

World Finance Smile™ Visa® Credit Card Reward Program Terms

REWARD PROGRAM TERMS

SUPPLEMENT TO CREDIT CARD AGREEMENT

These World Finance Smile Visa Credit Card Reward Programs Terms ("Reward Program Terms") are a supplemental agreement to your World Finance Smile Visa Credit Card Agreement ("CCA"). Capitalized terms not otherwise defined in these Rewards Program Terms have the same meaning as set forth in the CCA. By using the Account, you agree to these Reward Program Terms.

REWARDS

You are eligible to earn rewards as set forth in these Rewards Program Terms if your Account is not in Default. You will not earn rewards if your Account is not in Good Standing. If your Account falls out of Good Standing, you will become eligible to earn rewards again after your Account regains Good Standing for at least one full Billing Cycle. Rewards may only be redeemed for a credit applied to existing balances your Account (a "Statement Credit"). Rewards may not be redeemed if your Account does not have a balance and may only be redeemed up to the amount of any Account balance at the time of redemption. Rewards are non-transferable. You do not have a property right in unredeemed rewards and unredeemed rewards have no monetary value.

You may be disqualified from participating in the reward program in the event of fraud or abuse of the reward program. This disqualification may result in forfeiture of your rewards and/or the closure of your Account.

VIEWING YOUR REWARD BALANCE

You may review your rewards balance by logging in to your World Finance Smile Visa Credit Card Account online at my.cardsbyworld.com (the "Account Portal") or by calling 877-620-0070.

EARNING REWARDS

We offer rewards on Payments and Rewards on Purchases. You will earn Rewards on Payments and Rewards on Purchases as set forth below.

(1) Rewards on Payments

Rewards on Payments are earned as set forth below. If a payment is returned or otherwise declined, you will not earn rewards on such payment.

Rewards for On Time Payments

You will **earn 0.50%** on the amount of each payment that you make to us by our Account's Payment Due Date that is at least equal to or greater than the applicable Billing Cycle's Minimum Payment Due. You will not earn Rewards on amounts paid in excess of your Account balance.

Extra Rewards for Automatic Payments

You will earn an **extra 0.25%** on the amount of each payment contemplated above if the payment is made through a recurring, automatic payment that you authorize us to initiate.

(2) Rewards On Purchases

Rewards on Purchases are earned as set forth below.

Rewards On Purchases

You will **earn 0.50%** on the amount of each Purchases that you make on your Account. These rewards are only earned on Purchases. You will not earn rewards on Balance Transfers, unauthorized charges, returned or refunded purchases, interest, or fees. These rewards are earned when an applicable Purchase posts to your Account. Returned Purchases will result in a deduction of the reward value in the same manner.

Enhanced Rewards on Purchases: Utility Bill Categories

For each Billing Cycle, you will earn an **additional 0.25%** on Purchases when at least one monthly Purchase is made during a Billing Cycle for internet, cable, streaming, phone, gas electric, and other utility services defined below.

This means that you will earn a **total of 0.75% on all Purchases in that Billing Cycle**. As long as at least one Purchase is made to a merchant in any one of these Merchant Categories. Merchant Categories include:

4900 Electric, Gas, Sanitary and Water Utilities

4814 Telecommunication service including local and long-distance calls, and similar

4899 Cable and other pay television

4816 Computer network services, internet access, and similar

Bonus Rewards

From time to time, we may choose to offer you the opportunity to earn additional bonus rewards (such as additional rewards for certain categories of Purchases). If we offer bonus rewards, we will provide notice to you with details regarding such rewards.

Calculating Rewards: Rounding Methodology

When calculating the amount of any reward, we first identify the amount of the applicable payment or Purchase that posts to your Account, then we round (either up or down) the amount of the applicable payment or Purchase to the nearest whole dollar, and then we multiply this amount by the applicable reward rate. This sum is then rounded to the nearest whole cent.

Adjustments

We reserve the right to adjust any rewards that have been issued (including adjustments to rewards that you have redeemed) if, for example, you are issued a refund in connection with a Purchase, you successfully dispute a Purchase, a payment is returned, or we otherwise need to correct an error.

EXPIRATION OF REWARDS	Your earned rewards will not expire for so long as your Account remains open. If your Account is closed, we will redeem and apply any outstanding rewards to your Account Balance in the Billing Cycle during which your Account is closed. Any unredeemed rewards will then expire (for example, if you do not have an Account Balance when your Account is closed, any outstanding rewards will expire).
REWARDS REDEMPTION	<p>Rewards may only be redeemed for a Statement Credit on your Account. You may redeem your earned rewards by logging in to your Account Portal or by calling us at 877-620-0070 to request a redemption of your rewards for a Statement Credit. <u>A Statement Credit is not a substitute for a payment. It will reduce the Balance you owe, but you must make a payment of at least the Minimum Payment Due by the Statement Due Date or your payment will be considered late.</u> Rewards redeemed for a Statement Credit will not earn rewards. Rewards redemptions may not create a credit balance on your Account. Redemptions may take up to [one Billing Cycle] to post to your Account.</p> <p>We reserve the right to redeem any of your rewards if your Account falls out of Good Standing or if you close your Account.</p>
DISPUTES	If you believe that you are eligible for rewards that you have not received, or that your rewards were calculated erroneously, please contact us immediately. To help us resolve any errors, we may require you to submit documentation, which may include copies of receipts. Any disputes relating to the reward program or these Reward Program Terms are subject to the Arbitration Agreement in your CCA.
MISCELLANEOUS	Subject to applicable law, we reserve the right to alter, change, or terminate these Reward Program Terms at any time. Any delay or determination not to enforce our rights under this Reward Program does not constitute waiver of those rights.

See your Credit Card Agreement for definitions.

The World Finance Smile Visa Credit Card is issued by Continental Bank, Salt Lake City, UT, pursuant to a license from VISA.

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