



1. Every dollar in qualifying transactions minus returns ("Net Purchases") that account holders ("You") purchase with an eligible credit card account covered by this ScoreCard Program ("Program") and that appears on your statement during the Program period, earns You one (1) Bonus Point ("Point") as provided for in these Program rules ("Rules"). No Points are earned for finance charges, fees, cash advances, foreign transaction currency conversion charges, ATM withdrawals, or insurance charges posted to your account. Contact your financial institution ("Sponsor") for full details on eligibility dates.
2. Points can be used to order the merchandise/travel awards ("Award(s)") available in the current Program. You may select Awards from any level, as long as You have a sufficient number of Points available in your account as of the date of your most recent earnings statement. Point requirements assigned to any Award are subject to change from time to time without notice, and Awards may be substituted at any time. Should an Award be discontinued, it will be replaced with an Award of equal or greater value or, if no suitable substitute is available, You will be advised to make an alternate selection or may return your Points to your account.
3. Your merchandise Award will usually be delivered by a commercial delivery service or the U.S. Postal Service within 4-6 weeks of processing your order. Shipments cannot be made to a post office box or outside the United States and eligible territories. If you have an APO address, please contact ScoreCard Award Headquarters for details regarding merchandise options and shipments before ordering.
4. Note any damages or shortages on the delivery receipt before signing to accept delivery from the carrier. A product which is received damaged or defective may be returned to the shipper within thirty (30) days of receipt for replacement. All parts, instructions, warranty cards and original packaging materials must be returned with the product.
5. Applicable manufacturers' warranties will be included with your Award. Warranty claims must be directed to the manufacturer: SPONSOR, FINANCIAL INSTITUTION BENEFIT ASSOCIATION, INC. ("FIBA"), FIDELITY CARD SERVICES, INC. ("FIDELITY" OR "PROGRAM ADMINISTRATOR") AND ANY ASSOCIATION YOUR SPONSOR IS A MEMBER OF ("ASSOCIATION") MAKE NO PRODUCT REPRESENTATIONS OR WARRANTIES, EXPRESS OR IMPLIED, AND DISCLAIM ANY AND ALL LIABILITY AS TO THE CONDITION, QUALITY, MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OF PRODUCTS AND/OR SERVICES PROVIDED THROUGH THIS PROGRAM. FIDELITY AND FIBA WILL NOT BE LIABLE FOR ANY DEFECTS IN THE AWARDS OR DAMAGES RESULTING FROM USE OF THE AWARDS.
6. Points have no cash value. Points in this Program cannot be exchanged for cash or credit, may not be used with any other offer, promotion or discount, cannot be combined with cash to obtain an Award and cannot be earned from or transferred to any other credit card account, or rewards program, unless otherwise specified.
7. Your ScoreCard earnings statement will normally include the number of Points earned, subject to adjustment as provided for in these Rules. Your credit card account may be charged for the actual cash difference between the cost of the Award redeemed and the net value of the actual Points available in the event You redeem unearned Points.



8. Your account must be open and in good standing (i.e., not cancelled or terminated by either party or otherwise not available for your use as a payment method) at the time your order is received for processing. Sponsor reserves the right to suspend your participation in the Program until the account is in good standing.

9. Despite the Program's best efforts to ensure accuracy, printing errors occasionally occur. The Program reserves the right to correct such errors at any time even if it affects a pending Award redemption.

10. This Program may be modified, suspended or cancelled and the redemption value of already accumulated Points may be changed at any time without notice and without restriction or penalty. Changes to the Program may include, but are not limited to, modifications which affect Point accrual and which expire Points based on the Point term, age and expiration date of the selected option(s). You will be notified of Point accrual and/or Point expiration Program changes. Award orders must be received on or before the Program end and/or Point expiration date. Contact your Sponsor for details on any current promotions affecting Point accrual or redemption options. Points may be forfeited due to Rules violations. This Program is void where prohibited or restricted by law. You are responsible for any applicable federal, state or local taxes.

11. You agree to hold FIBA, Fidelity, any Association and any vendors associated with the Program totally harmless if your Sponsor fails to meet its contractual and other obligations with FIBA or Fidelity, which results in the Program being interrupted or terminated prior to You having the opportunity to redeem your Points or receive your Awards. You also agree to hold FIBA, Fidelity, Sponsor and Association harmless if an Award vendor or provider files for bankruptcy, or otherwise goes out of business, after You have redeemed your Points for an Award from the vendor or provider but before You are able to receive or use the Award.

12. Certain restrictions may apply to travel certificates, tickets and documents. Travel and other certificates are not exchangeable, refundable, transferable or redeemable for cash. All travel certificates, tickets and documents will be mailed first class U.S. Mail and will not be replaceable in the event of loss, destruction or theft. Your award will usually be delivered within 4-6 weeks of processing your order. You may request travel certificates, tickets and documents to be delivered by overnight carrier and agree to pay the associated additional delivery fees before shipment. You are responsible for Federally-imposed airline security fees as well as any surcharges or additional fees as may be imposed by the airlines or aviation authority and must pay them by credit card at the time of the reservation booking.

13. Some Sponsors may choose to add additional local rules and Program opportunities. Please ask your Sponsor to see if such local rules are applicable to your participation in the Program. A complete and definitive list of Rules is available from your Sponsor.

14. The Program Administrator shall resolve all questions of what constitutes an eligible transaction. All Rules determinations by the Program Administrator are final. Your use of your account following receipt of these Rules will indicate your agreement to these Rules.

