Ameriprise Rewards Program Terms and Conditions

Effective November 17, 2026

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I. General

a. The following Rewards Program Terms and Conditions ("Terms and Conditions") apply to the Ameriprise Rewards Program ("Program" or "Rewards Program"). The Program is a service provided by Ameriprise Bank, FSB ("Ameriprise Bank" or "Sponsor") and managed by ampliFI Loyalty Solutions, LLC ("Administrator"). The most recently updated Rewards Program Terms and Conditions can be viewed at ameriprise.com/rewards.
b. As used in the Terms and Conditions, the words "you" and "your" mean any person who holds an activated Ameriprise® Premier Visa Signature® or Ameriprise® Visa Signature® credit card (each "Credit Card") ("Cardholder") or is enrolled in the Program. The words "we," "us" and "our" mean Ameriprise Bank ("Ameriprise Bank") and its subsidiaries, affiliates, agents or Administrator.
c. By using your Credit Card, enrolling or participating in the Program, you acknowledge that you have read and agreed to these Rewards Program Terms and Conditions.

d. **This Agreement contains an arbitration provision (including a class action arbitration waiver). It is important that you read the entire Arbitration Section carefully.**

II. Program Accounts

a. Program participants will have one Program account ("Rewards Account") for all Program points ("Points" or "Rewards Points") awarded. Points are the measurement used to value rewards for redemption. Points awarded from Credit Card activities are Credit Card Points.
b. Points are deposited into the Rewards Account. If a Credit Card account has multiple Cardholders, Credit Card Points earned will be awarded to the primary Cardholder's Rewards Account. If primary Cardholder has more than one Credit Card, the Points earned from each Credit Card will automatically be pooled together into available Point balance in the primary Cardholder's Rewards Account.
c. Rewards Accounts are not property of any Cardholder or other person and may not be pledged, gifted, assigned, sold or transferred to anyone else under any circumstances. If you terminate your Ameriprise Financial relationship by closing all 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 Points will be forfeited, unless otherwise required by law.

III. Eligibility

Eligibility in the program is restricted to individuals who are eighteen years or older and have a valid physical address (not a PO box) within the United States or its territories. Corporations, partnerships, trusts, and other entities are not eligible and may not participate in the Program. To be eligible to participate in the Program through use of the Credit Card, you must have and maintain an open Credit Card that is not in default under your Cardmember Agreement with Elan Financial Services ("Good Standing").

IV. Changes

a. **We reserve the right to modify, substitute or terminate all or any part of the Program, including, but not limited to, earning of Points, Points required for a reward within the Program or any rewards made available for redemption, and/or to modify the Terms and Conditions, at any time for any reason at our sole discretion without notice to you, unless otherwise required by law. We will provide at least 30 days prior written notice based on your communication preference should we decide to terminate the Program, unless otherwise required by law. At the Sponsor's option, redemption of Points may be restricted, limited, expired or canceled at any time without prior notice.** The updated Terms and Conditions will replace and supersede all prior versions. Your continued participation in the Program will confirm your acceptance of the updates to Program and/or Terms and Conditions.
b. The rules for earning Credit Card Points are established and administered by Elan Financial Services ("Elan"). **Elan reserves the right to modify, amend or terminate the Credit Card rules for earning Credit Card Points at any time with or without notice, unless otherwise required by law.** Elan is solely responsible for all credit and eligibility standards and determination of Credit Card issuance.

V. Points

a. Important Information about Points

i. Points have no cash value or value of any kind until they are fully redeemed. You have no property rights or other legal interest in Points. Points cannot be assigned, pledged, gifted, bought, sold or transferred in any way (including by operation of law such as by inheritance, in bankruptcy, or when spouses or domestic partners divide their property), unless expressly provided for in these Terms and Conditions.

ii. Points awarded in your Rewards Account may only be transferred to, or combined with, the Points from another Cardholder's Rewards Account as determined by us in our sole discretion.
iii. Points may not be combined with any other loyalty/frequency reward program that is not managed by the Sponsor.
iv. Points are tracked, redeemable and expire on a first-in, first-out basis. As long as the Program continues, your Points that are not redeemed will expire and be forfeited 5 years from the end of the calendar month in which the earned Points post to your Rewards Account, unless otherwise required by law.
v. Should we choose to reinstate Points already redeemed for rewards that are returned, those reinstated Points will expire five years from the end of the calendar month when they were originally awarded not the date the Points were reinstated.
vi. If a transaction is subject to a billing dispute, the Points value of the transaction may be deducted from the Point total during the dispute period. If the transaction is reinstated, Points will be reinstated.
vii. We reserve the right to adjust Points where necessary to correct any errors or omissions in processing or posting to your Rewards Account.

b. Important Information about Credit Card Points

i. As long as the Program continues, and the Credit Card is open, active and in Good Standing, there is no limit to the total Credit Card Points you can earn.
ii. All Credit Card Points earned by the primary Cardholder and/or any authorized user will be awarded to the primary Cardholder's Rewards Account within 60 days after an eligible Net Purchase has been made to your Credit Card account.
iii. In the event you or any authorized user(s) of the Credit Card engaged in any activity deemed to be abusive, gaming, or fraudulent activity related to the Credit Card or violation of the Credit Card rules for earning Credit Card Points, Elan reserves the right to make corresponding adjustments to restrict ability to earn or invalidate Credit Card Points accrued in the Program, to disqualify you from participating in the 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 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.
iv. Participation in the Program through use of your Credit Card account is subject to all applicable laws and regulations. The sale or barter of any Credit Card Points is expressly prohibited.
v. Credit Card Points Restrictions
    a. You may not earn Credit Card Points during a Credit Card billing cycle in which any of the following occur:
        i. You fail to make the minimum payment due on your Credit Card by the payment due date.
        ii. Your Credit Card account becomes delinquent.
        iii. Your Credit Card is otherwise in default under your Cardmember Agreement with Elan in its sole discretion.
        iv. You or any authorized user(s) on the Credit Card engaged in the activity that is deemed abusive, gaming or fraudulent. Please see details in this Section above.
vi. Credit Card Points Forfeiture
    a. Credit Card Points earned, but not yet awarded to the Rewards Account, may be forfeited if any of the following occur:
        i. Your Credit Card becomes seriously delinquent, as determined by Elan in its sole discretion.
        ii. Your Credit Card is otherwise in default under your Cardmember Agreement with Elan.

iii. Your Credit Card account is closed for any reason.
iv. You or any authorized user(s) on the Credit Card engaged in the activity that is deemed abusive, gaming or fraudulent. Please see details in this Section above.

vii. If all Credit Cards associated with the Rewards Account are closed, you will no longer be allowed to earn or redeem Credit Card Points, unless otherwise required by law. However, if your Credit Card is reinstated or you open a new Credit Card account within 90 days of Credit Card account closure, your Credit Card Points may be reinstated at our sole discretion.

viii. Elan is not responsible for redemption of the Points in your Rewards Account or for arranging or providing for any goods, services related to the use of Points, for any delay, failure, or refusal by Ameriprise Bank to award or redeem Points, or for any decision by Ameriprise Bank to revoke or cancel Points or membership in the Program.

ix. If you do not receive credit for earned Credit Card Points, please contact the customer service number on the back of your Credit Card.

c. Earning Credit Card Points

i. You earn Credit Card Points for purchases, less credits, returns and adjustments ("Net Purchases") made by you and/or any authorized user of the Credit Card as follows:
   a. With Ameriprise Premier Visa Signature credit card(s), you will earn 2 Credit Card Points for every $1 spent on all eligible Net Purchases.
   b. With Ameriprise Visa Signature credit card(s), you will earn 1 Credit Card Point for every $1 spent on all eligible Net Purchases.

ii. 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 Points earned. Total of the Credit Card Points may be rounded up at awarding.

iii. Credit Card Points are calculated per transaction and posted to your Points balance within 60 days after an eligible Net Purchase has been made to your Credit Card account.

iv. Not all transactions are considered to be purchases and eligible to earn Credit Card Points, such as transactions posting as convenience checks; balance transfers; advances (including ATM withdrawals, wire transfers, traveler's checks, money orders, foreign cash transactions, betting transactions, and lottery tickets); interest charges and fees; credit insurance premiums; and transactions to (i) fund certain prepaid card products, (ii) buy currency from the U.S. Mint, or (iii) buy cash convertible items.

v. Promotional Offers:
   a. From time to time, we may offer bonuses of Points or other incentives ("Promotional Offers") to new Cardholders in connection with an application for a new Credit Card account or existing Cardholders.
   b. These Promotional Offers are subject to the terms of the Promotional Offer and these Terms and Conditions. These Promotional Offers may be available only for a limited time, may include a limit on the number of Points you may earn, and may contain other conditions and limitations. See the Promotional Offer for details. The Promotional Offer may be cancelled at any time without notice.

VI. Redeeming Points

a. To redeem Points, visit the Program website or call the Rewards Service Center. All contact information is listed at the bottom of these Terms and Conditions.

b. To be eligible to redeem Points, the Cardholder's Rewards Account(s) and Credit Card(s) must be open (meaning not voluntarily closed, canceled or terminated for any reason) and the Credit Card cannot have any other status preventing authorizations.

c. Points are deducted from the Cardholder's Point balance as soon as they are redeemed. Redemptions are final and may not be canceled or refunded. Administrator and Sponsor reserve the right to adjust Points where necessary to correct any errors or omissions in processing.
d. Only active Cardholders may redeem Points.
e. You may not rely upon the continued availability of any reward or Points redemption level(s) for a specific reward. You may not be able to obtain all offered rewards. Any reward may be modified, withdrawn or be subject to increased Points redemption requirements and/or new restrictions at any time.
f. Redemption value(s) for any reward is subject to change at any time without notice, unless otherwise required by law.
g. Participating merchants and rewards providers are subject to change at any time without notice, unless otherwise required by law.
h. Some rewards are limited to use within the United States.
i. The Cardholder agrees to release Ameriprise Bank, Elan and the Administrator, and their respective vendors, affiliates, successors, assigns, directors, officers, employees, contractors and agents from all liability for any injury, accident, loss, claim, expense or damages sustained by the Cardholder, associated with a reward, redemption or use of Points or rewards while participating in this Program and in the case of a travel reward, anyone traveling with or without the Cardholder, in connection with the receipt, ownership, or use of any reward. The Administrator and the Sponsor and their respective vendors, affiliates, successors, assigns, directors, officers, employees, contractors and agents shall not be liable for consequential damages, and the sole extent of liability, if at all, shall not exceed the actual value of the reward.
j. The Cardholder is solely responsible for any tax liability arising from participation in the Program including, but not limited to, as result of the Points earned and/or redeemed. 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. Consult a tax advisor concerning tax consequences.
k. Rewards providers and their third-party service providers are solely responsible for the fulfillment of their rewards. Ameriprise Bank, our affiliates, third-party service providers, the Administrator and Elan have no further obligation once the reward is issued. Participating merchants, rewards providers and third-party service providers are responsible for the quality and performance of any products or services they provide. We are not responsible in any way for the products or services provided by participating merchants, rewards providers and third-party service providers.
l. Ameriprise Bank, our affiliates, third-party service providers, the Administrator and Elan are not responsible for the performance or nonperformance of any manufacture, airline, hotel, cruise line, car rental, other travel related products, merchandise, gift card and other rewards providers for any reason.
m. You release Ameriprise Bank, our affiliates, third-party service providers, the Administrator and Elan from all liability regarding the redemption and use of Points or rewards.
n. You have no recourse directly against the Ameriprise Bank, our affiliates, third-party service providers, the Administrator or Elan and shall not assert claims against such parties.

VII. Non-travel Rewards

a. Eligible Ameriprise Accounts Cash Back

i. Points may be redeemed for cash back that can be deposited into an eligible open and active Ameriprise accounts listed below, held individually, jointly or by revocable living trust within Rewards Account holder's Primary Household Group, defined below, (each "Eligible Ameriprise Account"):
    a. *Ameriprise® Active Portfolios* investments,
    b. *Ameriprise®* Strategic Portfolio Services (SPS) *Advantage* account,
    c. *Ameriprise®* SPS *Advantage* with ONE Features account,
    d. *Ameriprise®* SPS A*dvisor* account,

e. *Ameriprise ONE®* Financial Account,
f. *Ameriprise®* Brokerage account,
g. *Ameriprise®* Cash Reserve Certificate account,
h. Master Funding Account,
i. Select Separate Account (SSA),
j. *Ameriprise®* SmartTrade account,
k. *Ameriprise®* SmartTrade with ONE Features account,
l. Vista Separate Account,
m. *Ameriprise®* Bank Checking Account and
n. *Ameriprise®* Bank Savings Account.

Ameriprise Accounts held by any corporation, partnership, irrevocable trust and other entity type as well as any Individual Retirement Account, other retirement plan and 529 plan are not eligible for this cash back redemption option.

A Primary Household Group consists of accounts owned by an individual, their spouse or domestic partner, and any accounts owned for, or by, their unmarried children under the age of 21 who reside at the same address.

The list of Eligible Ameriprise Account and ownership types may change at any time in our sole discretion without notice, unless otherwise required by law.

ii. Points redemptions occur in increments of 30,000 when redeemed for cash back into an Eligible Ameriprise Account.
iii. When you redeem your earned Points for cash back into an Eligible Ameriprise Account, 1 Point will be worth $0.0125, which means that 30,000 Points will be worth $375 in redemption value.
iv. The cash back reward will appear as a credit on the designated Eligible Ameriprise Account.
v. To redeem your earned Points for cash back into an Eligible Ameriprise Account, you must choose from the Eligible Ameriprise Accounts provided in the drop-down list on the rewards website during redemption for where you would like the cash back amount deposited. All Eligible Ameriprise Accounts within your Primary Household Group are provided in the drop-down list at redemption. Points cannot be redeemed for cash back to Ameriprise accounts not in the drop-down list. If the desired Ameriprise account number is not found, then that Ameriprise account is not eligible or is not part of your Primary Household Group.
vi. Please allow up to 15 business days after redemption for the cash back deposit to show in your Eligible Ameriprise Account.

b. Statement Credit

i. The cash back reward(s) will appear as a credit on the Cardholder's Credit Card.
ii. When you redeem your earned Rewards Points for statement credit, 1 Rewards Point is worth $0.01. Redemption minimum is 10,000 Rewards Points then in one-point increments after the minimum is met. For example, 10,000 Rewards Points are worth $100 or 10,129 Rewards Points are worth $101.29 when redeemed for statement credit. The statement credit will apply towards the Credit Card balance, but it does not relieve you from your Credit Card minimum payment obligations. The Cardholder is responsible for any outstanding balance owed on the Credit Card account after the credit is applied.
iii. Cash back reward(s) cannot be applied toward the payment amount owed on a Cardholder's Credit Card.
iv. Statement credits will be posted to Cardmember's Credit Card account within 30 days of the request.

c. Ameriprise Financial Planning Service Fee Credit

i. You may redeem Points for an Ameriprise Financial Planning Service fee credit towards an Ameriprise Financial Planning Service fee on an eligible open and active Ameriprise Financial Planning Service provided to an individual or a revocable living trust within Rewards Account

holder's Primary Household Group ("Eligible Ameriprise Financial Planning Service"). Ameriprise Financial Planning Service provided to any corporation, partnership, irrevocable trust and other entity type as well as any Individual Retirement Account, other retirement plan and 529 plan are not eligible for this redemption option. The list of Eligible Ameriprise Financial Planning Service ownership types may change at any time in our sole discretion without notice, unless otherwise required by law.

ii. Points redemptions occur in increments of 10,000 when redeemed for Eligible Ameriprise Financial Planning Service fee credit.

iii. When you redeem your earned Points for an Ameriprise Financial Planning Service fee credit, 1 Point will be worth $0.0125, which means that 10,000 Points will be worth $125 in redemption value.

iv. The Eligible Ameriprise Financial Planning Service fee credit is non-refundable and is not redeemable for cash or cash equivalent.

v. The amount of the Eligible Ameriprise Financial Planning Service fee credit will be deducted from the Eligible Ameriprise Financial Planning Service fee.

vi. Eligible Ameriprise Financial Planning Service fee credit is void where prohibited by law.

vii. To redeem your earned Points for fee credit towards Eligible Ameriprise Financial Planning Service, you must choose from the Eligible Ameriprise Financial Planning Services provided in the drop-down list on the rewards website during redemption for where you would like the fee credit to be applied. All Eligible Ameriprise Financial Planning Services within your Primary Household Group are provided in the drop-down list at redemption. Points cannot be redeemed for fee credit towards Eligible Ameriprise Financial Planning Services not in the drop-down list. If the desired Ameriprise Financial Planning Service is not found, then that Ameriprise Financial Planning Service is not eligible or is not part of your Primary Household Group.

viii. Please allow up to 15 business days after redemption for receipt of Eligible Ameriprise Financial Planning Service fee credit.

d. Merchandise

i. When necessary, the Administrator may substitute a reward with an updated model of equal or greater value. Cardholders will be notified of any change or cancellation. The Program Administrator reserves the right to replace or remove certain sections within any Program literature or website. All rewards are subject to availability.

ii. Merchandise rewards may take two to four (2-4) weeks to be shipped from the time of order. Specialty or custom orders may take six to eight (6-8) weeks to be shipped. Multiple rewards may arrive at different times because they may be provided by different vendors. Delivery times may increase during peak holiday periods.

iii. No shipments of merchandise can be shipped to PO Box addresses. Products with lithium batteries cannot be shipped to APO/DPO/FPO addresses.

iv. Merchandise shippable by UPS or UPS SurePost will be available to all US territories. Items being shipped to Alaska, Hawaii, Puerto Rico, Guam and the US Virgin Islands may have additional freight charges. Administrator will contact Cardholder to confirm any additional Points that must be redeemed to cover additional freight charges.

v. Merchandise pictured in any Program brochure or website may not necessarily reflect exact colors or models of actual rewards due to printing variations and/or manufacturers' updates. Information is accurate to the very best of Administrator's knowledge. We are not responsible for errors or omissions.

vi. The number of Points required for reward items are subject to change.

vii. Cardholders may exchange merchandise only in the event of merchandise defects or damage in shipment. Some items are delivered by common carrier, where a delivery time is scheduled and someone must be present to accept delivery. When this is the case, the item must be opened in the presence of that carrier and any exceptions, damages, or shortages must be noted on the delivery receipt before a Cardholder signs to accept shipment of merchandise.

For those items that are delivered without being scheduled, please inspect the item within 24 hours of delivery and notify the Rewards Service Center if you find any exceptions, damages, or shortages.

viii. All merchandise is covered by manufacturer's warranties. Any such defect should be handled through the standard manufacturer repair facility as noted with product.

ix. 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.

x. Ameriprise Bank and the Administrator reserve the right to alter or substitute any or all merchandise rewards at any time without prior notification.

e. Gift Cards

i. Points may be redeemed for physical gift cards from select merchants. Most physical gift cards are delivered within two to three (2-3) weeks, to the address specified on the order file with the Administrator, as long as it is within the United States and its territories. Delivery times may increase during peak holiday periods. Please check the "ship to" address on your order before submitting. Once placed, we cannot cancel or modify your order.

ii. Physical Gift cards cannot be returned and are not redeemable for cash or credit.

iii. All other sales and/or use taxes including shipping and handling charges of items purchased using a gift card are the responsibility of the Cardholder and are subject to the merchants' policies in effect at the time of redemption. Purchases in excess of the amount of the gift cards are at the Cardholder's expense.

iv. Gift cards may also be subject to other restrictions imposed by the merchant. Gift cards purchased to provide services are subject to the terms and conditions of the vendor providing the services.

v. Additional terms and conditions may be specified on the gift card.

vi. Gift cards are void where prohibited by law.

vii. Ameriprise Bank is not responsible for the problems or defects of any merchandise purchased using gift cards or for failure of merchant to perform because of bankruptcy, insolvency, or any other reason. If a merchant declares bankruptcy Ameriprise Bank and the Administrator are not liable for the underlying funds on the gift card.

viii. Once the gift card is redeemed and/or used, the gift card is not returnable, exchangeable or replaceable.

ix. Each merchant sets a policy in regard to lost or stolen gift cards. If a gift card is lost or stolen, the Cardholder should report the occurrence to the Administrator immediately. The Administrator reserves the right to decline to replace lost or stolen gift cards.

x. If gift cards have been ordered and not received by the Cardholder, the Cardholder must notify the Administrator using the Rewards Service Center number. The Cardholder must notify the Administrator no earlier than thirty (30) days after the expected receipt date and no later than sixty (60) days from the expected ship date. Upon receipt of such notification, the Administrator will investigate. The Administrator, with its sole discretion, may replace any non-received shipment, in which a full balance remains on a gift card.

xi. Fulfillment of gift cards is the sole responsibility of the participating gift card rewards provider.

xii. Ameriprise Bank and the Administrator are not responsible if a recipient or Cardholder defaces, damages or otherwise renders unsuitable for redemption a gift card that was received from this reward site.

xiii. Ameriprise Bank is under no obligation to provide credit or cash back.

f. eGift Cards/Gift Codes

i. Points may be redeemed for eGift Cards/gift codes from select merchants. Delivery times may increase during peak holiday periods. Once placed, we cannot cancel or modify your order.
ii. eGift Cards/Gift codes cannot be returned and are not redeemable for cash or credit.
iii. Protect your eGift Cards/gift codes like cash, they are active and can be used immediately by anyone with access to your code. Lost or stolen eGift Cards/Gift Codes will not be replaced, including codes sent to an incorrect email address. Please confirm the email address for your order before placing.
iv. At check out, you will need to supply your email address. To ensure delivery of your eGift Card confirmation email, please take a moment to add noreply@vcdelivery.com to your Address Book or Safe List. You will receive an email containing a link to your eGift Card within 72 hours. The email will come with instructions on how to access your eGift Card and how to redeem at the participating retailer or partner.
v. All other sales and/or use taxes including shipping and handling charges of items purchased using an eGift card or code are the responsibility of the Cardholder and are subject to the merchants' policies in effect at the time of redemption. Purchases in excess of the amount of the eGift cards are at the Cardholder's expense.
vi. eGift cards and codes may also be subject to other restrictions imposed by the merchant. eGift cards and codes purchased to provide services are subject to the terms and conditions of the vendor providing the services.
vii. Additional terms and conditions may be specified on the eGift card.
viii. eGift cards and codes are void where prohibited by law.
ix. Ameriprise Bank is not responsible for the problems or defects of any merchandise purchased using eGift cards and codes or for failure of merchant to perform because of bankruptcy, insolvency, or any other reason. If a merchant declares bankruptcy Ameriprise Bank and the Administrator are not liable for the underlying funds on the gift card or code.
x. Once the eGift card or code is redeemed and/or used, the eGift card or code is not returnable, exchangeable or replaceable.
xi. Each merchant sets a policy regarding lost or stolen eGift cards or codes. If an eGift card or code is lost or stolen, the Cardholder should report the occurrence to the Administrator immediately. The Administrator reserves the right to decline to replace lost or stolen eGift cards or codes.
xii. If eGift cards or codes have been ordered and not received by the Cardholder, the Cardholder must notify the Administrator using the Rewards Service Center number.
xiii. Fulfillment of eGift cards and codes is the sole responsibility of the participating eGift card or code rewards provider.
xiv. Ameriprise Bank and the Administrator are not responsible if a recipient or Cardholder defaces, damages or otherwise renders unsuitable for redemption an eGift card or code that was received from this reward site.
xv. Ameriprise Bank is under no obligation to provide credit or cash back.

VIII. Travel Rewards

i. The Administrator's travel redemption center can take care of all travel arrangements. They are a full-service agency that can assist with air rewards, hotel, auto, vacation, cruise reservations and other travel-related products.
ii. You can use Points for available travel redemption options on rewards website or through Rewards Service Center including, but not limited to, air rewards, hotel, auto, vacation, cruise reservations and other travel related products.
iii. Travel redemptions will be governed by these Terms and Conditions and Administrator's and their third-party service provider(s)' Travel Terms and Conditions ("Travel Terms and Conditions") and disclosures that will be provided to you as part of the booking process. Travel Terms and Conditions and disclosures are part of these Terms and Conditions.

iv. For information about travel redemption options, please access your Rewards Account and click Travel Terms and Conditions link on the Administrator's travel redemption center website at the bottom of each page. Please review Travel Terms and Conditions carefully.

IX. Rewards Account Access and Customer Service

a. Credit Card - If you have questions about your Credit Card, please contact the customer service phone number on the back of your Credit Card.
b. Program - For questions about Points or redemptions, or to redeem your earned Points, please contact the Rewards Service Center at 800.867.0843.
   i. Customer service specialists are available Monday through Friday from 6 am to 11 pm Eastern Time ("ET"), Weekends from 6 am to 8 pm ET.
   ii. Travel redemption specialists are available Monday through Friday from 9 am to 9 pm ET, Weekends from 9 am to 5 pm ET. After-hours emergency service is available 24/7 for trips within the next 48 hours.
   iii. Both centers will be closed on major holidays.
c. To update Rewards Account owner(s)' information, please contact Ameriprise Bank at 800.862.7919
d. To access your Rewards Account, log in to the secure site on ameriprise.com or Ameriprise Financial app and select your Rewards Account from the Overview page.

X. Important Information About Program

a. The Ameriprise Bank reserves the right to disqualify any Cardholder from participation in the Program and invalidate any and all Points for any suspected abuse, fraud, or any violation of the Terms and Conditions (including, but not limited to, any attempt to sell, exchange or transfer Points or the instrument exchangeable for Points). The Ameriprise Bank may make such a determination in its sole discretion.
b. The Program or any feature of the Program is void where prohibited by federal, state, or local law.
c. We are not responsible for typographical errors and/or omissions in any Program document.
d. All questions or disputes regarding eligibility for and/or participation in the Program, accrual and/or redemption of the Points will be resolved by the Ameriprise Bank in its sole discretion.
e. We shall have no liability for disagreements between Cardholders or authorized users regarding Points, including, but not limited to, Points, redemption of Points for rewards, use of rewards or Reward Accounts. Discrepancies about Points earnings are not treated as credit card billing disputes: refer to your Cardmember Agreement or the annual Your Billing Rights notice for details about billing disputes. The Ameriprise Bank's decisions regarding Points and Reward Accounts discrepancies shall be final.

XI. Other Important Information

a. Limitation and Release of Liability

Ameriprise Bank, its third-party service providers, Elan and the Administrator, and their respective affiliates, directors, officers, agents, contractors and employees, make no representations or warranties, either express or implied, including those of merchantability or fitness for intended use or a particular purpose, and otherwise arising by law, custom, usage, trade practice, course of dealing or course of performance in connection with the Program. You release us, our third-party service providers, and our and their respective affiliates, directors, officers, employees, agents and contractors for your use of Credit Card or for all activity in connection with the Program, including, but not limited to, use of Program, earning Points, redemption of Points for rewards, use of rewards, expiration or forfeiture of Points and changes to or cancellation of the Program.

b. Indemnification

Each Cardholder participating in the Program agrees to indemnify and hold harmless the Ameriprise Bank, its third-party service providers, Elan and the Administrator, and their respective affiliates, directors, officers, agents, contractors and employees, from and against any loss, damage, liability, cost, or expense of any kind (including reasonable attorneys' fees) arising from the Cardholder's or any authorized user's use of the Program, any fraud or misuse of the Program, a violation of these Terms and Conditions or applicable law or the rights of any third-party.

c. Responsibility of the Parties and Information Sharing

Ameriprise Bank and its affiliates are not a party to the Cardmember Agreement between you and Elan, do not participate in any extension of credit, have no authority regarding the Credit Card account and are not responsible for any goods or services offered by Elan. Elan has no authority regarding the Program and is not responsible for any goods or services offered through the Program or by Ameriprise Bank.

You authorize Elan to share information about your Credit Card with Ameriprise Bank, its affiliates, the Administrator, and their applicable third-party service providers, and authorize Ameriprise Bank its affiliates, the Administrator, and any of their applicable third-party service providers to share information about your Account with Elan and its third-party service providers to the extent needed to administer the Program and the Credit Card. You also agree that Elan and Ameriprise Bank may share information as set forth in their respective Privacy Policies. See ameriprise.com/privacy-security-fraud for Ameriprise Privacy Notice(s).

The Administrator's Privacy Policy is available at the Program's website on the bottom of each page.

d. Arbitration

Any controversy or claim between us shall be resolved by arbitration in accordance with the Rules of the American Arbitration Association ("AAA"), and the arbitrator(s) will decide all issues related to any such controversy or claim, including whether any controversy or claim is subject to this arbitration agreement. Judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof. The parties agree that venue and personal jurisdiction for such an action upon the arbitration award is proper in Minneapolis, Minnesota. Unless otherwise agreed to by all of the parties to the arbitration (including without limitation Ameriprise Bank, FSB and you), AAA shall be the sole venue for resolving claims, and all of the parties to the arbitration (including without limitation Ameriprise Bank, FSB and you) irrevocably waive trial by jury or by judge in any action, proceeding or counterclaim, whether at law or in equity.

Federal and state statutes of limitation, repose, and/or other rules, laws, or regulations impose time limits for bringing claims in federal and state court actions and proceedings. The parties agree that the time limits applicable to the arbitration will be the time limits that would be applied by the courts in the state in which the arbitration hearing will be held. However, if you do not reside in the United States, the statutes of limitation, repose, and/or other rules, laws or regulations imposing time limits applicable to the arbitration will be those that would be applied in the State of Minnesota. Any disputes related to these time limits will be determined by the arbitrator(s).

Any claim shall be arbitrated only on an individual basis. **There shall be no right or authority for any claims to be arbitrated on a class action basis or bases involving claims brought in a purported representative capacity on behalf of the general public, clients or other persons similarly situated.** The arbitrator's authority to resolve claims is limited to claims between the parties to the arbitration alone, and the arbitrator's authority to make awards is limited to the parties to the arbitration alone. Furthermore, claims brought by you against Ameriprise Bank, FSB, its employees or independent contractors, or by Ameriprise Bank, FSB against you, may not be joined or consolidated in arbitration or

in a court action with claims brought by or against someone other than you, unless agreed to in writing by both you and Ameriprise Bank, FSB.

The parties agree that this pre-dispute arbitration provision is governed by the Federal Arbitration Act.

e. No Waiver

We may enforce these Terms and Conditions at any time. We reserve the right to delay or not enforce any of our rights under these Terms and Conditions without waiving or losing our rights to enforce them later.

f. Severability

If any provision of these Terms and Conditions shall be found to be invalid or unenforceable, the remained of these Terms and Conditions shall remain in full force and affect.

g. Governing Law

Unless otherwise stated in these Terms and Conditions, these Terms and Conditions are governed by federal law and the law of the State of Minnesota, without regard to conflicts of law principles.

h. Assignment

We may assign our rights and obligations under these Terms and Conditions to a third party, who will then be entitled to any of our rights that we assign to them.

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.

Investment products are not insured by the FDIC, NCUA or any federal agency, are not deposits or obligations of, or guaranteed by any financial institution, and involve investment risks including possible loss of principal and fluctuation in value.

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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. Your Ameriprise advisor may earn compensation in connection with the Ameriprise Bank products that you choose to open. Ameriprise Bank, FSB. Member FDIC.

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