

Ameriprise Rewards Redemption and General FAQ

GENERAL REWARDS INFORMATION

HOW DO I EARN POINTS?

Ameriprise® Premier Visa Signature® credit cards earn 1.5 Rewards Points for every dollar spent on eligible net purchases.¹

Ameriprise® Visa Signature® credit cards earn 1 Rewards Point for every dollar spent on eligible net purchases.²

WHEN DO I BEGIN TO EARN POINTS?

As soon as you receive and activate your new Ameriprise Visa Signature credit card, you will begin to earn points on your first eligible net purchase(s).

WHEN DOES MY REWARDS POINTS BALANCE UPDATE?

Rewards Points earned through use of the credit card will be deposited into your Rewards Account after the close of your credit card billing statement. Initial bonus Rewards Points will be deposited into your Rewards Account four to six weeks after the qualifying net purchases have posted to your credit card account.

HOW DO I CHECK MY REWARDS POINTS BALANCE?

Your Rewards Points balance can be viewed on the rewards website. Visit ameriprise.com to log into the secure site. Under the Rewards section on the Overview page, select AMP Rewards Account or call the Ameriprise Rewards Service Center at 800.867.0843.

WILL MY REWARDS POINTS PRINT ON MY MONTHLY STATEMENT?

Your Rewards Points balance can be viewed on your monthly Ameriprise consolidated statement or by viewing the rewards website. Visit ameriprise.com to log into the secure site. Under the Rewards section on the Overview page, select AMP Rewards Account or call the Ameriprise Rewards Service Center at 800.867.0843.

WHAT CAN I REDEEM MY REWARDS POINTS FOR?

You may redeem your Rewards Points for the following options:

- Merchandise from top brands
- Gift Cards from top retailers
- Travel - hotels, airfare, car rentals and more
- Financial Planning Certificates
- Statement Credits towards your credit card balance
- Cash Back to Ameriprise eligible accounts

HOW DO I REDEEM REWARDS POINTS?

Redeem Rewards Points through the rewards website. Visit ameriprise.com to log into the secure site. Under the Rewards section on the Overview page, select AMP Rewards Account or call the Ameriprise Rewards Service Center at 800.867.0843.

WHAT TYPES OF ACCOUNTS ARE CONSIDERED ELIGIBLE BROKERAGE ACCOUNTS?

The following Ameriprise financial accounts are eligible for deposit of Cash Back Rewards:

- *Ameriprise*® *Active Portfolios*® investments
- *Ameriprise*® Strategic Portfolio Services (SPS) *Advantage* account
- *Ameriprise* ONE® Financial account
- *Ameriprise*® brokerage account
- *Ameriprise*® Cash Reserve Certificate account

Both brokerage and Cash Reserve Certificate accounts must already be established with Ameriprise. If you do not currently have one of these accounts but wish to redeem Rewards Points for Cash Back, please contact your advisor to set up an eligible account.

DO REWARDS POINTS EXPIRE?

Rewards Points expire five years from the date they were earned. Rewards Points are redeemed and expire on a first-in, first-out basis.

CAN I TRANSFER MY REWARDS POINTS TO ANOTHER PERSON?

Rewards Points are not transferable. Ameriprise does not recognize non-Ameriprise loyalty programs.

CAN I USE MY REWARDS POINTS AS PAYMENT?

Rewards Points have no cash value and may not be redeemed for cash or its equivalent. Rewards Points cannot be used as payments on existing account balances.

AIRLINE REDEMPTION INFORMATION

HOW DO I BOOK AIRLINE TRAVEL THROUGH THE REWARDS WEBSITE?

To book your flight, visit ameriprise.com to log into the secure site. Under the Rewards section of the Overview page, select AMP Rewards Account. Or call the Ameriprise Rewards Service Center at 800.867.0843 to book by phone.

WHAT AIRLINES CAN I BOOK THROUGH THE REWARDS WEBSITE?

There are over 200 airlines available for you to choose from – all major domestic and international airlines. For Southwest Airlines please call the Ameriprise Rewards Service Center at 800.867.0843.

CAN I PURCHASE TICKETS FOR MYSELF OR A TRAVEL COMPANION EVEN IF I DON'T HAVE ENOUGH REWARDS POINTS TO REDEEM FOR A TICKET?

Yes. If you do not have enough Rewards Points, you may redeem for a portion of the cost and pay the balance with your Ameriprise Visa Signature credit card.

HOW DO AIRLINE REDEMPTIONS WORK?

Search for the flights you want to book online at the travel rewards section of the rewards website. There are no blackout periods, but tickets are subject to availability. If a seat is available, you may redeem points for a ticket. You may also redeem your Rewards Points for travel by calling the Ameriprise Rewards Service Center at 800.867.0843.

CAN I UPGRADE MY AIRLINE TICKET TO BUSINESS CLASS OR FIRST CLASS?

Rewards Points can be redeemed for any class of service. However, you may not upgrade your ticket once booked.

ARE ALL TAXES AND FEES INCLUDED IN THE COST OF THE AIRLINE TICKET?

No. Baggage fees and international departure taxes are not included in the price of your airline ticket.

WHOM DO I CONTACT IF SOMETHING GOES WRONG WITH MY FLIGHT?

You must contact the airline directly. You will receive contact numbers on your flight itinerary, which will be emailed to you after you redeem Rewards Points for air travel.

WHAT HAPPENS IF I CANCEL A FLIGHT BOOKED THROUGH THE REWARDS SERVICE REDEMPTION CENTER?

Many tickets are non-refundable. Any changes to itinerary must be handled directly with the airline listed on your itinerary or with the Ameriprise Rewards Service Center. You may be subject to fees enforced by the airlines for changes to your flight itinerary, service fees and increases in fares. If you are a no-show, your redemption is void with no refund.

CAN I RECEIVE AIRLINE FREQUENT FLYER MILES FOR AIRLINE TICKETS USING REWARDS POINTS?

Yes. To receive airline miles for flying, you should provide your airline frequent flyer number when you redeem your Rewards Points for airline travel.

CAN I COMBINE MY AMERIPRISE REWARDS POINTS AND MY FREQUENT FLYER MILES FOR FREE AIRLINE TICKETS?

No. Our program is unique to Ameriprise, and Rewards Points can only be redeemed for rewards by calling the Ameriprise Rewards Service Center at 800.867.0843 or by logging in to the secure site on ameriprise.com. If you have airline miles, you must work with each individual airline's frequent flyer program separately.

HOTEL REDEMPTION INFORMATION**HOW DO I BOOK HOTEL ROOMS THROUGH THE REWARDS WEBSITE?**

To book your hotel reservations, visit ameriprise.com to log into the secure site. Under the Rewards section of the Overview page, select AMP Rewards Account or call the Ameriprise Rewards Service Center at 800.867.0843.

WHAT HOTELS CAN I BOOK THROUGH THE REWARDS WEBSITE?

You have access to over 325,000 hotels with the Ameriprise Rewards Program. Search by location and book all major hotel chains, including many boutique style hotels worldwide.

ARE MEALS INCLUDED WITH MY HOTEL RESERVATIONS?

Based on the hotel and type of room booked you may have breakfast included. Some all-inclusive hotels are available for booking in the Caribbean, Mexico, and other destinations. Please review the room descriptions for specific meal inclusions with the selected room category/rate.

CAN I PURCHASE HOTEL ROOMS FOR A TRAVEL COMPANION EVEN IF I DON'T HAVE ENOUGH REWARDS POINTS TO REDEEM?

Yes. If you do not have enough Rewards Points, you may redeem for a portion of the cost and pay the balance with your Ameriprise Visa Signature credit card.

HOW DO HOTEL REDEMPTIONS WORK?

Search for the hotels you want to book online at the travel rewards section of the rewards website. There are no blackout periods, but rooms are subject to availability. If a room is available, you may redeem Rewards Points for a hotel reservation. You may also redeem Rewards Points for hotel stays by calling the Ameriprise Rewards Service Center at 800.867.0843.

ARE ALL TAXES AND FEES INCLUDED IN THE PRICE OF THE ROOM?

No. Select resorts will impose resort fees that are excluded from the hotel room rate and taxes.

WHAT HAPPENS IF I CANCEL A HOTEL BOOKED THROUGH THE REDEMPTION CENTER?

Some hotel rates are non-refundable, and therefore no refund of Rewards Points or cash are allowed. Most hotels have a minimum of a 24-hour cancellation period. Please check the cancellation policy on your reservation. If you are a no-show, your redemption is void with no refund. If a refund is available, your refund of Rewards Points and cash is based on the cancellation period and any imposed cancellation penalties by the hotel.

CAN I RECEIVE HOTEL FREQUENT GUEST CREDIT WHEN USING REWARDS POINTS?

No. Due to special pricing, offers and package rates you will not receive hotel frequent guest credit for bookings done via the Ameriprise Rewards Program.

CAN I COMBINE MY AMERIPRISE REWARDS POINTS AND MY FREQUENT GUEST POINTS FOR HOTEL STAYS?

No. Our program is unique to Ameriprise and Rewards Points can only be redeemed for rewards by the calling Ameriprise Rewards Service Center at 800.867.0843 or by logging in to the secure site on ameriprise.com. If you have hotel points, you must work with each individual hotel's frequent guest program separately.

CAR REDEMPTION INFORMATION

HOW DO I BOOK CAR RENTALS THROUGH THE REWARDS WEBSITE?

To book your car reservations, visit ameriprise.com to log into the secure site. Under the Rewards section of the Overview page, select AMP Rewards Account or call the Ameriprise Rewards Service Center at 800.867.0843.

WHAT CARS CAN I BOOK THROUGH THE REWARDS WEBSITE?

You have access to Alamo, National and Enterprise car rental companies with the Ameriprise Rewards Program.

HOW DO CAR REDEMPTIONS WORK?

Search for the car you want to book online at the travel rewards section of the rewards website. There are no blackout periods, but car rentals are subject to availability. If a car is available, you may redeem Rewards Points for a car rental reservation. You may also redeem Rewards Points for car rentals by calling the Ameriprise Rewards Service Center at 800.867.0843.

ARE ALL TAXES AND FEES INCLUDED IN THE PRICE OF THE RENTAL CAR?

Yes. You will be required to pay for gas and any special equipment such as car seats or GPS devices. You will also be required to provide a credit card at the time of rental as a security deposit. Insurance and extra driver fees are NOT included in the rental price.

WHAT IS THE MINIMUM AGE FOR CAR RENTAL RESERVATIONS?

The minimum age for car reservations is 21 and the driver must have a major credit card.

CAN I RENT A CAR WORLDWIDE?

Currently car pay with Rewards Points is only available in the United States.

WHAT HAPPENS IF I CANCEL A CAR BOOKED THROUGH THE REWARDS SERVICE CENTER?

Car rental reservations must be cancelled 72 hours prior to car pick-up. If you are a no-show, your redemption is void with no refund.

CAN I RECEIVE CAR FREQUENT RENTAL CREDIT WHEN USING REWARDS POINTS?

Yes. Please provide your frequent car rental number at the time of reservation.

CAN I COMBINE MY AMERIPRISE REWARDS POINTS AND MY FREQUENT RENTAL POINTS FOR CAR RESERVATIONS?

No. Our program is unique to Ameriprise. Rewards Points can only be redeemed for rewards by calling the Ameriprise Rewards Service Center at 800.867.0843 or by logging in to the secure site on ameriprise.com. If you have car rental points, you must work with each individual car rental company's frequent guest program separately.

TOURS AND ATTRACTION REDEMPTION INFORMATION

HOW DO I BOOK TOURS AND ATTRACTIONS THROUGH THE REWARDS WEBSITE?

To book any tour or attraction, visit ameriprise.com to log into the secure site. Under the Rewards section of the Overview page, select AMP Rewards Account or call the Ameriprise Rewards Service Center at 800.867.0843.

HOW DO TOUR AND ATTRACTION REDEMPTIONS WORK?

Search for the tour or attraction you want to book online at the travel rewards section of the rewards website. There are no blackout periods, but tours/attractions are subject to availability. If a tour/attraction is available, you may redeem Rewards Points for it. You may also redeem Rewards Points for tours or attractions by calling the Ameriprise Rewards Service Center at 800.867.0843.

ARE ALL TAXES AND FEES INCLUDED IN THE PRICE OF THE TOURS AND ATTRACTIONS? Yes.

WHAT OTHER REQUIREMENTS OR LIMITATIONS MIGHT THERE BE FOR TOURS AND ATTRACTIONS?

Certain tours and attractions can have restrictions as to height, weight, physical ability, and minimum/maximum number of participants. Please review all details and disclosures of each activity prior to confirming your reservation. There may be a minimum age requirement for certain shows/events.

WHERE CAN I BOOK TOURS AND ATTRACTIONS?

The Ameriprise Rewards Program offers tours and attractions worldwide in most major cities.

WHAT HAPPENS IF I CANCEL A TOUR OR ATTRACTION BOOKED THROUGH THE REDEMPTION CENTER?

Some events are non-refundable once confirmed. Otherwise, all cancellations must be completed a minimum of 72 hours prior to the date of the event. If you are a no-show, your redemption is void with no refund.

CRUISE AND TRAVEL PACKAGE INFORMATION

HOW CAN I BOOK A CRUISE OR TRAVEL PACKAGE THROUGH THE REWARDS WEBSITE?

To view information about any cruise or travel package, visit ameriprise.com to log into the secure site. Under the Rewards section of the Overview page, select AMP Rewards Account or call the Ameriprise Rewards Service Center at 800.867.0843 to speak with a travel agent who will assist you with booking. Travel packages must be booked through our team of specially trained travel agents.

WHAT CRUISE LINES AND TRAVEL PARTNERS CAN I BOOK THROUGH THE REWARDS WEBSITE?

You have access to most major cruise and travel partners including Carnival Cruises, Royal Caribbean, Norwegian Cruise Lines, Backroads, Kensington Tours, and Tauck Tours – all with the Ameriprise Rewards Program. Travel must be booked through our team of specially trained travel agents.

HOW DO CRUISE AND TRAVEL PACKAGE REDEMPTIONS WORK?

Search different destinations, partners, and travel offerings on the travel rewards section of the rewards website. When you are ready to book the travel package call the Ameriprise Rewards Service Center at 800.867.0843 to speak with a travel agent who will assist you. If you do not have enough Rewards Points, you may redeem for a portion of the cost and pay the balance with your Ameriprise Visa Signature credit card.

IS THERE A MINIMUM AGE REQUIREMENT FOR CRUISES AND TRAVEL PACKAGES?

Yes. There may be a minimum age requirement for certain trips. Please validate this with a travel agent prior to booking.

WILL I NEED A PASSPORT, VISA, OR OTHER DOCUMENTATION IN ORDER TO BOOK A CRUISE OR TRAVEL PACKAGE?

Depending on the type of cruise or travel package booked, additional documentation may be necessary. Please review all details and disclosures prior to booking to confirm any documentation you will need to provide. It is up to you to have these documents with you when needed and the Rewards Program will not be liable for anyone who does not secure the proper documentation.

WILL A CRUISE OR TRAVEL PACKAGE BE ALL INCLUSIVE?

The additional add-ons included for each trip can vary. Please review all information prior to booking to see what is included with each package. Additional expenses outside of what is included in the package will be your responsibility to cover.

WHAT OTHER REQUIREMENTS OR LIMITATIONS CAN THERE BE FOR CRUISES AND TRAVEL PACKAGES?

Certain cruises and travel packages may have restrictions on age, physical ability, and minimum/maximum number of participants, and might also require additional documentation that you will need to bring with you. Please review all details and disclosures of each trip prior to confirming your reservation.

Account must be open and in good standing to earn and redeem rewards and benefits. Upon approval, please refer to your Cardmember Agreement for additional information.

¹ You will earn 1.5 Rewards Points per \$1 in eligible net purchases (net purchases are purchases minus credits and returns). Certain transactions are not eligible for Rewards Points, including Advances (as defined in the Cardmember Agreement, including wire transfers, traveler's checks, money orders, foreign cash transactions, betting transactions, lottery tickets and ATM disbursements), convenience checks, balance transfers, unauthorized or fraudulent charges, overdraft advances, interest charges, fees, credit insurance charges, transactions to fund certain prepaid card products, U.S. Mint purchases, or transactions to purchase cash convertible items. You may not redeem Rewards Points, and you will immediately lose all of your Rewards Points, if your account is closed to future transactions (including, but not limited to, due to program misuse, failure to pay, bankruptcy, or death). Rewards Points that are earned through the use of the account but not redeemed will expire and be forfeited five (5) years from the date the earned Rewards Points post to your Rewards Account. Rewards Points will be redeemed and expired on a first-in, first-out basis. Refer to your Rewards Program Terms and Conditions located at ameriprise.com/rewards for additional information.

² You will earn 1 Rewards Point per \$1 in eligible net purchases (net purchases are purchases minus credits and returns). Certain transactions are not eligible for Rewards Points, including Advances (as defined in the Cardmember Agreement, including wire transfers, traveler's checks, money orders, foreign cash transactions, betting transactions, lottery tickets and ATM disbursements), convenience checks, balance transfers, unauthorized or fraudulent charges, overdraft advances, interest charges, fees, credit insurance charges, transactions to fund certain prepaid card products, U.S. Mint purchases, or transactions to purchase cash convertible items. You may not redeem Rewards Points, and you will immediately lose all of your Rewards Points, if your account is closed to future transactions (including, but not limited to, due to program misuse, failure to pay, bankruptcy, or death). Rewards Points that are earned through use of the account but not redeemed will expire and be forfeited five (5) years from the date the earned Rewards Points post to your Rewards Account. Rewards Points will be redeemed and expired on a first-in, first-out basis. Refer to your Rewards Program Terms and Conditions located at ameriprise.com/rewards for additional information.

Ameriprise® Certificates are issued by Ameriprise Certificate Company and distributed by Ameriprise Financial Services, LLC. Member FINRA and SIPC. Ameriprise Certificate Company is not a bank, and the securities it offers are not deposits or obligations of, or backed or guaranteed or endorsed by, any bank or financial institution, nor are they insured by the Federal Deposit Insurance Corporation (FDIC), the Federal Reserve Board or any other agency.

Elan Financial Services is the creditor and issuer of Ameriprise® Visa Signature® credit cards, pursuant to a license from Visa U.S.A. Inc., and does not administer the account Rewards Program.

Ameriprise Bank, FSB administers all operational aspects of the Rewards Program. Please visit ameriprise.com/rewards for the Ameriprise Rewards Program Terms and Conditions details. Offers are subject to change.

You may not use your Ameriprise Visa Signature card account (including, but not limited to, the use of convenience checks, and cash advances drawn on your credit card account) to purchase investments or securities.

Ameriprise Bank, FSB provides deposit, lending, and personal trust products and services to its customer, including clients of Ameriprise Financial Services, LLC. ("AFS"). Ameriprise Bank, FSB and AFS are subsidiaries of Ameriprise Financial, Inc. AFS financial advisors may receive compensation for selling bank products.

Investment products made available through AFS are not FDIC insured, are not deposits or other obligations of Ameriprise Bank, FSB, or any other financial institution, and are not guaranteed by Ameriprise Bank, FSB, and are subject to investment risks, including possible loss of principal invested.

Investment advisory products and services are made available through Ameriprise Financial Services, LLC, a registered investment adviser.

Ameriprise Financial Services, LLC. Member FINRA and SIPC.

Ameriprise Bank, FSB. Member FDIC.

Ameriprise® and Ameriprise Financial logo are registered service marks of Ameriprise Financial, Inc.

© 2022 Ameriprise Financial, Inc. All rights reserved.