

Ameriprise Rewards Program Terms and Conditions

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General

The following terms and conditions (“Terms and Conditions”) apply to the Ameriprise Rewards Program (“Rewards Program”). Please read these Terms and Conditions carefully. The most recently updated Rewards Program Terms and Conditions can be viewed at ameriprise.com/rewards.

As used in the Rewards Program 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”) (“Cardmember”) or is enrolled in the Rewards Program. The words “we,” “us” and “our” mean Ameriprise Bank, FSB (“Ameriprise Bank”) and its subsidiaries, affiliates, agents, or administrators servicing the Rewards Program.

By using your Credit Card, enrolling or participating in the Rewards Program, you acknowledge that you have read and agreed to these Rewards Program Terms and Conditions.

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

Rewards Program Accounts

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. Rewards Points awarded from credit card activities are Credit Card Rewards Points. Rewards Points previously awarded from non-Credit Card related Ameriprise activities are Select Rewards Points. Credit Card Rewards Points and Select Rewards Points are combined as Rewards Points in the Rewards Account.

Rewards Points are deposited into the Rewards Account. If a Credit Card account has multiple Cardmembers, Credit Card Rewards Points earned will be awarded to the primary Cardmember’s Rewards Account.

Rewards Program includes the following Rewards Accounts tier levels (each “Tier”):

- **Premier Tier** – You are eligible for Premier Tier if you are a Cardmember with an open and active Ameriprise® Premier Visa Signature® credit card.
- **Signature Tier** – You are eligible for Signature Tier if you are a Cardmember with an open and active Ameriprise® Visa Signature® credit card.
- **Select Tier** – You are eligible for Select Tier, if you are an Ameriprise Financial client with an open and active Ameriprise Financial account, do not have a Credit Card account in your name and have Select Rewards Points.

You can have more than one Tier under one Rewards Account based on the Tier eligibility requirements.

Rewards Accounts are not property of any Cardmember 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 Rewards Points will be forfeited, unless otherwise required by law. If your Select Tier Rewards Account has been opened for more than 2 years with no Rewards Points, your Rewards Account may be closed in our sole discretion.

Eligibility

You must be an individual eighteen years or older to participate in the Rewards Program. Corporations, partnerships, trusts, and other entities are not eligible and may not participate in the Rewards Program. To be eligible to participate in the Rewards 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”).

Changes

Ameriprise Bank manages the Rewards Program including, but not limited to, redemptions. **We reserve the right to modify, substitute or terminate all or any part of the Rewards Program, including, but not limited to, earning of Rewards Points 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 Rewards Program, unless otherwise required by law.** The updated Terms and Conditions will replace and supersede all prior versions. Your continued participation in the Rewards Program will confirm your acceptance of the updates to Rewards Program and/or Terms and Conditions.

The rules for earning Credit Card Rewards 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 Rewards 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.

Rewards Points

Important Information about Rewards Points

- Rewards 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 Rewards Points. Rewards Points may not be transferred, unless expressly provided for in these Terms and Conditions. Rewards Points may not be assigned, pledged, gifted or sold.
- Rewards Points awarded in your Rewards Account may only be transferred to, or combined with, the Rewards Points from another Cardmember’s Rewards Account as determined by us in our sole discretion.
- As long as the Rewards Program continues, your Rewards Points that are not redeemed will expire and be forfeited 5 years from the date the earned Rewards Points post to your Rewards Account, unless otherwise required by law. Rewards Points will be redeemed and expire on a first-in, first-out basis.
 - Should we choose to reinstate Rewards Points already redeemed for rewards that are returned, those reinstated Rewards Points will expire five years from when they were originally awarded not the date the Rewards Points were reinstated.
- Select Rewards Points are reinstated once the Credit Card Rewards 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 Tier Rewards Account.

Important Information about 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.
- All Credit Card Rewards Points earned by the primary Cardmember and/or any authorized user will be awarded to the primary Cardmember’s Rewards Account within 60 days after an eligible Net Purchase has been made to your Credit Card account.

- 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 Rewards Points, Elan reserves the right to make corresponding adjustments to restrict ability to earn or invalidate Credit Card Rewards Points accrued in the Rewards Program, 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.
- 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 Credit Card Rewards Points is expressly prohibited.
- Credit Card Rewards Points Restrictions
 - You may not earn Credit Card Rewards Points during a Credit Card billing cycle in which any of the following occur:
 - 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.
 - 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.
- Credit Card Rewards Points Forfeiture
 - Credit Card Rewards Points earned, but not yet awarded to the Rewards Account, may be forfeited if any of the following occur:
 - 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.
 - 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.
- If all Credit Cards associated with the Rewards Account are closed, you will no longer be allowed to earn or redeem Rewards Points, unless otherwise required by law. 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.
- 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 you do not receive credit for earned Credit Card Rewards Points, please contact the customer service number on the back of your Credit Card.

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:
 - With Ameriprise Premier Visa Signature credit card(s), you will earn 1.5 Credit Card Rewards Points for every \$1 spent on all eligible Net Purchases.
 - With Ameriprise Visa Signature credit card(s), you will 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. Total of the Credit Card Rewards Points may be rounded up at awarding.
- Credit Card Rewards Points are calculated per transaction and posted to your Rewards Points balance within 60 days after an eligible Net Purchase has been made to your Credit Card account.
- Not all transactions are considered to be purchases and eligible to earn Credit Card Rewards 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.
- Promotional Offers:

- From time to time, we may offer bonuses of Rewards Points or other incentives (“Promotional Offers”) to new Cardmembers in connection with an application for a new Credit Card account or existing Cardmembers. Existing and previous Cardmembers are not eligible for new Cardmember Promotional Offers.
- 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 Rewards 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.

Customer Service and Rewards Account Access

- Credit Card - If you have questions about your credit card, please contact the customer service phone number on the back of your credit card.
- Rewards Program – If you have questions about your Rewards Points or redemptions, or to redeem your earned Rewards Points, please contact the Rewards Service Center at 800.867.0843 between 7:00a.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), except for major holidays, when the Rewards Service Center is closed, or access your Rewards Account by logging in to the secure site on ameriprise.com and selecting your Rewards Account from the Overview page.

Rewards Points Redemption

Important Information about Rewards Points Redemption Options

- Rewards Points can be redeemed for certain rewards (“Rewards”) under these Terms and Conditions.
- Rewards Points cannot be redeemed for any benefits except those Rewards designated by us.
- All awarded Rewards Points are redeemed at the Rewards Account owner’s Tier.
- You may not rely upon the continued availability of any Reward or Rewards Points redemption level(s) 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 Points redemption requirements and/or new restrictions at any time.
- Redemption value(s) for any Reward is subject to change at any time without notice, unless otherwise required by law.
- Participating merchants and rewards providers are subject to change at any time without notice, unless otherwise required by law.
- Only Ameriprise® Visa Signature® credit cards, Ameriprise® Premier Visa Signature® credit cards or Ameriprise ONE® Financial Account 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.
- Some Rewards are limited to use within the United States.
- Rewards Points are not transferable and cannot be combined with other discounts, promotions or other reward programs.
- Tickets and gift cards are not replaceable if lost, stolen, destroyed, or expired.
- Rewards are not returnable, exchangeable, or refundable under any circumstances.
- Once Rewards Points have been used, the transaction is considered final and may not be canceled unless otherwise noted in these Terms and Conditions.
- Rewards providers are solely responsible for the fulfillment of their Rewards. Ameriprise Bank, our affiliates, third-party service providers, and Elan have no further obligation once the Reward is issued. Participating merchants and rewards providers are responsible for the quality and performance of any products or services they provide. We are not responsible for any aspects of the products and services provided by participating merchants or rewards providers.
- You have no recourse directly against Ameriprise Bank, our affiliates, third-party service providers, or Elan and shall not assert claims against such parties.
- Ameriprise Bank, our affiliates, third-party service providers, and Elan are not responsible for the performance or non-performance of any manufacture, airline, hotel, cruise line, car rental, merchandise and gift card rewards providers for any reason.
- You release Ameriprise Bank, our affiliates, third-party service providers, and Elan from all liability regarding the redemption and use of Rewards Points or Rewards.

Eligible Ameriprise Accounts Cash Back

- Rewards Points may be redeemed for cash back that can be deposited into an eligible open and active Ameriprise® Active Portfolios investments, Ameriprise® Strategic Portfolio Services (SPS) Advantage account, Ameriprise ONE® Financial Account, Ameriprise® Brokerage account and Ameriprise® Cash Reserve Certificate account (each “Ameriprise Account”) held individually, jointly or by revocable living trust within Rewards Account holder’s Primary Household Group, defined below (each “Eligible Ameriprise 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.

- Rewards Points redemptions occur in increments of 30,000 when redeemed for cash back into an Eligible Ameriprise Account.
- When you redeem your earned Reward Points for cash back into an Eligible Ameriprise Account:
 - For Premier Tier and Signature Tier, 1 Rewards Point will be worth \$0.0125, which means that 30,000 Rewards Points will be worth \$375 in redemption value.
 - For Select Tier, 1 Rewards Point will be worth \$0.01, which means that 30,000 Rewards Points will be worth \$300 in redemption value.
- To redeem your earned Rewards 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 secure site on ameriprise.com 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. Rewards 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.
- Please allow up to 15 business days after redemption for the cash back deposit to show in your Eligible Ameriprise Account.

Statement Credit

- You can redeem Rewards Points for a statement credit to your Credit Card for the entire or the partial balance of your Credit Card statement.
- When redeeming your Rewards Points for statement credit, the redemption minimum starts at 10,000 Rewards Points. Redemptions over 10,000 Rewards Points are made in increments of 100 Rewards Points. (e.g., 10,500 Reward Points is worth \$105).
- When you redeem your earned Rewards Points for statement credit, 1 Rewards Point will be worth \$0.01, which means that 10,000 Rewards Points will be worth \$100 in redemption value.
- Statement credits will be posted to Cardmember's Credit Card account within 30 days of the request.
- The statement credit will apply towards the Credit Card balance, but it does not relieve you from your Credit Card minimum payment obligations.
- Statement credits may not be cancelled.

Ameriprise Financial Planning Service Fee Credit

- You may redeem Rewards 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 (each "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.
- Rewards Points redemptions occur in increments of 10,000 when redeemed for Eligible Ameriprise Financial Planning Service fee credit.
- When you redeem your earned Rewards Points for an Ameriprise Financial Planning Service fee credit, 1 Rewards Point will be worth \$0.0125, which means that 10,000 Rewards Points will be worth \$125 in redemption value.
- The Eligible Ameriprise Financial Planning Service fee credit is non-refundable and is not redeemable for cash or cash equivalent.
- The amount of the Eligible Ameriprise Financial Planning Service fee credit will be deducted from the Eligible Ameriprise Financial Planning Service fee.
- Eligible Ameriprise Financial Planning Service fee credit is void where prohibited by law.
- To redeem your earned Rewards 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 secure site on ameriprise.com 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. Rewards 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.

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

Airline Travel

- 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 the time of booking.
- There are no blackout dates. Airline travel Rewards are subject to availability. Participating air carriers are subject to change. All airline rules and restrictions apply (check requirements when booking). Airline tickets may be purchased in any individual's name. You must provide passenger's information including, but not limited to, passenger's full name and date of birth before booking.
- Miscellaneous costs, including, but not limited to, baggage fees, airport/airline fees and surcharges, government-imposed fees, gratuities, insurance, and airline amenities are your responsibility.
- Your airline tickets will be non-refundable and non-transferable. All airline tickets are issued as electronic tickets. All airline 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.
- Once Rewards Points are redeemed, the transaction cannot be reversed. If changes to an itinerary are necessary later, you 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 including, but not limited to, airline penalty fees, increased fares, and service fees.
- All airline travel itineraries and supporting documentation will be sent via email. Reservations for airline 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.
- 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.
- Ameriprise Bank disclaims all responsibility for your usage of airline tickets following receipt.
- Airline tickets may not be resold.
- 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 including, but not limited to, exclusions and limitations of liability.
- Traveler is responsible to have appropriate valid government identification and other documentation and for obtaining the appropriate international travel documentation, such as passports and visas. For travel requirements 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.

Hotel

- Redemptions for hotels 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.
- You must meet the eligibility requirements established by the hotel rewards provider at the time of booking.
- Hotels are subject to availability. Participating hotel rewards providers are subject to change. All hotel rules and restrictions apply.
- Hotel rates do not include resort fees, which, if applicable, are payable directly to the hotel at the time of check-out.
- Most hotels allow cancellation with a minimum of a 24-hour notice. Please see the specific hotel/rate cancellation policy at the time of booking. Cancellations may include penalties, and a cancellation service fee will apply. Refunds for cancellations may take up to 3 to 4 weeks.
- Hotel bookings are non-transferable.
- 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.

Cruise

- 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 the time of booking.
- Cruise Rewards cannot be used on previous purchases or for items not covered by your cruise Rewards.

- Cruises are subject to availability. Participating cruise lines are subject to change at any time without notice, unless otherwise required by law. All cruise reservations are non-transferable and non-refundable. All cruise lines rules and restrictions apply.
- All cruise redemption requests must be made at least 30 days prior to sailing date, or you may incur additional fees.
- Traveler must meet the eligibility requirements established by the cruise rewards provider.
- Traveler is responsible to have appropriate valid government identification and other documentation and for obtaining the appropriate international travel documentation, such as passports and visas. For travel requirements please visit travel.state.gov.

Car Rental

- Redemptions for car rental start at 5,000 Rewards Points. You may use a combination of Rewards Points and cash, for car rental reservations with select car rental companies. This service may be subject to a service fee at the time of booking.
- Renter will be required to execute a rental agreement at the time of rental.
- Car reservations must be prepaid at the time of booking and payment for costs not covered using Rewards Points must be made by using an active Credit Card or *Ameriprise ONE* Financial Account debit 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 rental days and for 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 the 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.
- Participating car rental rewards providers are subject to change at any time without notice, unless otherwise required by law. Car rental company rules and restrictions apply.
- Car rental company performance by the cars covered under a rental agreement in effect at the time of rental and 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 are non-transferable.
- 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, the car rental company and the Rewards Program will not credit or refund renter any unused portion of the rental.
- 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 because of renter’s operation or use of the rented vehicle during the term of the car rental agreement. This includes any attorney fees necessarily incurred for these purposes.
- Renter will be responsible to pay for any parking tickets, moving violations, or other citations received while in possession of the rented vehicle.

Merchandise

- 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).
- At least 4 to 6 weeks should be allowed for receipt of merchandise Rewards. Merchandise will be shipped to the Rewards Account holder’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 Rewards Account holder to arrange delivery of merchandise. It is

the responsibility of the Rewards Account holder 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 merchandise reward provider or manufacturer due to Rewards Account holder's failure to make delivery arrangements are the responsibility of the Rewards Account holder. Merchandise Rewards will not be shipped outside of the 48 continental United States.

- Returns are only accepted for merchandise that is damaged, defective, or incorrectly shipped -- notification 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.
- All merchandise Rewards orders are subject to product availability. Rewards Account holder will be notified if the merchandise Rewards ordered are not available and if and/or 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.

Gift Card

- Gift card must be submitted to merchant or retailer who issues the gift card ("gift card rewards provider") at the time of use, and no photocopies of gift cards will be honored.
- Gift cards are valid at participating gift card rewards providers only through the expiration date printed on each gift card.
- Fulfillment of gift cards is the sole responsibility of the participating gift card rewards provider.
- Use of any gift cards is subject to any additional restrictions listed on each gift card.
- Gift cards are not valid toward previous purchases and cannot be used as payment on existing account balances with either the participating gift card rewards provider or Ameriprise. Gift cards have no cash value and may not be redeemed for cash or its equivalent. Any unused portion will not be returned as cash.
- Gift cards are not transferable, refundable, or exchangeable and are not replaceable in the event of loss or destruction after issuance.
- Unless otherwise stated on the gift cards, gift cards offered do not include any federal, state, or local taxes, which are solely your responsibility.
- Gift cards are void where prohibited by law.
- In the event the goods and services you purchase are less than the face value of the gift card(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 gift cards may require a minimum purchase. Exceptions and other restrictions will appear on each respective gift card.
- 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.
- Rewards Account holders who reside outside of the United States may redeem for gift cards, but additional shipping costs will apply. Please contact the Rewards Service Center for costs.

Important Information about Rewards Program

- You are solely responsible for any tax liability related to participating in the Rewards Program including, but not limited to, as result of the 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 advisor.
- Ameriprise Bank reserves the right to disqualify anyone from participating in the Rewards Program and to invalidate any or all Rewards Points for any suspected abuse, fraud or any violation of the Rewards Program Terms and Conditions, as determined solely by us.
- All questions or disputes regarding eligibility for and/or participation in the Rewards Program, accrual and/or redemption of the Rewards Points will be resolved by Ameriprise Bank in its sole discretion.
- We and our service providers shall not have liability for disagreements between Cardmembers, Rewards Account holders or authorized users regarding Rewards Program, including, but not limited to, Rewards Points, redemption of Rewards Points for Rewards, use of Rewards or Reward Accounts. Discrepancies about Rewards 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. Our decisions regarding Rewards Points and Rewards Accounts discrepancies shall be final.
- The Rewards Program and/or any feature of the Rewards Program are void where prohibited by federal, state, or local law.

Other Important Information

Limitation and Release of Liability

Ameriprise Bank, FSB and its third-party service providers and their respective affiliates, directors, officers, employees, agents or contractors make no representations or warranties, either express or implied, including, those of merchantability, fitness for intended use or a particular purpose and otherwise arising by law, custom, usage, trade practice, course of dealing or course of performance. 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 Rewards Program, including, but not limited to, use of Rewards Program, earning Rewards Points, redemption of Rewards Points for Rewards, use of Rewards, expiration or forfeiture of Rewards Points and changes to or cancellation of the Rewards Program.

Indemnification

You agree to indemnify and hold us and our third-party service providers and Elan, and all of our and their respective affiliates, directors, officers, employees, agents and contractors harmless from and against any loss, damage, liability, cost, or expense of any kind (including, but not limited to, attorneys' fees) arising from your or an authorized user's use of the Rewards Program, any fraud or misuse of the Rewards Program, violation of these Terms and Conditions and/or violation of any applicable law or the rights of any third party.

Responsibility of the Parties and Information Sharing

Ameriprise Bank, FSB 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 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. See ameriprise.com/privacy-security-fraud for Ameriprise Privacy Notice(s).

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.

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.

Severability

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

Governing Law

These Terms and Conditions are governed by federal law and the law of the State of Minnesota, without regard to conflicts of law principles.

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.

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® 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.

Ameriprise Bank, FSB. Member FDIC.

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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