

Premium Credit Card Rewards Terms & Conditions

Effective 07/01/2020

Below are the terms and conditions for the two rewards programs (Rewards Points and Cash Back) available for Premier, Elite, and Reserve Visa® Signature Credit Cards. You are enrolled in the one (1) rewards program that you requested on your credit card application. You are not enrolled in both rewards programs.

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Rewards Points Program Terms & Conditions

DEFINITIONS:

Account – The Visa credit card Account enrolled in the Rewards Points Program.

Rewards Points Program – The “Program” offered and managed by Zions Bancorporation, N.A. doing business through its divisions under the tradenames Zions Bank, California Bank & Trust, or Amegy Bank.

Bank – If your Credit Card is branded Zions First National Bank (“Zions Bank”), Vectra Bank Colorado, National Bank of Arizona, or Nevada State Bank, then “Bank” means the Zions Bank division of Zions Bancorporation, N.A. Otherwise, “Bank” means the California Bank & Trust or Amegy Bank division of Zions Bancorporation, N.A. as branded on your Credit Card.

Credit Card – A card issued in connection with your Account.

Good Standing – The Account is not over limit, closed, or more than 60 days past due.

Ineligible Transactions – The following Account transactions are ineligible to earn Rewards Points: cash advances, balance transfers, ATM transactions, quasi-cash transactions (such as traveler’s checks and money orders), unauthorized charges, fraudulent charges, fees, interest charges, reversed transactions (such as for returned merchandise), foreign cash transactions, casino gaming, betting transactions, and lottery ticket purchases.

Qualified Net Purchases – Any transactions other than Ineligible Transactions and credits to your Account.

You (Your, Yours) – The person(s) named on your Account application.

ENROLLING IN THE PROGRAM:

- Enrollment in the Program is subject to a) these Terms and Conditions, b) the Credit Card Agreement and Disclosures applicable to your Account, and c) any other terms, conditions, or rules that we may issue from time to time, with or without notice, to govern the Program.
- You automatically accept these Terms and Conditions on the earlier of a) 15 days from the date your Account is enrolled in the Program or b) any use of the Credit Card after enrollment. If you choose to decline these Terms and Conditions, please call the number on the back of your Credit Card to cancel your Account’s enrollment in the Program.
- In order to use the Program, you must be an online banking customer, and the Bank must accept enrollment of your participating Credit Card in the Program.
- Your participating Credit Card may only be enrolled in one rewards program offered by the Bank at any one time, and the Bank reserves the right to reject enrollment of your Credit Card in the Program.
- Once enrolled, your Rewards Points earning and redemption transactions are shown on your monthly Account Statement.

EARNING REWARDS POINTS:

You are eligible to earn Rewards Points a) the date you activate and use your Credit Card or b) the first day of the billing cycle that immediately follows your enrollment in the Program. There is no limit on the amount of Rewards Points you can earn. Earned but unredeemed points do not expire while your Account remains open.

Standard Earn Rate:

- You earn Rewards Points for every one dollar (\$1) spent on Qualified Net Purchases, rounded to the nearest whole dollar. We reserve the right to determine whether any particular purchase or amount qualifies to earn points. See the Standard Earn Rate for your type of Credit Card in the chart below.

Enhanced Earn Rate:

- You earn Rewards Points at the Enhanced Earn Rate on Qualified Net Purchases in certain categories based on your type of Credit Card.
 - Airlines (Merchant Category Codes (“MCC”)¹ 3000-3350 and 4511)
 - Hotels (MCC 3501-3999 and 7011)
 - Cruise Lines (MCC 4411)
 - Travel Agencies (MCC 4722)
 - Car Rentals (MCC 3351-3500 and 7512)
 - Dining (MCC 5812)

Premier Credit Card			Elite Credit Card			Reserve Credit Card		
Earn Rate	Earn Categories	Points per \$1 Spent	Earn Rate	Earn Categories	Points per \$1 Spent	Earn Rate	Earn Categories	Points per \$1 Spent
Standard	Qualified Net Purchases	1.5	Standard	Qualified Net Purchases	1.5	Standard	Qualified Net Purchases	2.0
	Airlines	2.5		Airlines	3.0		Airlines	3.0
Enhanced	Hotels	2.5	Enhanced	Hotels	3.0	Enhanced	Hotels	3.0
	Cruise Lines	2.5		Cruise Lines	3.0		Cruise Lines	3.0
	Travel Agencies	2.5		Travel Agencies	3.0		Travel Agencies	3.0
	Car Rentals	2.5		Car Rentals	3.0		Car Rentals	3.0
	--	--		Dining	3.0		Dining	3.0

“Loyalty” Rewards Points:

- From time to time we may offer temporary promotions that let you earn “loyalty” Reward Points by obtaining or using Bank products other than credit cards.
- The terms for earning loyalty Rewards Points on non-credit card Bank products will vary by promotional campaign and can be changed or discontinued at any time without notice.
- Zions Bank may in its sole discretion choose to exclude cards that are branded in the name of one or more of its division from its loyalty promotion campaigns.
- To determine whether a promotion is currently in effect and its terms, you may speak with the department of the Bank that sponsors the particular loyalty promotion, or you may call 1-800-494-1698.
- You must request loyalty Rewards Points at the time you make promotional non-credit card transactions or obtain non-credit card products.

Annual Rewards Bonus (select credit cards only):

- Annual Rewards Bonuses can be earned on a subset of Premier and Elite Visa Signature credit card products available by invitation only to clients of a wealth management (or similar) line of business and to employees of Zions Bancorporation, N.A. Eligibility to earn an Annual Rewards Bonus is indicated by the first 10 digits in your 16-digit credit card account number (see below).
- For **Premier** accounts beginning with one of the following 10-digit combinations (4147410037, 4147410038, 4147410039, 4147410056, 4147410062, 4147410063, 4147410064, 4147410065, 4147410066, 4147410067, 4147410081, 4147410087, 4147410088, 4147410089, 4147410106, 4147410112, 4147410113, 4147410114, 4147410131, 4351320010, 4351320011, 4351320012, 4351320029, 4755860504, 4755860505, 4755860506, 4755860523):
 - Earn 9,500 bonus Rewards Points when you spend \$30,000 during your anniversary year.
- For **Elite** accounts beginning with one of the following 10-digit combinations (4147410046, 4147410047, 4147410048, 4147410057, 4147410071, 4147410072, 4147410073, 4147410074, 4147410075, 4147410076, 4147410082, 4147410096, 4147410097, 4147410098, 4147410107, 4147410121, 4147410122, 4147410123, 4147410132, 4351320019, 4351320020, 4351320021, 4351320030, 4755860513, 4755860514, 4755860515, 4755860524):
 - Earn 19,500 bonus Rewards Points when you spend \$50,000 during your anniversary year.
- Annual Rewards Bonuses are awarded in addition to the Rewards Points Standard and Enhanced earn rates mentioned above.
- To receive an Annual Rewards Bonus, your Account must be in Good Standing at the time the Annual Rewards Bonus is calculated.
- Earn an Annual Rewards Bonus when you reach a qualifying spend threshold within the 12-month anniversary year of your Account opening date. Cash advances, balance transfers, fees, quasi-cash such as traveler’s checks and money orders, accumulated interest, returned merchandise, ATM transactions, unauthorized charges, fraud charges, foreign transactions, casino gaming and betting, and lottery ticket transactions do not qualify toward the annual spend amount.
- Allow up to 4 to 6 weeks from your Account opening anniversary date for the bonus rewards to be added to your rewards balance.

REDEEMING EARNED REWARDS POINTS:

You must request redemption of Rewards Points you have earned. In order to redeem:

- You must have a minimum of 2,500 points earned.
- You must redeem at least 2,500 points at any one time.
- Your Account must be in Good Standing.

Points can only be redeemed by the owner(s) of the Account or an authorized user of the participating Account, including, without limitation, any person who is authorized to access your participating Account via online banking and any authorized business company contact on business participating Accounts. You may request redemption of rewards points by:

- Logging on to your online banking account, select the Credit Card Account, then select “Account Summary”, then select “Rewards”, then select “Redeem”. We will use all reasonable efforts to provide access to the Website on a 24-hour, 7-days-a-week basis. However, we cannot guarantee that access to the Website will be uninterrupted or available at all times. We assume no liability or responsibility for any delay, interruption, or downtime. Please see the Website for further details regarding your use of the Website.
- Calling us toll free at the number on the back of your Card (24 hours a day/7 days a week). If you redeem your points by calling the Contact Center, you will be making a request for the Contact Center agent to assist you with your redemption and the redemption will be deemed to be made pursuant to your instructions.

The credit of your Rewards Points will occur 3-5 business days following your request for redemption.

- We will issue a statement credit corresponding to the number of points you redeem. Although Rewards Points have no cash value, each Rewards Point can be redeemed for a \$.01 statement credit.
- Rewards Points credited to your Account do not qualify as a payment on your Account. Please be sure to make at least your full monthly minimum payment in addition to any rewards credit.

Other guidelines related to redeeming earned Rewards Points:

- You may redeem points against any Qualified Net Purchase listed on your rewards statement, even if you don't have enough points available to pay the purchase in full (“Partial Redemption”).
- At the time of each redemption request, only Qualified Net Purchases from the preceding 90 days are available to redeem against.
- Your points redemptions are considered final. You are responsible to review your Account and notify us promptly if you suspect there is an error of any kind reflected on your statement. Your Account will be deemed correct, and we may not be able to make any changes you request to any Rewards Points transactions or balances after 90 days, though we reserve the right to do so in our sole discretion.

TAX INFORMATION:

Redemption of Rewards Points may result in your receipt of taxable income from the Bank or its affiliates in the tax year in which the points are redeemed. In accordance with federal and/or state tax law or regulation, the Bank or its affiliates may be required to send to you and file with the IRS or applicable taxing authority tax reporting statements, which may include IRS Form 1099, for the year in which a reward is issued to you. The valuation of Rewards Point redemptions for tax reporting purposes will be made at the Bank's sole discretion. You are solely responsible for any tax liability arising out of the redemption of rewards points. Please consult with your tax advisor if you should have any questions regarding your personal tax situation.

PROGRAM RESTRICTIONS AND LIMITATIONS:

- The Program is also subject to all applicable laws and regulations. Many of these applicable Terms & Conditions, Agreements, or Disclosures may be viewed and downloaded from the Agreement Center on your online banking website.
- The Program and Website are provided on an “as is” and “where is” basis, with no express or implied warranty of any kind, including implied warranties of merchantability or fitness for particular purpose. Bank shall have no liability to you or any other person in contract, negligence, tort, strict liability, or otherwise for any damages (including without limitation direct, indirect, special, consequential, or punitive damages) even if the Bank has been advised of the possibility of such damages. The foregoing exclusions and disclaimers include but are not limited to damages arising out of or in connection with (1) use, operation, failure, defect, or interruption of the Program or Website (including Program enrollment and points redemptions), (2) performance or nonperformance by the Bank or its affiliates, or (3) any computer virus, communications failures, or unauthorized access to or use of any record.
- We may reverse points, debit your accrued points, and/or cancel benefits if we reasonably believe that a transaction was unauthorized, that the purchase was returned, or that the transaction was not a bona fide purchase of goods or services delivered or performed by the merchant. Such reversal, debit, or cancellation may result in a negative points balance on your account.
- You may not purchase additional Rewards Points, or sell, transfer, or assign your Rewards Points.
- Any aspect of the Rewards Website may be changed, supplemented, deleted, updated, discontinued, suspended, or modified at any time. The Bank and its affiliates reserve the right to amend, cancel, or change the applicable Terms & Conditions or the Program, or restrict your access to it at any time with or without notice, to the full extent permitted by law. Your continued use of the Website or participation in the Program following any such modification will be subject to the applicable Terms & Conditions in effect at the time of your use or participation.
- The Bank and its affiliates shall not be liable to you for any delay or other damages that might result from any such modification, suspension, or discontinuance.
- If the Program is cancelled, or your account is closed, or your participation in the Program is terminated, for any reason, all unredeemed points will be forfeited.

¹VISA assigns a Merchant Category Code to a particular merchant/payee based on whether the merchant/payee furnishes predominantly services (for which credit card payments are reportable to the Internal Revenue Service) or goods (for which payments are not reportable). For further information on this topic, please see IRS Internal Revenue Bulletin 2004-31 at www.irs.gov/irb.

Cash Back Program Terms & Conditions

DEFINITIONS:

- Account** – The Visa credit card Account you enroll in the Cash Back Program.
- Cash Back Program** – The Cash Back Program (“Program”) offered and managed by Zions Bancorporation, N.A. doing business through its divisions under the tradenames Zions Bank, California Bank & Trust, or Amegy Bank.
- Bank** – If your Credit Card is branded Zions First National Bank (“Zions Bank”), Vectra Bank Colorado, National Bank of Arizona, or Nevada State Bank, then “Bank” means the Zions Bank division of Zions Bancorporation, N.A. Otherwise, “Bank” means the California Bank & Trust or Amegy Bank division of Zions Bancorporation, N.A. as branded on your Credit Card.
- Credit Card** – A card issued in connection with your Account.
- Good Standing** – The Account is not over limit, closed, or more than 60 days past due.
- Ineligible Transactions** – The following Account transactions are ineligible to earn Cash Back: cash advances, balance transfers, ATM transactions, quasi-cash transactions (such as traveler’s checks and money orders), unauthorized charges, fraudulent charges, fees, interest charges, reversed transactions (such as for returned merchandise), foreign cash transactions, casino gaming, betting transactions, and lottery ticket purchases.
- Qualified Net Purchases** – Any transactions other than Ineligible Transactions and credits to your Account.
- You (Your, Yours)** – The person(s) named as applicant on your Account application.

ENROLLING IN THE PROGRAM:

- Enrollment in the Program is subject to: a) these Terms and Conditions, b) the Credit Card Agreement and Disclosures applicable to your Account, and c) any other terms, conditions, or rules that we may issue from time to time, with or without notice, to govern the Program.
- You automatically accept these Terms and Conditions on the earlier of (a) 15 days from the date your Account is enrolled in the Program or (b) any use of the Credit Card after enrollment. If you choose to decline these Terms and Conditions, please call the number on the back of your Credit Card to cancel your Account’s enrollment in the Program.
- Once enrolled, your Cash Back earnings and redemption transactions are shown on your monthly Account statement.

EARNING CASH BACK:

You are eligible to earn Cash Back a) the date you activate and use your Credit Card or b) as of the first day of your Account billing cycle that immediately follows enrollment in the Program. There is no limit on the amount of Cash Back you can earn. Earned but unpaid Cash Back does not expire while your Credit Card account remains open.

Standard Earn Rate:

- You earn Cash Back for every one dollar (\$1) spent on Qualified Net Purchases, rounded to the nearest whole dollar. We reserve the right to determine whether any particular purchase or amount qualifies to earn Cash Back. See the Standard Earn Rate for your type of Credit Card in the chart below.

Enhanced Earn Rate:

- You earn Cash Back at the Enhanced Earn Rate on Qualified Net Purchases in certain categories based on your type of Credit Card.
 - Airlines (Merchant Category Codes (“MCC”)¹ 3000-3350 and 4511)
 - Hotels (MCC 3501-3999 and 7011)
 - Cruise Lines (MCC 4411)
 - Travel Agencies (MCC 4722)
 - Car Rentals (MCC 3351-3500 and 7512)
 - Dining (MCC 5812)

Premier Credit Card			Elite Credit Card			Reserve Credit Card		
Earn Rate	Earn Categories	Cash Back Percent Earned	Earn Rate	Earn Categories	Cash Back Percent Earned	Earn Rate	Earn Categories	Cash Back Percent Earned
Standard	Qualified Net Purchases	1.5%	Standard	Qualified Net Purchases	1.5%	Standard	Qualified Net Purchases	2.0%
	Airlines	2.5%		Airlines	3.0%		Airlines	3.0%
Enhanced	Hotels	2.5%	Enhanced	Hotels	3.0%	Enhanced	Hotels	3.0%
	Cruise Lines	2.5%		Cruise Lines	3.0%		Cruise Lines	3.0%
	Travel Agencies	2.5%		Travel Agencies	3.0%		Travel Agencies	3.0%
	Car Rentals	2.5%		Car Rentals	3.0%		Car Rentals	3.0%
	--	--		Dining	3.0%		Dining	3.0%

Annual Rewards Bonus (select credit cards only):

- Annual Rewards Bonuses can be earned on a subset of Premier and Elite Visa Signature credit card products available by invitation only to clients of a wealth management (or similar) line of business and to employees of Zions Bancorporation, N.A. Eligibility to earn an Annual Rewards Bonus is indicated by the first 10 digits in your 16-digit credit card account number (see below).
- For **Premier** accounts beginning with one of the following 10-digit combinations (4147410037, 4147410038, 4147410039, 4147410056, 4147410062, 4147410063, 4147410064, 4147410065, 4147410066, 4147410067, 4147410081, 4147410087, 4147410088, 4147410089, 4147410106, 4147410112, 4147410113, 4147410114, 4147410131, 4351320010, 4351320011, 4351320012, 4351320029, 4755860504, 4755860505, 4755860506, 4755860523):
 - Earn \$95 Cash Back bonus when you spend \$30,000 during your anniversary year.
- For **Elite** accounts beginning with one of the following 10-digit combinations (4147410046, 4147410047, 4147410048, 4147410057, 4147410071, 4147410072, 4147410073, 4147410074, 4147410075, 4147410076, 4147410082, 4147410096, 4147410097, 4147410098, 4147410107, 4147410121, 4147410122, 4147410123, 4147410132, 4351320019, 4351320020, 4351320021, 4351320030, 4755860513, 4755860514, 4755860515, 4755860524):
 - Earn \$195 Cash Back bonus when you spend \$50,000 during your anniversary year.
- Annual Rewards Bonuses are awarded in addition to the Cash Back Standard and Enhanced earn rates mentioned above.
- To receive an Annual Rewards Bonus, your Account must be in Good Standing at the time the Annual Rewards Bonus is calculated.
- Earn an Annual Rewards Bonus when you reach a qualifying spend threshold within the 12-month anniversary year of your Account opening date. Cash advances, balance transfers, fees, quasi-cash such as traveler's checks and money orders, accumulated interest, returned merchandise, ATM transactions, unauthorized charges, fraud charges, foreign transactions, casino gaming and betting, and lottery ticket transactions do not qualify toward the annual spend amount.
- Allow up to 4 to 6 weeks from your Account opening anniversary date for the bonus rewards to be added to your rewards balance.

REDEEMING EARNED CASH BACK:

You must request redemption of Cash Back you have earned. In order to redeem:

- You must have a minimum of \$1 earned Cash Back.
- Your Account must be in Good Standing.

There are two ways to receive your Cash Back:

- As a credit to a deposit (checking or savings) account maintained at the financial institution named on the front of your Credit Card, or
- As a credit to your Account the Cash Back was earned from.

You may request redemption of Cash Back by:

- Submitting an online request by logging in to your online banking account, selecting your Credit Card and clicking Rewards
- Calling us toll-free at the number on the back of your Credit Card (24 hours a day/7 days a week); or
- Visiting a Bank branch during regular business hours.

The deposit or credit of your Cash Back will occur 2 to 3 business days following receipt of your redemption request.

- If you request redemption of Cash Back by deposit to a deposit account that is closed, the value of the redemption request will be credited to your Account.
- Cash Back credited to your Account does not qualify as a payment on your Account. Please be sure to make at least your full monthly minimum payment in addition to any Cash Back credit.
- A request to redeem earned Cash Back when your Account is not in Good Standing will be declined.
- The Bank reserves the right to reverse the redemption of Cash Back if it reasonably concludes that merchandise purchased through a qualified purchase transaction was returned, the transaction is deemed to be illegal, or if a transaction was not a bona fide purchase of goods or services delivered or performed by a merchant.

PROGRAM RESTRICTIONS AND LIMITATIONS:

- The Program is offered in the sole discretion of the Bank and may be changed or discontinued at any time with or without notice as permitted by law.
- The Program is subject to all applicable laws and regulations.
- If your Account is enrolled in the Rewards Points Program, it is ineligible for enrollment in the Cash Back Program.
- Cash Back earnings will be suspended while your Account is 60+ days past due or over limit.
- If your Account is closed or your Account's enrollment in the Program is cancelled by you or the Bank for any reason (e.g., for misuse of the Program, illegal use of account, bankruptcy, etc.), any earned but unredeemed Cash Back will be forfeited.

¹VISA assigns a Merchant Category Code to a particular merchant/payee based on whether the merchant/payee furnishes predominantly services (for which credit card payments are reportable to the Internal Revenue Service) or goods (for which payments are not reportable). For further information on this topic, please see IRS Internal Revenue Bulletin 2004-31 at www.irs.gov/irb.