Offerings will be credited back to the Rewards Account if the Rewards Offering is returned in a timely fashion and in accordance with the procedures described above.



Gift cards are not exchangeable, refundable, or redeemable for cash or credit under any circumstances and are not valid on previous purchases. Lost or stolen gift cards cannot and will not be replaced. Truist is not responsible for gift cards lost or stolen while in transit.

Most merchandise Rewards Offerings can be shipped within 48 hours from receipt of order; however, some merchandise Rewards Offerings may take up to 5 days to process and may take 4-6 weeks for delivery.

Merchandise and gift card Rewards Offerings can be shipped to any address that is designated as long as it is a valid street address within the continental United States (i.e., excluding Alaska, Hawaii, Puerto Rico, P.O. Boxes, and APO/FPO addresses). Requests for rush shipping, if available, are subject to additional shipping charges. All claims regarding non-receipt of redeemed merchandise Rewards Offerings must be reported to the Rewards Service Center within 90 days of redemption.

Complete details about shipping, including information about direct shipments from suppliers, large freight items, damaged or incomplete shipments, and details about exchanges and refunds can be found on the Rewards Website or by calling the Rewards Service Center.

All brand names are the trademarks and property of their respective owners and are used with permission.

8. Travel Rewards Offerings.

Rewards can be redeemed for travel Rewards Offerings including air, hotel, cruises, and car rentals. Certain restrictions and limitations may apply. Once Rewards redemptions for travel Rewards Offerings are processed by Truist (or the Third-Party rewards vendor), the redemption cannot be reversed.

Redemptions for travel Rewards Offerings may be made using the Rewards Service Center; this service will be subject to a service fee of \$25 at the time of booking. Rewards redemptions for travel Rewards Offerings executed on the Rewards Website will not be subject to any booking service fees.

The traveler is responsible for obtaining the appropriate international travel documentation such as passports or visas. Visit travel.state.gov for passport and visa requirements. Truist assumes no responsibility for advising guests of proper travel documentation.

8(a) Air Travel redemptions.

- There are no blackout dates. Travel is subject to availability. Participating air carriers are subject to change. All airline rules and restrictions apply (check requirements when booking). Tickets may be purchased in any individual's name.
- Miscellaneous costs, including baggage and airport/airline fees and surcharges, government-imposed fees, gratuities, insurance, and airline amenities are the individual traveler's responsibility. Tickets will be non-refundable and non-transferable.
- All returns, exchanges, and cancellations should be handled directly with the airline. The airline may charge fees plus the difference in airfare for any such changes; these are the individual traveler's responsibility.
- All tickets are issued as electronic tickets. All tickets must be issued at the time of booking and reservations will not be held. Before completing the order, please confirm that all information is accurate. All airline redemptions are non-refundable and non-transferable.
- If there are not sufficient Rewards in the Rewards Account to cover the entirety of the airline ticket(s) sought to be redeemed, the Pool Manager, Authorized Redeemer, or Cardholder may contact the Rewards Service Center and complete the travel redemption using a Card to supplement the difference.
- A Cardholder may use the Rewards Service Center to purchase additional airline tickets (i.e., not using Rewards) through a major airline carrier provided that the fares, schedules, and ability to generate a ticket are available through the Rewards Service Center. This service will be subject to a service fee of \$25 that is due at time of booking.
- All travel itineraries and supporting documentation will be sent via email to the email address designated by the individual who redeemed the Rewards and as was provided to the Rewards Service Center at the time of booking.
- Reservations for tickets also exclude the use of charters, wholesalers, consolidators, and any internet fares that are not published, not available through the Rewards Service Center, or not available for ticketing through a certified travel agency.
- Once Rewards are redeemed, the redemption cannot be reversed. If changes to an itinerary are necessary later, the Cardholder, Authorized Redeemer, or Pool Manager (as applicable) may contact the Rewards Service Center with the request up to 5 days prior to the travel date. Based on airline requirements, changes may require additional costs such as



airline penalty fees, increased fares, and service fees; these are the individual traveler's responsibility. Most airlines will not allow traveler name changes.

- Each traveler should re-confirm flight reservations and departure times with the airline within 72 hours prior to departure. All reservations are subject to the rules, restrictions, and conditions of the service provider; these include exclusions and limitations of liability.
- Each traveler must have valid government-issued photo ID upon airport check-in.
- Airline ticket awards may not be used in conjunction with any type of coupons, vouchers, other mileage programs or companion fares.
- Truist and the Third-Party rewards vendor are not responsible for any of the following: (a) communicating any airline schedule changes or cancellations or (b) the performance or non-performance of the airline.

8(b) Hotel Stay redemption.

Rewards may be redeemed for hotel stay Rewards Offerings at over 325,000 hotels worldwide. Hotel stay Rewards Offerings may be booked through the Rewards Service Center. Eligibility requirements established by the hotel provider must be met.

- Most hotels allow cancellation with a minimum of a 24-hour notice. Please see the specific hotel/rate cancellation policy at the time of booking. Cancellations may include penalties, and the hotel may also charge the traveler a cancellation service fee (in the hotel's discretion). Refunds for cancellations may take up to 3 to 4 weeks.
- Hotels do not allow changes to dates, names, room type and number of occupants once booking is processed/completed.
- Truist and the Third-Party rewards vendor are not responsible for the performance or non-performance of any hotel provider.

8(c) Cruise redemptions.

- Cruise package redemptions may only be booked through the Rewards Service Center.
- All cruise redemption requests must be made at least 30 days prior to sailing date or additional fees may be incurred.
- All cruise Rewards Offerings are based on double occupancy for a cabin. Each traveler must meet the eligibility requirements established by the cruise provider.
- Participating cruise lines are subject to change at any time without notice.
- Changes may be made up to 90 days prior to sailing (120 days for holiday and special event cruises) for a \$100 change fee, plus any fees imposed by the cruise line. Changes under 90 days (120 days for holiday and special event cruises) may result in forfeiture of the Rewards and the Third-Party supplier may charge additional fees; in this case, Truist is not responsible for the fee(s) charged by the supplier. In addition, if any traveler is a no-show, the travel Rewards Offering redemption will be considered fulfilled and no refund, change, or exchange of any kind or amount will be provided.
- Cruise packages that have been booked may not be cancelled and are not eligible for any refund in part or whole. No interim price reductions will be considered or offered once the booking has been completed.
- Truist and the Third-Party rewards vendor are not responsible for any of the following: (a) communicating any cruise line schedule changes or (b) the performance or non-performance of any cruise line.

8(d) Vacation Package redemptions.

- Vacation package redemptions may only be booked through the Rewards Service Center.
- Each traveler must meet the eligibility requirements established by the travel provider.
- Vacation packages that have been booked may not be cancelled and are not eligible for any refund in part or whole. No interim price reductions will be considered or offered once the booking has been processed/completed. After booking, any additional special handling or other custom requests may result in the Third-Party supplier imposing additional fees; in this case, Truist is not responsible for the fee(s) charged by the supplier.
- Bookings made less than 30 days prior to a travel date will result in the imposition of a special handling fee (by the Third-Party rewards vendor) for each traveler in addition to other fees imposed by the travel provider.
- Truist and the Third-Party rewards vendor are not responsible for any of the following: (a) communicating a vacation package schedule changes or (b) the performance or non-performance of any travel provider used in a vacation package.

8(e) Car Rental redemptions.

- Check with the car rental agency for details about upgrades, age limitations, fuel surcharges, one-way rentals or pets (as additional fees may apply and be imposed by the car rental agency). If the confirmed rate does not include local taxes, airport fees, or state surcharges, the traveler must pay those charges at the time of rental. Some airports assess an airport access fee when the traveler exits the airport.
- Each vehicle renter must present a valid national driving license.
- If a car is rented in the continental United States, there may be special considerations if the renter plans to drive across the border into Canada or Mexico. Check with the car rental agency for details and applicable restrictions/limitations.
- No refunds will be provided for unused rental time.
- Truist and the Third-Party rewards vendor are not responsible for the performance or non-performance of any car rental provider or rental vehicle.

9. Event Ticket Rewards Offerings.

9(a) Order Acceptance and Cancellation.

Pool Manager, Authorized Redeemer, or Cardholder may have the opportunity to redeem Rewards for tickets to events like concerts, sporting events and the theater ("Event Ticket(s)"). Receipt of an electronic or other form of an order confirmation does not signify our acceptance of the order. Truist reserves the right at any time after receipt of the order to accept, decline, or limit the order for any reason, regardless of whether Rewards have been redeemed, or the Card Program has been charged. If Rewards have been redeemed or a Card has been charged and the order is canceled, a refund credit will be received to the Card Program. Truist reserves the right at any time after receipt of the order, without prior notice, to supply less than the quantity order of any item.

Once an Event Tickets order has been placed, it cannot be canceled unless: (a) the person who redeemed the Event Tickets order has chosen physical delivery of tickets (e.g., through the mail) and (b) the shipment of the physical Event Ticket (s) is unavoidably delayed. In this case, Truist will attempt to cancel the order (if requested). Truist, in its sole discretion, shall determine what constitutes an unavoidable delay in a given situation.

Additionally, if the Event Tickets order requires tickets or vouchers to be picked up at any will-call office, the order shall be deemed accepted upon receipt of order confirmation. Failure to pick up an order as described at the time of purchase shall not be deemed a rejection of the order and the Organization is not relieved of any payment(s) or purchase charge(s) for such order.

If confirmation is not received (in the form of a confirmation page, email, or other form of an order confirmation) after submitting payment information, or if an error message or service interruption is received after submitting payment information, the Pool Manager, Authorized Redeemer, or Cardholder (as applicable) must contact the Rewards Service Center to determine whether the order has been received and processed.

Truist and the Third-Party rewards vendor are not responsible for Event Tickets orders that are not processed or accepted. Truist and the Third-Party rewards vendor are not responsible for any losses (monetary or otherwise) if the Pool Manager, Authorized Redeemer, or the Cardholder (as applicable) failed to contact the Rewards Service Center but later claims to have placed an Events Ticket order and not received an order confirmation.

9(b) Changes in Products and Pricing; Incorrect Pricing of Placed Orders.

Event Tickets are updated regularly. Events Ticket Rewards Offerings can be discontinued at any time without notice. By participating in the Rewards Program, Organization agrees that the Rewards Website is intended to identify the immediately available Event Tickets Rewards Offerings, but that tickets may become unavailable by the time an order is submitted. This is not a basis for any claim against Truist.

All pricing for Event Tickets available on the Rewards Website are subject to change. Before an order for Event Tickets is made, pricing adjustments (i.e., the number of Rewards required to redeem or the cost of purchase and processing fees) are possible, whether due to change market conditions, product discontinuation, manufacturer price changes, errors in advertisements, or any other extenuating circumstances. Prices for Event Tickets can change at any time and without prior notice. Consult the Rewards Website for the most current pricing information.

If the amount charged for an Event Ticket or voucher is incorrect, regardless of the cause of the pricing error, Truist and the Third-Party rewards vendors shall have the right to cancel that order or ticket. In this instance, Organization will either: (i) receive a refund equal to the Rewards used to redeem the Event Ticket(s) or the amount of money paid; or (ii) Event Ticket(s) will be offered at the current price. If the Organization believes that the current Event Ticket price is unacceptable, the order may be canceled, and a refund will be issued.



9(c) Miscellaneous Fees; Restrictions on Use of Event Tickets.

Service, processing, and miscellaneous fees may be applicable to Event Ticket. Event Tickets may also contain restrictions on their use (e.g., cannot be resold on day of event). Fee information will be displayed prior to purchase or order of Event Tickets. These fees may appear in the "Taxes and Fees" section of the order confirmation.

9(d) Refunds and Exchanges.

Before purchasing Event Tickets, carefully review the event details, date, location, seat selection, and other pertinent information. Many providers of Event Tickets and the venues themselves prohibit exchanges or refunds after a ticket has been purchased, even if tickets are (or are alleged to be) lost, stolen, damaged, or destroyed. After an order has been placed, it cannot be cancelled (absent unavoidable delay of physical ticket delivery) or changed under any circumstances, except as Truist or the Third-Party rewards vendors may permit in their sole discretion. If and when a refund, change, or cancellation is permitted, a fee equal to 10% of the total order price (excluding taxes) may be assessed. Regardless of whether an event is cancelled due to personal circumstances, or due to any other reason (e.g. venue or performer related), Organization is responsible for any travel expenses and any other expenses that are incurred by a Pool Manager, Authorized Redeemer, or Cardholder (as applicable) related to attending an event.

9(e) Preferred Access Ticket-Specific Terms & Conditions.

Organization acknowledges that Third Party rewards vendors may participate in the practice of purchasing tickets from their primary market (e.g. from the event venue, performer, team or Ticketmaster) and reselling them in a secondary market at a price that may be either higher or lower than the "face value" listed on the ticket (each a "Preferred Access Ticket"). Organization understands that the tickets sold through the Rewards Program may be Preferred Access Tickets and therefore, may not reflect the original "face value" of the ticket.

Neither Truist nor the Third-Party rewards vendor owns the Preferred Access Tickets advertised on the Rewards Website or sets the prices for these tickets. Neither Truist nor the Third-Party rewards vendors have any control over any Third-Party Sellers or their business practices. Organization understands that Truist is not acting as a primary seller, box office, or operating agent for tickets.

Organization must instruct each Pool Manager, Authorized Redeemer, and Cardholder who redeems Rewards for Event Tickets to read the complete listing regarding a given event or ticket offering before making a purchase. Truist does not guarantee the accuracy of any information provided by Third-Party Sellers. Truist will process payment for any purchases made through the Rewards Website and facilitate delivery of a confirmation of purchase of Preferred Access Tickets in accordance with the terms of that particular ticket offering. Preferred Access Ticket redemptions cannot be changed or cancelled at any time or for any reason, except as explicitly described herein.

Truist may charge service, shipping, delivery, fulfillment, and other fees for Preferred Access Tickets purchased through the Rewards Website (the "Preferred Access Ticket Fees"). The Preferred Access Ticket Fees will be explained prior to purchase. Truist reserves the right to change the Preferred Access Ticket Fees at any time, in its sole discretion. The Preferred Access Ticket Fees may not be refundable except as explicitly described herein. Truist reserves the right to change the delivery method, at its sole discretion, in order to ensure delivery prior to the scheduled event.

9(f) Order Confirmation: Processing.

Shortly after placing an order for Preferred Access Tickets, an email confirming receipt of the order will be sent (the "Confirmation Email") to the email address designated by the individual who redeemed the Rewards and as was provided to the Rewards Service Center at the time of booking. Please understand that the Confirmation Email does not actually secure any tickets. Once tickets have been secured, a second email will be sent that either provides the tickets or explains how to receive them (the "Ticket Delivery Email"). The tickets purchased and fulfillment method selected will determine whether electronic or physical tickets will be sent. If physical tickets are sent, (i) they may be delivered directly to recipient, (ii) third-party delivery may need to be arranged, or (iii) pick-up may be required at a will-call office or from the Third-Party Seller. Similarly, electronic tickets may be delivered directly via email or access may be required through a third-party's electronic wallet. If an order is placed, but a Confirmation Email or Ticket Delivery Email is not sent, the Pool Manager, Authorized Redeemer, or Cardholder (as applicable) must contact the Rewards Service Center to check on the order status. The order may be finalized even if a Confirmation Email or Ticket Delivery Email is not sent. Do not make assumptions about an order because an email was not sent. Orders may not be cancelled due to problems with receipt or emails.

9(g) Preferred Access Ticket Availability.

All orders are subject to availability. Occasionally tickets ordered may no longer be available at the price or in the quantity originally ordered at the time the order is received. Truist reserves the right to replace tickets with comparable or better tickets if the originally ordered tickets are no longer available. If no alternates are available, neither the Rewards Account nor the Card will be charged, or any charges will be refunded and Rewards reinstated. If this occurs, the Third-Party rewards vendor will make this



determination and will notify the Organization of any such determination. Truist reserves the right to cancel any order and provide a full refund (including any Preferred Access Ticket Fees) at any time for any reason prior to the scheduled event.

9(h) Event Cancellation, Postponement, and other Event Changes.

A full refund (including any Preferred Access Ticket Fees) will be received in the form of points added back into the Rewards Account for the purchase of an Event Ticket if the event is cancelled and not rescheduled or the event is contingent on factors unknown at the time of an order or purchase (e.g., outcome of a playoff game) Truist has an absolute right to cancel any orders and provide a full refund (including any Preferred Access Ticket Fees) if new tickets are required for an event. Be advised that refunds may not be available until an event is ultimately cancelled (as opposed to being postponed). Truist is not responsible for partial performances, venue changes, line-up changes, or date and time changes of ticketed events and Truist may decline refund requests under such circumstances.

9(i) Additional Information: Preferred Access Ticket Refunds & Substitutions.

Subject to Truist's discretion, a full refund in the form of points added back to the Rewards Account will be received for purchase of Preferred Access Tickets under the following circumstances: (a) Preferred Access Tickets are not received before the scheduled event; (b) the event is cancelled and not rescheduled; or (c) Preferred Access Tickets turned out to be non-genuine or invalid for entry to the event. In such a case and in Truist's discretion, Truist will provide either a full refund or comparable tickets.

If Preferred Access Tickets are not received before the scheduled event, please notify Truist as soon as possible by contacting the Rewards Service Center. The Organization (including the Pool Manager, Authorized Redeemer, or Cardholder, as applicable) is responsible for notifying Truist prior to the scheduled event. In Truist's sole discretion, Organization (including the Pool Manager, Authorized Redeemer, or Cardholder, as applicable) may be ineligible for a refund based on a claim of non-delivery of tickets. Upon notice of non-delivery or delivery delay, Truist will, in its sole discretion, attempt to locate and facilitate delivery of tickets, provide comparable replacement tickets at no additional cost, or issue a full refund in the form of points added back to the Rewards Account (including any Preferred Access Ticket Fees).

If tickets are received that the Organization (or Pool Manager, Authorized Redeemer, or Cardholder, as applicable) believes are not comparable to the tickets ordered, Truist must be notified within 24 hours of receipt of those tickets. If Truist is not notified within 24 hours of receipt of replacement tickets, Organization (including the Pool Manager, Authorized Redeemer, or Cardholder, as applicable) may be ineligible for a refund. If timely notice is provided, in its sole discretion, Truist may either provide comparable replacement tickets or issue a full refund (including any Preferred Access Ticket Fees). Truist may also require that tickets received be returned to obtain a refund. In this case, the Organization (including the Pool Manager, Authorized Redeemer, or Cardholder, as applicable) should call the Rewards Service Center at 800.255.7125 for assistance.

Whether replacement tickets are "comparable" shall be determined by Truist in its sole discretion. Truist may consider cost, quality, availability, and other factors. In issuing replacement tickets for tickets with seats next to one another, Truist will attempt to keep seating together for any replacement tickets. However, this may not be feasible.

No exchanges or refunds will be provided for lost, stolen or destroyed Preferred Access Tickets (unless Truist determines it is responsible for any loss or destruction). Once tickets are delivered, Organization (including Pool Manager, Authorized Redeemer, or Cardholder, as applicable) is solely responsible for ensuring the accuracy and security of the Preferred Access Tickets. No exchanges or refunds shall be provided in the event it is determined that Organization (including Pool Manager, Authorized Redeemer, or Cardholder, as applicable) failed to comply with the terms and conditions contained herein, provided on a ticket, or by an event provider.

9(k) Shipping Policy.

Tickets may be issued electronically or physically delivered through a variety of shipping options, which are described in the shipping/delivery or terms and conditions section located on the checkout page of the Rewards Website. Shipping prices are quoted in United States dollars. "Cash on delivery" orders are not accepted. Consider the estimated shipping time frame listed on the checkout page, which may vary from item to item and is contingent on the chosen shipping method. It is understood that, by placing an order for either electronic or physical tickets, the chosen shipping method is agreed to. Truist and the Third-Party rewards vendor are not responsible for or liable for the performance (or non-performance) of any shipping carrier and is not liable for any loss, damage, expense, or delays of the tickets or goods shipped.

9(l) Advertising Disclaimer and Trademarks.

The descriptions of products and services that are posted on the Rewards Website are the representations of the given event providers. Truist is not responsible for the accuracy of these descriptions, typographical errors, pricing errors, product information, or advertising errors.



All trademarks and registered trademarks relating to tickets, events and Event Tickets offerings available through the Rewards Website are the sole property of their respective owners.

9(m) Ticket-Holder Behavior Policy: Ejection and Cancellation.

Each venue reserves the right to refuse admission to or eject any person or group of people whose conduct, language or behavior is deemed disorderly, profane, vulgar, offensive, threatening, and/or abusive. The Event Ticket holder and party may also be ejected or refused entry to a venue for failing to comply with that venue's rules or policies. It is the Organization's responsibility to require each Pool Manager, Authorized Redeemer, or Cardholder (as applicable) to review and understand the policies and rules of a venue at which a ticket is purchased. If the ticket holder or anyone in the party is refused entry or rejected from a venue, no refund will be provided. The Organization shall be responsible for any incidental or consequential expenses incurred relating to that event (e.g. funds spent on transportation, preparations for event, etc.). Additionally, no refunds will be provided if the Organization (including Pool Manager, Authorized Redeemer, or Cardholder, as applicable) violates (or is suspected of violating) any terms and conditions of the Rewards Program or Rewards Website, including if such violation or suspected violation results in an ejection or refusal to enter a venue.

10. Assumption of the Risk & Waiver of Liability – Travel Rewards, Event Ticket Rewards & Merchandise Rewards.

Organization hereby assumes all risks associated with acceptance, use, or misuse of any Rewards Offering by each and every Pool Manager, Authorized Redeemer, or Cardholder (as applicable), including but not limited to merchandise, air travel, hotel stays, cruises, vacation packages, car rentals, and event tickets. It is further agreed that participation in any activities associated with or as a result of use of Rewards Offerings is at the sole risk of the Organization and decisions as to whether or how participation in Rewards Offerings happens shall be entirely the responsibility of the Organization (on behalf of each and every Pool Manager, Authorized Redeemer, or Cardholder). By redeeming or allowing any Pool Manager, Authorized Redeemer, or Cardholder to use any Rewards Offering, the Organization is certifying that the recipient is in good health and has/have no physical or mental condition(s) that would prevent, or present risk to, participating in or receiving these types of Rewards Offerings.

THE ORGANIZATION (ON BEHALF OF EACH AND EVERY POOL MANAGER, AUTHORIZED REDEEMER, AND CARDHOLDER) EXPRESSLY AND VOLUNTARILY ASSUMES RESPONSIBILITY FOR ALL RISK OF PERSONAL INJURY, DEATH, DAMAGES OF ANY KIND PHYSICAL OR PERSONAL, OR LOSS THAT MAY BE SUSTAINED RELATED TO ANY REWARDS OFFERINGS AND ANY SUCH PERSONAL INJURY, DEATH OR LOSS ASSOCIATED IN ANY WAY WITH ANY REWARDS OFFERINGS, EVEN IF SUCH PERSONAL INJURY, DEATH, DAMAGES OF ANY KIND PHYSICAL OR PERSONAL, OR LOSS IS CAUSED, IN WHOLE OR IN PART, BY THE NEGLIGENCE OR GROSS NEGLIGENCE OF TRUIST OR THE THIRD PARTY REWARDS VENDOR(S). For purposes of clarity, the term "loss" shall mean all damages, losses, costs, and injuries of every kind and character, including, but not limited to, all economic damages, physical or property damages, loss of business opportunities, embarrassment, emotional distress, mental anguish, loss of consortium, loss of services, loss of companionship, and loss of employment. It is understood that the Organization is liable for any injury or damage caused, or claimed to be caused, by participating in or receiving any Rewards Offerings.

In consideration of participating in or receiving any Rewards Offerings, the Organization agrees, on behalf of its Authorized Users, Authorized Redeemers, Cardholders, representatives, relatives, heirs, assignees, successors, executors, and administrators, to permanently, irrevocably, and forever release, indemnify, discharge and hold harmless Truist, the Third Party rewards vendors, and their respective parent corporations, members, subsidiaries, affiliates, directors, officers, employees, agents, representatives, successors, distributors, partners, licensees and assigned, and any entity or person connected with the Rewards Program from and against any and all actual and potential, known and unknown, suspected and unsuspected claims, demands, causes of action, liabilities and damages for personal injuries, death, damage or loss to personal property, or other harm or loss of any nature whatsoever sustained in connections with any Rewards Offerings. IT IS FURTHER AGREED THAT THE ORGANIZATION WILL INDEMNIFY AND HOLD HARMLESS TRUIST AND THE THIRD PARTY REWARDS VENDOR(S) FROM AND AGAINST ALL CLAIMS, ALLEGATIONS, LAWSUITS, LIABILITIES, LOSSES, AND ANY KIND OF PROPERTY DAMAGES, PECUNIARY DAMAGES, PHYSICAL DAMAGES, EMOTIONAL OR PERSONAL DAMAGES, INCLUDING, BUT NOT LIMITED TO, ALL COURT COSTS AND ATTORNEYS' FEES ARISING OUT OF, CONNECTED WITH, OR AS A RESULT OF ANY (OR ALL) OF THE FOLLOWING: (I) ANY BREACH OR ALLEGED BREACH OF THESE REWARDS TERMS AND CONDITIONS; (II) THE ORGANIZATION OR AUTHORIZED USER'S PARTICIPATING IN OR RECEIVING ANY REWARDS OFFERINGS; (III) ORGANIZATION OR AUTHORIZED USER'S ACCEPTANCE AND USE OF ANY REWARDS OFFERINGS; (IV) ANY USE OF ANY REWARDS OFFERINGS BY TRAVEL COMPANION(S) OR GUEST(S) ACCOMPANYING ON REWARDS OFFERINGS; AND (V) ANY CHANGE IN ANY REWARDS OFFERINGS.

THE AFOREMENTIONED INDEMNIFICATION CONTINUES EVEN IF THE COMPLAINT(S), CLAIM(S), OR ALLEGATIONS(S) ARISE(S) OUT OF THE NEGLIGENCE OR GROSS NEGLIGENCE OF TRUIST OR THE THIRD PARTY REWARDS VENDOR(S), IN WHOLE OR IN PART, INCLUDING, WITHOUT LIMITATION, ALL CLAIMS BROUGHT ON OR ASSERTED BY ANY THIRD PARTY AS A RESULT OF ANY PERSONAL INJURY, DEATH, ANY KIND OF PROPERTY DAMAGES, PECUNIARY DAMAGES, PHYSICAL, EMOTIONAL OR PERSONAL DAMAGES (INCLUDING, BUT NOT LIMITED TO, ALL COURT COSTS AND ATTORNEY'S FEES), OR OTHER LOSS(ES) THAT MAY BE



SUSTAINED. IT IS ACKNOWLEDGED AND UNDERSTOOD THAT BY REDEEMING ANY REWARDS OFFERINGS THAT THE ORGANIZATION FOREVER LOSES AND WAIVES ANY RIGHT(S) THEY MAY NOW HAVE, HAVE HAD, OR MAY LATER HAVE TO ANY CLAIM, LAWSUIT, OR COMPLAINT AGAINST OR CONCERNING ANY OF THE RELEASED PARTIES BECAUSE OF ANY ACTUAL OR ALLEGED PERSONAL INJURY, DEATH, ANY KIND OF PROPERTY DAMAGES, PECUNIARY DAMAGES, PHYSICAL DAMAGES, EMOTIONAL OR PERSONAL DAMAGES, INCLUDING, BUT NOT LIMITED TO, ALL COURT COSTS AND ATTORNEY'S FEES, OR OTHER LOSS(ES) THAT THE POOL MANAGER(S), AUTHORIZED REDEEMER(S), AUTHORIZED USER(S), CARDHOLDER(S), OR ANY GUESTS/TRAVEL COMPANIONS MAY SUSTAIN WHILE USING OR PARTICIPATING IN ANY REWARDS OFFERINGS THAT ARE REDEEMED, ANY CHANGE IN ANY REWARDS OFFERINGS, OR USE OF ANY REWARDS OFFERINGS, EVEN IF SUCH PERSONAL INJURY, DEATH, DAMAGES OF ANY KIND, OR LOSS(ES) RESULTS IN WHOLE OR IN PART FROM OR IS CAUSED BY THE NEGLIGENCE OR GROSS NEGLIGENCE OF THE THIRD PARTY REWARDS VENDOR(S) OR TRUIST.

11. Customer Service/Error Resolution.

If the Organization or Cardholder believes there has been an error, such error must be reported to Truist promptly and always within 60 days after the date the Qualifying Purchase or any subsequent adjustment is posted to the Rewards Account. Truist is not liable for any error after that time period. After that time period, the Rewards Account will be deemed accurate. Rewards Account errors are not billing errors under the Card Program or the Agreement. Truist's decision about any error will be final.

If there are any questions regarding: (1) the number of Rewards in the Rewards Account; (2) whether and what amount of Rewards were or should have been earned from a particular Qualifying Purchase; (3) the status of any requested Rewards Offering redemption; and/or (4) Any Rewards Offerings redemption posted to the Rewards Account, call the Rewards Service Center at 800.255.7125.

Remember, it is the responsibility of the Organization or Cardholder to regularly monitor the Rewards Account. If it is believed that there has been any error or unauthorized activity in the Rewards Account, it must be reported to Truist promptly, but always within 60 calendar days after the date that: (1) a Qualifying Purchase is posted to the Rewards Account; (2) any adjustment of Rewards earned from a Qualifying Purchase is posted to the Rewards Account, whether or not the adjustment is initiated by Truist, the Third Party rewards vendors, or the result of the Organization or Cardholder contacting Truist; (3) the Rewards Offerings redemption is posted to the Rewards Account; or (4) any adjustment of the Rewards Account balance is made, whether or not the adjustment is initiated by Truist, the Third Party rewards vendors, or the result of the Organization (or Pool Manager, Authorized Redeemer, or Cardholder, as applicable) contacting Truist.

Neither Truist nor the Third-Party rewards vendors will be liable for any errors or unauthorized activity in the Rewards Account after this 60-day time period expires. After the 60-day time period expires, the Rewards Account shall be deemed accurate. Truist's decision about any error or alleged unauthorized activity in the Rewards Account will be final.

Irrespective of the language in this section of these Rewards Terms and Conditions, the Organization is hereby advised that Rewards Account errors are not billing errors under the Card Program, the Agreement, or Regulation Z of the Truth in Lending Act.

12. Taxes.

Earning Rewards and redemptions for Rewards Offerings may be subject to income or other taxes. Any applicable federal, state, or local tax obligations related to participation in the Rewards Program are the responsibility of the Organization. Please consult a tax advisor concerning any such income or other tax consequences.

13. Audits/Disqualification.

Truist reserves the right to audit the Card Program for compliance with these Rewards Terms and Conditions. If Truist's audit reveals any Rewards discrepancies, the awarding of Rewards and the redemption for Rewards Offerings may be delayed until such discrepancies are resolved. Truist reserves the right to disqualify the Organization (including any Pool Manager, Authorized Redeemer, or Cardholder) from participation in the Rewards Program and close the Card Program if, in Truist's sole judgment, the Card Program is not in Good Standing, false information has been provided, or the Organization has in violated any of the terms and conditions of these Rewards Terms and Conditions or the Agreement. Such disqualification may be temporary or permanent and may result in the forfeiture of any accumulated Rewards. Truist reserves the sole discretion to interpret and apply these Rewards Terms and Conditions. All determinations by Truist will be final.

14. Changes.

Truist may, from time to time and in Truist's sole discretion, amend, delete or add to the terms of these Rewards Terms and Conditions and may change or limit any aspect of the Rewards Program and its restrictions, benefits, or features, in whole or in part. Such changes may be retroactive as allowed by applicable law. Changes may include, but are not limited to, the number of Rewards required to earn Rewards Offerings, the type of Transactions that qualify for Rewards, the type or value of Rewards Offerings, the



availability of Rewards Offerings, the imposition of an annual Rewards Program membership fee, the increase of any fees associated with the Rewards Program, or the number of Rewards that may be earned or purchased. Accumulation of Rewards does not give the Organization (including Authorized Redeemers or Cardholders) any vested rights and Organization may not rely upon the continued availability of any Rewards Offerings.

15. Disclaimer of Liability.

Truist and its Third-Party rewards vendors and their respective affiliates, directors, officers, employees, agents, or contractors make no representations or warranties, either express or implied, including those of merchantability, fitness, or intended use or a particular purpose and otherwise arising by law, custom, usage, trade practice, course of dealing or course of performance. The Organization releases Truist, the Third Party rewards vendors, and their third party service providers, and their respective affiliates, directors, officers, employees, agents, or contractors for all activity in connection with the Rewards Program and the Rewards Website, including but not limited to use of the Rewards Program and Rewards Website, and any redemption or attempted redemption for Rewards Offerings through the Rewards Program or Rewards Website.

16. Indemnification.

The Organization agrees to indemnify Truist, the Third Party rewards vendors, and their third party providers and their respective affiliates, directors, officers, employees, agents or contractors, and hold them harmless from and against any loss, damage, liability, cost or expense of any kind (including attorneys' fees) arising from each and every Authorized User's (including Authorized Redeemers and Cardholders) use of the Rewards Program or Rewards Website, and also for all fraud, unauthorized use, or misuse by of the Rewards Program, the Rewards Account(s), and Rewards Website, violation of these Rewards Terms and Conditions or the Agreement, or violation of any applicable law or the rights of any third party.

17. Definitions.

Qualifying Purchase(s) – refers to purchase Transactions less the following: credit chargebacks, credit losses, delinquency assessments, fees, and charges or other Transactions determined (in Truist's sole reasonable discretion) to be unauthorized. The following items are also expressly not considered by Truist to be Qualifying Purchases: (1) Cash Advances (via ATM or by any other means), (2) Quasi-Cash or Cash-Equivalent items (e.g., wire transfers, cryptocurrency, travelers' checks, money orders, foreign currency, lottery tickets, or gambling chips or wagers), (3) Convenience Checks, (4) Stored Value Cards (e.g., gift cards, prepaid cards, etc.), and (5) the purchase of Rewards incentives.

Rewards Account(s) – refers to the account(s) in which either the Organization's Rewards or Cardholder's Rewards are maintained for use in accordance with the Agreement. This is the account that earns the Rewards.

Rewards Offerings – refers to the Rewards offers the Incentive Program permits the Organization or Cardholders to redeem for; these may include cash back, merchandise, gift card, travel, event ticket, and other goods and services options.

Authorized Redeemers – refers to individuals who are authorized to redeem Rewards associated with the Organization's Rewards Account(s) via calling into the Rewards Service Center. Each Organization may designate up to five (5) total Authorized Redeemers. All Authorized Redeemers must be designated by the Pool Manager. The Pool Manager is responsible for adding and removing Authorized Redeemers from the Rewards Account on the Rewards Website.

Organization-level Rewards – Rewards earned through Cardholder use of the Card(s), and that aggregate across the entire Organization's Qualifying Purchases: redeemable only by the Pool Manager or Authorized Redeemer.

Rewards Pool Manager (or "Pool Manager") – the Program Administrator who is designated by an Authorized Officer and is authorized to view and redeem Rewards on behalf of the Organization both online and via calling into the Rewards Service Center.

Cardholder Rewards – Rewards earned through Cardholder use of the Card(s) on Qualifying Purchases: redeemable only by the Cardholder.

Rewards Website – cardrewards.truist.com

Rewards Service Center – refers to the call center which the Organization (via the Pool Manager), Authorized Redeemer(s), or a Cardholder may call to make inquiries related to Organization-level Rewards, Cardholder Rewards, or Rewards Offerings, as applicable.

Event Ticket – refers to any Rewards Offering type that can be redeemed for experiences as described above within the *Event Tickets Rewards Offering* section.