

TERMS AND CONDITIONS

For Using Rewards Points Through The PayPal 'Pay With Rewards' Program

1. Card Member Eligibility

As the accountholder of an account with an associated payment card ("Eligible Card") through a financial institution ("Your Bank/Credit Union") participating in the ("Rewards Program") under which reward points are accumulated based on qualifying transactions ("Reward Points"), you ("You") may be eligible to participate in the PayPal 'Pay With Rewards' Program (the "Pay With Rewards Program"). To use Your Reward Points for purchases through the Pay With Rewards Program, your payment card account connected to an Eligible Card must be in good standing, not cancelled, not past due and you must have at least the minimum amount of points necessary for a redemption as required by Your Bank/Credit Union. If you are an Additional Card Member who has not been authorized, you will not be able to use points through PayPal. Your Bank/Credit Union may change the eligibility requirements of Your participation in the Pay With Rewards Program at any time without notice, including cancellation or termination of the Pay With Rewards Program.

2. Using Rewards Points for Purchases through PayPal (the "Program")

To use Rewards Points through PayPal, you must first sign in to or create your PayPal account. Once signed in, you can link your Eligible Card to your PayPal account. Once you have linked your Eligible Card to your PayPal account, it will appear in your PayPal wallet. If information related to Your Eligible Card changes, you may need to update and/or re-link your Eligible Card in your PayPal account. You direct and consent to Your Bank/Credit Union automatically sharing with PayPal your available point balance and its associated dollar value for use through PayPal.

3. Generally

The Rewards Point redemption rate applicable to transactions through the Pay With Rewards Program is set as part of the Rewards Program offered by Your Bank/Credit Union and may vary for future orders. The Pay With Rewards Program is only available for eligible purchases with certain merchants, and PayPal or Your Bank/Credit Union may limit, suspend, or terminate your ability to redeem Rewards Points through the Pay With Rewards Program at any time. When You choose to use points for your purchase, Your Bank/Credit Union will debit from the Reward Points program account linked to the Eligible Card the number of Rewards Points corresponding to your selection. If You are using Rewards Points through the Pay With Rewards Program, a debit to your Rewards Points balance may not be immediately reflected in Your Rewards Points balance, but may be reflected when your purchased item ships. If there is a processing error with your request to use your Rewards Points or You do not have sufficient Rewards Points for your purchase, your Eligible Card will be charged the full purchase amount. Cancellations and refunds are subject to the cancellation and refund policy of merchant from whom You are making a purchase. If your transaction is cancelled, subject to chargeback, or you return your purchase, your refund will be processed in the form and proportion of payment originally made. Once Rewards Points are redeemed, the Rewards Points may be locked for up to 30 day(s), during which time no additional redemptions can be made. If a merchandise return results in the refund of a portion of a total transaction through the Pay With Rewards Program, PayPal will issue the refund to the Eligible Card account first, and only refund Rewards Points when all tender paid has been refunded to the Eligible Card account.

4. PayPal Policies and Terms of Service Apply

PayPal Terms and Conditions apply to all transactions through PayPal, including those using Rewards Points as part of the Pay With Rewards Program. Additional terms and conditions concerning the Pay With Rewards Program may be found at <https://www.paypal.com/us/webapps/mpp/popup/about-payment-methods#pay-with-rewards>.

5. Card Member Agreement Applies; Changes to this Agreement

Access to and use of the Pay With Rewards Program is subject to and governed by the Your agreement with Your Bank/Credit Union, including the terms and conditions of the Rewards Program, Eligible Card, and these Terms. Your Bank/Credit Union may change or modify these Terms at any time. Participating partners and available rewards are subject to change without notice. If you do not agree with these current or modified Terms, you may not participate in the Pay With Rewards Program. Any use of the Pay With Rewards Program is deemed to constitute acceptance of these Terms.