



Truist Executive Card and Preferred One Card Program Terms and Conditions (“Program Terms and Conditions”)

These Program Terms and Conditions are incorporated by reference into the Agreement governing the Card Program between the Organization (as identified within the Commercial Card Client Acceptance Form) and Truist Bank (“Truist” or “Bank”). Capitalized terms used herein shall have the meaning assigned to them in the Agreement, unless otherwise defined herein.

1. Airline Incidental Credit/Travel Experience Credit.

- These benefits only apply to the Truist Executive Card and Truist Preferred One Card within the Card Program. These benefits apply differently based on Product Type:
 - *For Truist Preferred One Cards (Travel Experience Credit)* – The Organization can earn a maximum total (in aggregate) of \$400 in statement credit(s) per calendar year based on all Qualifying Purchases on the Truist Preferred One Card.
 - *For Truist Executive Cards (Airline Incidental Credit)*– Each Truist Executive Card used under the Card Program, can earn a maximum total (in aggregate) of \$400 in statement credit(s) per calendar year based on all Qualifying Purchases made on the respective Truist Executive Card(s).
- To be eligible to earn these Credits, the Qualifying Purchases must be made using either a Truist Preferred One Card or Truist Executive Card at participating merchants and the cardholder must not have exceeded the allowable limit. The following examples are purchases, fees, or services that participating travel merchants may charge and that could be the type of Qualifying Purchases for which these credits may be earned:
 - Airline Defined Fees: baggage fee, change fee, in-flight entertainment, lounge fees, on-board meal/beverage (purchased on/through the airline carrier), seat fees, , airline service fees, flight upgrade fees, and Wi-Fi fees if provided by the airline carrier.
- The Truist Preferred One Card Travel Experience Credit includes Qualifying Purchases for MCC 4121 (Taxi/Limousines).
- For purposes of these credits only, “merchant” shall refer to a retailer, business, or any other place where the Organization (or the Authorized User) makes an eligible Qualifying Purchase. Each merchant is assigned a Merchant Category Code (“MCC”) that indicates the merchant’s area of business. Truist uses MCCs and other criteria to determine whether eligible purchases qualify for these credits. We do not assign or have any control over what MCC is assigned to a given merchant; the MCCs are chosen and assigned by a third party and that third party may change the MCCs from time to time. When the Organization (or the Authorized User) makes a purchase at a merchant, we are provided with the MCC for that merchant at the time of the transaction. The Organization (or the Authorized User) may believe that a purchase at a given merchant qualifies for one of these credits, but Truist generally relies on the MCC applied to the merchant to make that determination. However, Truist may use its sole reasonable discretion in determining whether a purchase qualifies toward earning a credit.
- If Truist determines that a credit has been earned by the Organization, Truist will apply the credit as a statement credit within 6-8 weeks after an eligible Qualifying Purchase to the Organization’s account (or, as applicable, Cardholder) Card under the Card Program.
 - The Organization’s Authorized User must complete the Global Entry® or TSA PreCheck application(s) and pay the application fee(s) using either a Truist Executive Card or Truist Preferred One Card.
 - Global Entry® is a U.S. Government program, operated by U.S. Customs and Border Protection (CBP). Visa, Mastercard and/or Truist have no control over the program including, but not limited to, application, approval process or enrollment, fees charged by CBP, and no liability with regards to the Global Entry® program. For complete details on the Global Entry® program, including full terms and conditions, go to <http://www.cbp.gov/global-entry/about>.
 - TSA PreCheck is a U.S. Government program administered by the Transportation Security Administration (“TSA”), a component of the U.S. Department of Homeland Security (“DHS”). Visa, Mastercard and/or Truist have no control over the program including, but not limited to, application, approval process or enrollment, fees charged by TSA, and no liability with regards to the TSA PreCheck program. For complete details on the TSA PreCheck program, including full terms and conditions, go to <https://www.tsa.gov/precheck>. The TSA PreCheck trademark is used with the permission of the U.S. Department of Homeland Security.



- Global Entry® may also include TSA PreCheck™ benefits when departing U.S airports. Travelers must include their Global Entry® PASS ID # (located on the back of the Global Entry® card) into travel reservations to receive their TSA PreCheck™ benefit.
- The Card Program (and applicable Card) must be open and in Good Standing at the time of statement credit fulfillment.
- Truist reserves the right to modify or cancel this benefit/offer at any time and without notice.

2. Amazon Business credit for Truist Preferred One .

- The Amazon Business credit can only be earned based on Amazon Business Transactions made under the Card Program using a Truist Preferred One Card; “Amazon Business Transactions” are generally determined using the Amazon Merchant Descriptor and Merchant Identification Number to identify those Qualifying Purchases made at Amazon.com using a Truist Preferred One Card. However, Truist may use its sole reasonable discretion in determining whether a purchase qualifies toward earning an Amazon Business credit.
- If Truist determines that an Amazon Business credit has been earned by the Organization, Truist will apply the Amazon Business credit as a statement credit to the Truist Preferred One Card under the Card Program. The statement credit will be applied only on the Truist Preferred One Card redemption account, aggregated based on the Organization’s Amazon Business Transactions.
- Per calendar year, the Organization can earn a \$179 statement credit related to the Amazon Business Credit; to receive this credit, the Organization must make at least \$100,000 USD (within that calendar year) in Qualifying Purchases across all Truist Preferred One Cards used under the Card Program to make Amazon Business Transactions.
- The Card Program (and applicable Card) must be open and in Good Standing at the time of statement credit fulfillment.
- Please allow 6-8 weeks after the Amazon Business credit has been earned for the statement credit to be posted.
- Truist reserves the right to modify or cancel this benefit/offer at any time and without notice.

3. Feature Benefit credit for Truist Preferred One.

- The Organization can earn a maximum total (in aggregate) of \$100 in statement credit(s) per calendar year based on eligible Qualifying Purchases made with the Truist Preferred One Card under the Card Program.
- The Organization can earn \$20 toward the \$100 Feature Benefit credit cap for every \$2,000 collectively spent within MCC 4900 (Utility payments including Electric, Gas, Sanitary, and Water) and 7311 (Advertising Services).
- s Truist reserve the right to modify or cancel this benefit/offer at any time and without notice.

NOTE: Questions regarding the Airline Incidental Credit/Travel Experience Credit, Amazon Business credit, or Feature Benefit credit should be referred to the Truist Contact Center at 877-806-8766, 24 hours a day, 7 days a week, for assistance.

4. 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.