

## Ameriprise Rewards Program Terms and Conditions

The following terms and conditions (“Terms and Conditions”) apply to the Ameriprise Rewards Program (“Rewards Program”). Please read these Terms and Conditions carefully. The Rewards Program Terms and Conditions are subject to change at any time and at our sole discretion. The Rewards Program Terms and Conditions can be viewed at [ameriprise.com/rewards](http://ameriprise.com/rewards). Access your Ameriprise Rewards Account by logging in to the secure site on [ameriprise.com](http://ameriprise.com) and selecting your Rewards Account from the Overview page.

As used in the Rewards Program Terms and Conditions, the words “you” or “cardmember” mean any person who holds an activated Ameriprise® Premier Visa Signature® or Ameriprise® Visa Signature® credit card (each “Credit Card”) or is enrolled in the Rewards Program. The words “we,” “us” and “our” refer to Ameriprise Bank, FSB (“Ameriprise Bank”) and its subsidiaries, affiliates, agents, or administrators servicing the Rewards Program.

In addition to cardmembers enrolled in the Rewards Program, individuals who are Ameriprise Financial clients but not cardmembers are also eligible to enroll and participate in the Rewards Program. The opportunities for earning Rewards Program benefits for non-card related activities will be based on each specific offer and its own terms and conditions made available from time to time by Ameriprise (“Ameriprise Activities”). Enrollment in the Rewards Program will signify that you have read and agreed to all the Rewards Program Terms and Conditions.

You must be 18 years or older to participate in the Rewards Program. Business and trust accounts are not eligible for the Rewards Program. Rewards Program participants will have one Rewards Program account (“Rewards Account”) for all Rewards Program points (“Rewards Points”) awarded. Rewards Points are the measurement used to value rewards for redemption. The Rewards Program offers various rewards redemption options (“Rewards”). Rewards Points are awarded from Credit Card activities and combined into the Rewards Account. If a Credit Card account has multiple cardmembers, the Rewards Points earned will be awarded to the Rewards Account of the primary cardmember.

Rewards Points awarded from Credit Card activities are Credit Card Rewards Points. Rewards Points previously awarded from other Ameriprise Activities are Select Rewards Points. Credit Card and Select Rewards Points are combined in the Rewards Account. If a Credit Card account has multiple cardmembers, the Credit Card Rewards Points earned will be awarded to the primary cardmember’s Rewards Account. Use of your Credit Card also constitutes your acceptance of the terms of the cardmember agreement (“Cardmember Agreement”).

Rewards Accounts tier levels are:

- Premier Rewards Tier – owner of the Rewards Account is a cardmember with an open and active Ameriprise® Premier Visa Signature® credit card.
- Signature Rewards Tier – owner of the Rewards Account is a cardmember with an open and active Ameriprise® Visa Signature® credit card.
- Select Tier – owner of the Rewards Account is an Ameriprise Financial client with an open and active Ameriprise Financial account and does not have a Credit Card account in their name.

### Ameriprise Visa Signature Credit Card Program Rewards Points

The rules for earning Credit Card Rewards Points through use of the Credit Card are administered by Elan Financial Services (“Elan”). Elan reserves the right to modify, amend or terminate the Credit Card rules for earning Credit Card Rewards Points through use of the Credit Card at any time with or without notice. Elan is solely responsible for all credit and eligibility standards and determination of Credit Card issuance. You can review current rules for earning Rewards Points through use of the Credit Card any time and access your Rewards Account by logging in to the secure site on [ameriprise.com](http://ameriprise.com) and selecting your Rewards Account from the Overview page.

To maintain your eligibility for participation in the Rewards Program through use of the Credit Card:

- You must maintain an open Credit Card that is not in default under your Cardmember Agreement with Elan (“Good Standing”). See sections below titled “Credit Card Rewards Points Restrictions” and “Credit Card Rewards Points Forfeiture” for more details.
- You must be an individual (corporations, partnerships, trusts, and other entities may not participate) and use the Credit Card only for personal, family or household expenses.

### **Earning Credit Card Rewards Points**

- You earn Credit Card Rewards Points for purchases, less credits, returns and adjustments (“Net Purchases”) made by you and/or any authorized user of the Credit Card as follows: Ameriprise Premier Visa Signature Credit Cards earn 1.5 Credit Card Rewards Points for every \$1 spent on all eligible Net Purchases.
- Ameriprise Visa Signature Credit Cards earn 1 Credit Card Rewards Point for every \$1 spent on all eligible Net Purchases.
- When a purchase or transaction is not a whole dollar amount, any amount that is equal to or greater than \$0.50 will be rounded up to the nearest whole dollar and any amount that is equal to or less than \$0.49 will be rounded down to the nearest whole dollar to calculate your Credit Card Rewards Points earned.
- Credit Card Rewards Points are calculated per transaction and awarded to you on your account’s cycle date. Total of the Credit Card Rewards Points may be rounded up at awarding.
- Balance transfers, cash advances (including cash equivalent transactions such as, but not limited to, the use of your Credit Card to obtain money orders, traveler’s checks, foreign currency, and lottery tickets), fees, interest charges and unauthorized/fraudulent purchases do not earn Credit Card Rewards Points, except as permitted in the Bonus Credit Card Rewards Points section below.

You will be awarded a one-time Credit Card Rewards Points bonus after the Credit Card account meets the activation criteria in eligible Net Purchases, cash advances or balance transfers within the first 90 days of the Credit Card account open date. The bonus will be reflected on the billing statement in which you have qualified to earn the bonus. Please allow 6-8 weeks for bonus Credit Card Rewards Points to be awarded to your Rewards Account after the qualifying purchase(s) or transaction(s) have posted to your Credit Card.

Ameriprise Bank manages the Rewards Program including redemption. You can obtain information regarding the redemption options available by calling the Rewards Service Center at 800.867.0843 between 7:00 a.m. and 9:00 p.m., Monday through Friday, and between 9:00 a.m. and 9:00 p.m., Saturday and Sunday, Eastern Time (ET) or access your Ameriprise Rewards Account by logging in to the secure site on [ameriprise.com](http://ameriprise.com) and selecting your Rewards Account from the Overview page.

### **Important Information about Rewards Points earned through use of the Credit Card (“Credit Card Rewards Points”)**

- As long as the Rewards Program continues, and the Credit Card is open, active and in Good Standing, there is no limit to the total Credit Card Rewards Points you can earn using your Credit Card.
- In the event of any abusive, gaming, or fraudulent activity related to the Credit Card or violation of the Credit Card rules for earning Credit Card Rewards Points through use of the Credit Card, Elan reserves the right to make corresponding adjustments to or invalidate Credit Card Rewards Points accrued in the Rewards Program through use of the Credit Cards; to disqualify you from participating in the Rewards Program; and/or to close your Credit Card account at any time. Abusive, gaming, or fraudulent activity is determined by Elan in its sole discretion. Abusive or gaming activity includes, but is not limited to, obtaining, or using a Credit Card to maximize Rewards Points earned in a manner that is not consistent with typical consumer activity and/or multiple credit card applications/openings, as determined by Elan in its sole discretion.
- All Credit Card Rewards Points earned by the primary cardmember and/or any authorized user, through use of the Credit Cards, will be awarded to the primary cardmember’s Rewards Account after the close of each billing statement. Your Rewards Account is subject to the Credit Card Rewards Program Terms and Conditions which may be viewed at [ameriprise.com/rewards](http://ameriprise.com/rewards), and which includes expiration and forfeiture policies.
- If you do not receive credit for earned Credit Card Rewards Points through use of your Credit Card, please contact the Customer Service number on the back of your Credit Card.
- You have no property rights or other legal interest in Rewards Points. Rewards Points have no cash value or value of any kind until they are fully redeemed. Rewards Points may not be assigned, transferred, or pledged.
- You are responsible for any tax liability related to use of your Credit Card and participating in the Rewards Program.
- Participation in the Rewards Program through use of your Credit Card account is subject to all applicable laws and regulations. The sale or barter of any Reward or Rewards Points earned through the use of the Credit Card is expressly prohibited.
- Elan is not responsible for redemption of the Rewards Points in your Rewards Account or for arranging or providing for any goods, services related to the use of Rewards Points, for any delay, failure, or refusal by Ameriprise Bank to award or redeem Rewards Points, or for any decision by Ameriprise Bank to revoke or cancel Rewards Points or membership in the Rewards Program.
- If your Credit Card is closed for any reason, please refer to the Rewards Program Terms and Conditions in this document or access your Ameriprise Rewards Account by logging in to the secure site on [ameriprise.com](http://ameriprise.com) and selecting your Rewards Account from the Overview page for details regarding any impact to your outstanding Rewards Points balance.

### **Rewards Points Restrictions**

You may not earn Rewards Points through use of the Credit Card during a billing cycle in which any of the following occur:

- You, or any authorized user on the Credit Card, engage in any illegal activity through the use of your Credit Card or engage in activity that is deemed to be abusive or gaming conduct, as determined by Elan in its sole discretion. Abusive or gaming activity

includes, but is not limited to, obtaining, or using a Credit Card to maximize Rewards Points earned in a manner that is not consistent with typical consumer activity and/or multiple credit card applications/openings, as determined by Elan in its sole discretion.

- You fail to make the minimum payment due on your Credit Card by the payment due date.
- Your Credit Card account becomes delinquent.
- Your Credit Card is otherwise in default under your Cardmember Agreement with Elan in its sole discretion as defined above.

#### **Credit Card Rewards Points Forfeiture**

Credit Card Rewards Points earned through use of the Credit Card, but not yet awarded to the Rewards Account may be forfeited if any of the following occur:

- You, and/or any authorized user of your Credit Card engage in any illegal activity through the use of your Credit Card or engage in activity that is deemed to be abusive or gaming conduct determined by Elan in its sole discretion. Abusive or gaming activity includes, but is not limited to, obtaining, or using a Card to maximize Credit Card Rewards Points earned in a manner that is not consistent with typical consumer activity and/or multiple credit card applications/openings, as determined by Elan in its sole discretion.
- Your Credit Card becomes seriously delinquent, as determined by Elan in its sole discretion.
- Your Credit Card is otherwise in default under your Cardmember Agreement with Elan.
- Your Credit Card account is closed for any reason. Please refer to the Rewards Program Terms and Conditions for Earning Other Rewards Points, Redemptions and Account Maintenance below and at [ameriprise.com/rewards](http://ameriprise.com/rewards), for details regarding any impact to your outstanding Rewards Points balance.

#### **Responsibility of the Parties/Information Sharing**

Neither Ameriprise Bank, FSB nor any of its affiliates are a party to the Cardmember Agreement between you and Elan, do not participate in any extension of credit, and have no authority regarding the Credit Card account. Elan has no authority regarding the Rewards Program and is not responsible for any goods or services offered through the Rewards Program or by Ameriprise Bank, FSB. You authorize Elan to share information about your Credit Card with Ameriprise Bank, FSB, its affiliates, and their applicable third-party service providers, and authorize Ameriprise Bank, FSB, its affiliates, and any of their applicable third-party service providers to share information about your Rewards Account with Elan and its third-party service providers to the extent needed to administer the Rewards Program and the Credit Card. You also agree that Elan and Ameriprise Bank, FSB may share information as set forth in their respective Privacy Policies.

#### **Limitation and Release of Liability**

By participating in the Rewards Program through use of the Credit Card and accepting or using Rewards Points, you (on your behalf and on behalf of any person to whom you give the benefits of the Rewards Program) release, discharge and hold harmless Elan and Ameriprise Bank, its third-party service providers and their respective parent companies, subsidiaries, affiliates, agents, administrators, employees, officers, directors, successors and assignees from all claims, damages or liability including, but not limited to, physical injury or death, arising out of participation in the Rewards Program or use of the Credit Card, including but not limited to travel taken or use of products purchased in connection with the Rewards Program. Elan, Ameriprise Bank, and third-party service providers have no liability in case of any disagreement over Rewards Points issued or a cardmember's right to earn or possess Rewards Points.

#### **Customer Service**

If you have any questions about your Credit Card, please contact the Customer Service phone number on the back of your Credit Card.

#### **Terms & Conditions for Earning Rewards Points Redemptions and Account Maintenance**

##### **Important Eligibility and Rewards Program Rules**

- You must be 18 years or older to participate in the Rewards Program. Business and trust accounts are not eligible for the Rewards Program.
- We reserve the right to alter, substitute or terminate all or any part of the Rewards Program, including the earning of Rewards Points for Ameriprise activities or any Rewards made available for redemption, or to modify the Terms and Conditions applicable to the Rewards Program or Rewards Points previously earned therein, for any reason at our sole discretion. We will provide at least 30 days prior written notice should we decide to terminate the Rewards Program.
- You may not rely upon the continued availability of any Rewards or Rewards Points redemption level for a specific Reward. You may not be able to obtain all offered Rewards. Any Reward may be withdrawn or be subject to increased Rewards Point redemption requirements and/or new restrictions at any time in our sole discretion.

- If all Credit Cards associated with the Rewards Account are closed, you will no longer be allowed to earn or redeem Rewards Points. However, if your Credit Card is reinstated or you open a new Credit Card account within 60 days of Credit Card account closure, your Rewards Points may be reinstated at our sole discretion.
- Credit Card Rewards Points earned through use of Credit Cards will be awarded to your Rewards Account at the end of your Credit Card billing cycle.
- As long as the Rewards Program continues, your Rewards Points 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 expire on a first-in, first-out basis.
- Rewards Points awarded in your Rewards Account may be transferred to or combined with the Rewards Points from another cardmember's Rewards Account as determined by us in our sole discretion.
- Rewards Points are not transferable to or from any other non-Ameriprise rewards or frequent flyer programs.
- Select Rewards Points are reinstated once the Credit Card spend related points are fully forfeited if your Ameriprise Financial relationship is still active. These points would be available, and the Rewards Account may be reinstated as a Select Rewards account.
- If your Select Tier Rewards Account has been opened for more than two (2) years with no points, your Rewards Account may be closed in our sole discretion.
- Clients are solely responsible for any taxes that may be owed as a result of Rewards Points earned and/or redeemed. Rewards Points awarded may potentially be reportable as income if coupled with other miscellaneous income received from a single reportable entity to the IRS on a 1099-MISC. Neither Ameriprise Bank nor any of its affiliates provide tax advice. Please consult with your tax professional for further details.
- Rewards Points and Rewards Certificates (defined below) have no value except as used in accordance with the Rewards Program Terms and Conditions and any terms and conditions of each respective administrator of that specific reward ("Reward Provider"), including, but not limited to us.
- Ameriprise Bank reserves the right to disqualify anyone from participating in the Rewards Program and to invalidate any or all Rewards Points for abuse, fraud or any violation of the Rewards Program's Terms and Conditions.
- Rewards Points will be forfeited when your Rewards Account has been permanently closed.
- If you terminate your Ameriprise Financial relationship by closing all of your Ameriprise Financial accounts, and do not have a Credit Card account open, active and in good standing, your Rewards Account will be permanently closed, and all Rewards Points will be forfeited.

#### **Point Accrual and Tracking**

##### **Earning Rewards Points**

- Credit Card Rewards Points earned through use of the Credit Cards will be awarded to your Rewards Account at the end of your Credit Card billing cycle.
- As long as your Credit Card is open, your Rewards Points 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.
- Business or trust accounts are not eligible for the Rewards Program.
- If all Credit Cards associated with the Rewards Account are closed, you will no longer be allowed to redeem outstanding Rewards Points. However, if any Credit Card associated with the Rewards Account is reinstated within 60 days of being closed, all outstanding Rewards Points may be reinstated.
- By participating in the Rewards Program, and accepting and using Rewards Points earned via the Rewards Program, you or any other beneficiary of the Rewards Program release, discharge and hold harmless Ameriprise, its third-party service providers, and their respective subsidiaries, affiliates, agents, administrators, employees, officers, directors, successors and assignees from all claims, damages or liability arising out of participation in the Rewards Program or travel taken or use of products chosen as a Rewards Program Reward.

##### **Rewards Points Forfeiture**

- Rewards Points will be forfeited when the Rewards Account holder has permanently closed all their Credit Card accounts.
- Rewards Points will NOT be forfeited if the Rewards Account owner opens a new Credit Card account within 60 days of the previous Credit Card account closure.
- If you terminate your Ameriprise Financial relationship by closing all your Ameriprise Financial accounts, your Rewards Account will be closed, and all Rewards Points will be forfeited.

##### **Point Redemption and Rewards Information**

- All awarded Rewards Points are redeemed at the Rewards Account owners' tier level.
- Only Ameriprise Visa Signature, Ameriprise Premier Visa Signature or Ameriprise ONE debit cards are accepted as payment for any shipping fees, travel booking charges, car rental fees or other charges. Other forms of payments are not allowed.
- Rewards Points may be redeemed for a variety of Rewards. All Rewards selections are subject to availability. To redeem Rewards

Points for Rewards, or if you have any questions about the Rewards Program, you may call the Rewards Service Center at 800.867.0843 between 7:00 a.m. and 9:00 p.m., Monday through Friday, and between 9:00 a.m. and 9:00 p.m., Saturday and Sunday, Eastern Time (ET) or access your Ameriprise Rewards Account by logging in to the secure site on ameriprise.com and selecting your Rewards Account from the Overview page. The Rewards Center/Travel Service Center is closed: New Year's Day, Memorial Day, 4<sup>th</sup> of July, Labor Day, Thanksgiving Day, and Christmas Day.

- Reservations and ticketing for Travel Rewards may be made through the Travel Service Center at 800.867.0843 between 7:00 a.m. and 9:00 p.m., Monday through Friday, and between 9:00 a.m. and 9:00 p.m., Saturday and Sunday, Eastern Time (ET), or access your Ameriprise Rewards Account by logging in to the secure site on ameriprise.com and selecting your Rewards Account from the Overview page, except for major holidays, when the Travel Service Center is closed.
- Many Rewards are issued as rewards certificates or gift cards ("Rewards Certificates") by the Rewards Providers. Rewards and Rewards Providers are subject to change and may be discontinued without notice. Seven (7) to fourteen (14) business days should be allowed for receipt of Rewards Certificates.
- Four to six weeks should be allowed for receipt of merchandise Rewards. Merchandise will be shipped to the cardmember's mailing address. Merchandise will not be delivered to P.O., A.P.O. or F.P.O. box addresses. For security reasons, parcel or motor freight couriers may contact the cardmember to arrange delivery of merchandise. It is the responsibility of the cardmember to respond to the courier in a timely and reasonable manner to facilitate the delivery process. Additional shipping and handling fees for merchandise returned to a Reward Provider due to cardmember's failure to make delivery arrangements are the responsibility of the cardmember. Merchandise Rewards will not be shipped outside of the 48 continental United States.
- Rewards Account holders who reside outside of the United States may redeem for Gift Cards or Rewards Certificates, but additional shipping costs will apply. Please contact the Rewards Service Center for exact costs.
- Ameriprise Bank disclaims all responsibility for cardmember's usage of airline tickets following receipt. Tickets may not be resold.
- Some Rewards are limited to use within the United States.
- Rewards Certificates are not replaceable if lost, stolen, destroyed, or expired. Rewards are not returnable, exchangeable, or refundable under any circumstances.
- All questions or disputes regarding eligibility for the Rewards Program or eligibility for Rewards Points for accrual or redemption will be resolved by Ameriprise Bank in its sole discretion.
- In addition to our Points expiration policy explained above, expiration of Reward Certificates is subject to the policy of the Rewards Provider. See the individual Reward Certificates for details of specific expiration dates.
- Rewards Providers are solely responsible for the fulfillment of their Rewards. Neither Ameriprise Bank nor its third-party service providers have any further obligation once the Reward is issued.
- In the event the goods and services you purchase are less than the face value of the Rewards Certificate(s), the policy of the Reward Provider will determine whether credit for the difference will be given. Ameriprise Bank is under no obligation to provide credit or cash back. Generally, no credit or cash back will be given. Certain Rewards Certificates may require a minimum purchase. Exceptions and other restrictions will appear on each respective Reward Certificate.
- Rewards Points have no intrinsic cash value, are non-negotiable, and cannot be redeemed for any benefit except those Rewards designated by us. Rewards Points and the Rewards Accounts are not property of any cardmember or other person and may not be, pledged, gifted, sold, or transferred to anyone else under any circumstances unless specifically authorized by us. We shall not have liability for disagreements between cardmembers regarding Rewards Points or Reward Accounts. Discrepancies about Rewards Points earnings are not treated as Credit Card billing disputes: refer to your Credit Card Agreement or the annual Your Billing Rights notice for details about billing disputes. Our decisions regarding Rewards Points and Rewards Accounts discrepancies shall be final.
- Replacement or return of damaged or defective merchandise Rewards should be arranged through the Rewards Service Center.
- Damaged, defective, or expired Rewards cannot be returned or exchanged after being in the cardmember's possession for thirty (30) days or more.
- Clients have no recourse directly against Ameriprise Bank, FSB's third-party service providers or their service providers, and shall not assert claims against such third-party service providers or their service providers.

#### **Airfare Travel**

- Airline tickets may only be booked through the Travel Service Center.
- Redemptions for airline tickets start at 5,000 Rewards Points and may be purchased with a combination of Rewards Points and cash. This service may be subject to a service fee at time of booking.
- The value of 5,000 Rewards Points or more will be based on your Rewards Account tier at the time of redemption.
- 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, airport/airline fees and surcharges, government-imposed fees, gratuities, insurance, and airline amenities are your responsibility. Your tickets will be non-refundable and non-transferable.

- 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 your order, please confirm that all information is accurate. All airline redemptions are non-refundable and non-transferable.
- You may elect to have the Rewards Service Center book non-rewards airline tickets through a major airline carrier providing that the fares, schedules, and ability to generate a ticket are possible through the Rewards Service Center. This service will be subject to a service fee at the time of booking.
- All travel itineraries and supporting documentation will be sent via email. 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, and/or not available for ticketing through a certified travel agency.
- Once Rewards Points are redeemed, the transaction cannot be reversed. If changes to an itinerary are necessary later, you or another authorized participant 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. Most airlines will not allow traveler name changes.
- Flight reservations should be re-confirmed by the traveler at least 72 hours prior to departure. All reservations are subject to the rules, restrictions, and conditions of the service provider, which include exclusions and limitations of liability.
- The traveler should have valid government-issued photo ID upon airport check-in. For travel requirements (domestic and international) please visit: <https://travel.state.gov>.
- Airline ticket rewards may not be used in conjunction with any type of coupons, vouchers, other mileage programs or companion fares.
- Ameriprise Bank and its third-party service providers are not responsible for communication of airline schedule changes or for the performance of the airline.

#### **Travel Package Rewards**

- Travel packages may only be booked through the Travel Service Center.
- Rewards cannot be used on previous purchases or for items not covered by your travel package.
- Redemptions for Travel Packages start at 5,000 Rewards Points and may be purchased with a combination of Rewards Points and cash. This service may be subject to a service fee at time of booking.
- All travel packages must be booked a minimum of 30 days prior to travel date or you may incur additional fees.
- Travel packages may only be booked through the Travel Service Center.
- Traveler must meet the eligibility requirements established by the travel Rewards Provider.
- The traveler is responsible for obtaining the appropriate international travel documentation, such as passports and visas. Visit [travel.state.gov](https://travel.state.gov) for passport and visa requirements.
- Cancellations may include penalties and a cancellation service fee will apply. Refunds for cancellations may take up to three to four weeks for Rewards Points to post to the Rewards Account. No interim price reductions will be considered or offered once the booking has been completed. After booking, any additional special handling may result in the imposition of additional fees. Ameriprise Bank is not responsible for the performance of any travel Rewards Provider used in travel packages.

#### **Hotel Rewards**

- You may redeem Rewards Points for over 325,000 hotels worldwide. Hotels may only be booked through the Travel Service Center.
- You must meet the eligibility requirements established by the hotel Rewards Provider at the time of booking.
- Redemptions for Hotel Rewards start at 5,000 Rewards Points and may be purchased with a combination of Rewards Points and cash. This service may be subject to a service fee at time of booking.
- Hotel rates do not include resort fees, which, if applicable, are payable directly to the hotel at the time of check-out.
- Most hotel rates 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 a cancellation service fee will apply. 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 complete. Changes will result in a cancellation of the current reservation, adhering to the hotels cancellation policy and rebooking at the current room rate and room availability.
- Neither Ameriprise Bank nor its third-party service providers is responsible for the performance of any hotel Rewards Provider.

#### **Car Rental Terms and Conditions**

- You may use Rewards Points, Rewards Points plus cash or all cash for car rental reservations with select car rental companies as shown available on the Rewards website or when making reservations directly with a participating Rewards Provider agent. This service may be subject to a service fee at the time of booking.

- Redemptions for Car Rental start at 5,000 Rewards Points and may be purchased with a combination of Rewards Points and cash.
- Car reservations will be prepaid at the time of booking and payment for costs not covered using Rewards Points will be made by using an allowed active Credit Card.
- Car rental charges will appear on the Credit Card statement as "Card Member Services". Renter will be solely responsible at the time the rented vehicle is returned for all additional rentals days and for any and all taxes and other charges not included in the daily rental rate.
- Each renter (and any person identified on the rental contract as an "Additional Authorized Driver") must possess a valid driver's license issued by the state or province in which such person resides, be age 21 or older (or 18 or older where required by law; and 25 or older for luxury, large sport utility, and 12 and 15 passenger vans), and meet the other normal qualifications of the applicable rental car company at the applicable renting location.
- Reservations for all car groups are subject to availability. Vehicles may only be reserved by vehicle class and not by vehicle make or model. In the event renter reserves a vehicle and the class of vehicle is not available at the time of rental, the applicable car rental company shall provide the renter with a vehicle in a higher class, subject to availability, at the same rate as the vehicle class which was reserved.
- Performance by the car rental company of car rental services shall be under a standard rental agreement in effect at the time of rental, which must be executed by the renter at the time of pickup.
- Renter will use the rented vehicle only for personal or routine business use and operate the rented vehicle only on properly maintained roads and parking lots.
- Renter will comply with all applicable laws relating to holding of licensure to operate the vehicle and pertaining to operation of motor vehicles.
- Renter will not sublease the rental vehicle or use it as a vehicle for hire.
- Car rental reservations must be cancelled at least 72-hours in advance of pick-up. Failure to cancel reservations 72-hours in advance will result in the loss of all payments at the time of booking. If Renter is a "no show" all Rewards Points and cash used for the rental will be forfeited. In addition, if renter returns a rental vehicle prior to the end of the reserved rental period, neither the car rental company nor the Rewards Program will credit nor refund renter for the unused portion thereof.
- Renter agrees to indemnify, defend, and hold harmless Ameriprise Bank and its third-party service provider for any loss, damage, or legal actions against the car rental company as a result of renter's operation or use of the rented vehicle during the term of the car rental contract. This includes any attorney fees necessarily incurred for these purposes.
- Renter will also pay for any parking tickets, moving violations, or other citations received while in possession of the rented vehicle.
- Neither Ameriprise Bank nor its third-party service providers is responsible for the performance of any car rental Rewards Provider.

#### **Tours & Attractions**

- Please note: The 'Voucher Info' section on the Rewards website details which voucher type(s) apply specifically to your selected tour/activity.
- Redemptions for Tours & Attractions start at 5,000 Rewards Points and may be purchased with a combination of Rewards Points and cash. This service may be subject to a service fee at the time of booking.
- Paper Voucher Only: Our local operator requires you to present a printed copy of this voucher on the day of your activity. You may be refused entry if you do not present a printed copy of your voucher.
- e-Voucher: The local operator accepts both printed and electronic vouchers (e-vouchers). If you travel with a mobile device, simply show your Photo ID, and present your e-voucher on your Smartphone or tablet on the day of travel. Voucher Not Required: You can present a paper or electronic voucher for this activity, or you can simply present the adult traveler's photo ID. The local operator has your reservation on file and only requires proof of identity (valid photo ID in the adult traveler's name under which the reservation is booked).
- Cancellation Policy: The cancellation policy is 72-hours prior to the activity date and time. Any cancellation requests within 72 hours will have a 100% penalty. Please note some activities and special events may be non-refundable. Please review the additional information at the time of booking each tour/activity.
- Neither Ameriprise Bank nor its third-party service providers is responsible for the performance of any tour and attractions Rewards Provider.

#### **Cruise Rewards**

- Cruises may only be booked through the Travel Service Center at 800.867.0843 Monday through Friday from 8 a.m. to 6 p.m. EST, except for major holidays, when the Rewards Service Center is closed.
- Rewards cannot be used on previous purchases or for items not covered by your cruise package.
- Redemptions for Cruises start at 5,000 Rewards Points and may be purchased with a combination of Rewards Points and cash. This service may be subject to a service fee at time of booking.
- All cruise redemption requests must be made at least 30 days prior to sailing date or cardmember may incur additional fees.
- Cruise packages may only be booked through the Rewards Service Center.

- Traveler must meet the eligibility requirements established by the cruise Rewards Provider.
- Traveler is responsible for obtaining the appropriate international travel documentation, such as passports and visas. Visit [travel.state.gov](http://travel.state.gov) for passport and visa requirements.
- Cancellations may include penalties and a cancellation service fee will apply. Refunds for cancellations may take up to 3-4 weeks for Rewards Points to post to the Rewards Account. No interim price reductions will be considered or offered once the booking has been completed. After booking, any additional special handling may result in the imposition of additional fees.
- Neither Ameriprise Bank nor its third-party service providers is responsible for the performance of any cruise line Rewards Provider. Participating cruise lines are subject to change at any time without notice.

### Merchandise Rewards

- Merchandise Rewards are offered and provided by independent manufacturers. The manufacturer's warranty applies to all merchandise Rewards. Ameriprise Bank makes no express or implied representations or warranties and will not be liable for injury, damage, loss, or expense resulting from your acceptance or use of a Reward or from a Reward's defect or failure. Ameriprise Bank disclaims any implied warranty of merchantability or fitness for a particular purpose.
- Merchandise Rewards include applicable sales tax and shipping and handling (via first-class mail, ground delivery or motor freight service within the continental United States).
- All merchandise Rewards orders are subject to product availability. Cardmember will be notified if the merchandise Rewards ordered are not available and if/when they will become available.
- Ameriprise Bank reserves the right to alter or substitute any or all merchandise Rewards at any time without prior notification.
- Returns are only accepted for merchandise that is damaged, defective, or incorrectly shipped. Notification of same must be made within 48 hours of delivery and must be returned within 30 days (in the original packaging) for credit or shipment of replacement item. If the item is damaged or defective, please contact the Rewards Service Center at 800.867.0843, between 7:00 a.m. and 9:00 p.m. Monday through Friday and between 9:00 a.m. and 9:00 p.m. Saturday and Sunday, ET to report the problem and obtain assistance.

### Cash Back

Rewards Points may be redeemed for cash back value that can be deposited into an eligible Ameriprise Financial Account. The following Ameriprise Financial accounts are eligible for deposit of cash back value:

- Ameriprise Active Portfolios® Investments
- Ameriprise® Strategic Portfolio Services (SPS) Advantage account
- Ameriprise ONE® Financial account
- Ameriprise® Brokerage and Cash Reserve Certificates account

Rewards Points redemption occurs in increments of 30,000 when redeemed for cash back into an eligible Ameriprise Financial Account. Cash back values into an eligible Ameriprise Financial account are as follows:

- **Ameriprise Premier Rewards Tier:** 1.25% cash back per 1 Rewards Point (1.875% cash back per \$1 spent in eligible net purchases on your Ameriprise® Premier Visa Signature® card) when you redeem Rewards Points for cash back into an eligible Ameriprise Financial account.
- **Ameriprise Signature Tier:** 1.25% cash back per 1 Rewards Point (1.25% cash back per \$1 spent in eligible net purchases on your Ameriprise® Visa Signature® card) when you redeem Rewards Points for cash back into an eligible Ameriprise Financial account.
- **Ameriprise Select Tier:** 1.00% cash back per 1 Rewards Point when you redeem Rewards Points for cash back into an eligible Ameriprise Financial account.

Cash back values are subject to change. For all cash back Rewards, you must choose from the eligible accounts for you or provide the full Ameriprise Financial account number for the established eligible Ameriprise Financial account where you would like the cash back amount deposited. If the Ameriprise Financial account number provided is not valid, the cash back request will not be processed, and the Rewards Points will be returned to your Rewards Account. Please allow up to 15 business days for the deposit to show in your Ameriprise Financial account.

### Statement Credits

- The statement credit option allows you to redeem Rewards Points for a statement credit for your Credit Card for the entire or the partial purchase price at a Rewards Points redemption rate of 100 Rewards Points per dollar spent (minimum purchase price of \$100). The credit card statement credit offer cannot be combined with other Rewards offers.
- Statement credits will be posted to cardmember's Credit Card within thirty days of request.

### Personal Finance

You may redeem Rewards Points for an Ameriprise Financial Planning Certificate. Rewards Points redemption occurs in increments of 10,000 when redeemed for Ameriprise Financial Planning Certificates. Ameriprise Financial Planning Certificates are non-refundable,



not replaceable in the event of loss or destruction, and are not redeemable for cash or cash equivalents. The Ameriprise financial planning certificate must be presented to an Ameriprise Financial advisor at the time of Financial Plan purchase; no photocopies will be honored. The amount of the Ameriprise Financial Planning Certificate will be deducted from the financial plan purchase amount. Any unused portion will not be returned as cash. Ameriprise Financial Planning Certificates are void where prohibited by law.

Rewards Points redemption values for an Ameriprise Financial Planning Certificates are as follows:

- **Ameriprise Premier Rewards Tier:** 1.25% back per 1 Rewards Point (1.25% back per \$1 spent in eligible net purchases on your Ameriprise® Premier Visa Signature® card) when you redeem Rewards Points for an Ameriprise Financial Planning Certificate.
- **Ameriprise Signature Tier:** 1.25% back per 1 Rewards Point (1.25% back per \$1 spent in eligible net purchases on your Ameriprise® Visa Signature® card) when you redeem Rewards Points for an Ameriprise Financial Planning Certificate.
- **Ameriprise Select Tier** 1.25% back per 1 Rewards Point when you redeem Rewards Points for an Ameriprise Financial Planning Certificate.

#### **Gift Cards and Rewards Certificates**

- Gift Cards or Rewards Certificates may not be combined with any other promotional offers.
- Gift Cards or Rewards Certificates are valid at participating Rewards Provider only through the expiration date printed on the Rewards Certificate.
- Gift Cards or Rewards Certificates must be submitted at redemption, and no photocopies of Rewards Certificates will be honored.
- Fulfillment of Gift Cards or Rewards Certificate is the sole responsibility of the participating Rewards Provider.
- Use of any Gift Cards or Rewards Certificates is subject to any additional restrictions listed on the Reward Certificate.
- Gift Cards or Rewards Certificates are not valid toward previous purchases and cannot be used as payment on existing account balances with either the participating Rewards Provider or Ameriprise. Rewards Certificates have no cash value and may not be redeemed for cash or its equivalent. Any unused portion will not be returned as cash unless the Rewards Certificates state otherwise.
- Gift Cards or Rewards Certificates are not refundable or exchangeable and are not replaceable in the event of loss or destruction after issuance.
- Gift Cards or Rewards Certificates are transferable unless otherwise noted on the Rewards Certificates.
- Gift Cards or Rewards Certificates are void where prohibited by law.
- Unless otherwise stated on the Gift Cards or Rewards Certificates, Rewards Certificates offered do not include any federal, state, or local taxes, which are the sole responsibility of the cardmember.
- Ameriprise Bank is not responsible for the problems or defects of any merchandise purchased using Gift Cards or Rewards Certificates or for failure of merchant to perform because of bankruptcy, insolvency, or any other reason.
- Ameriprise Bank and its third-party service providers are not responsible for any Reward Provider performance.

#### **Other disclosures**

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](http://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® or Ameriprise® Premier 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 customers, 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 any financial institution and are not guaranteed by any financial institution and are subject to investment risks, including possible loss of principal invested.

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