

Welcome to

██████████[®] ██████████[®]

██████████ Membership

Your ██████████ ██████████ opens up new paths and possibilities when it comes to travel. Let inspiration lead you as you enjoy the benefits and advantages that make your experiences even more satisfying.

This brochure will help you get the most from your ██████████ by explaining all the benefits that are now yours. And, if you have any questions, call us at ██████████ or visit ██████████.com/██████████

██████████

Travel

Make the airport more enjoyable by spending less time waiting and more time for yourself. As the primary Cardmember, you'll get two ██████████ Club one-time passes each year, priority boarding privileges, and a free first standard checked bag on ██████████ operated flights. Plus, you can travel the world at a better price since purchases made with your Card outside the U.S. will not be subject to foreign transaction fees.

██████████

Rewards

Explore all the ways you can turn purchases into more award miles when you use your ██████████ ██████████. You'll find that the more you spend, the more you earn. Plus, you'll earn 10,000 bonus award miles after you spend \$25,000 in net purchases on your Card in a calendar year. And since your Card is accepted at twice as many merchants

worldwide as ██████████^{®*}, you'll have twice as many opportunities to earn valuable miles that don't expire as long as you are a ██████████ ██████████ member. Put your miles to work by using them to book ██████████ Standard Awards on any ██████████ operated flight, for any available seat, at any time – a benefit for Cardmembers and ██████████[®] ██████████[®] members.

Lifestyle

The ██████████ ██████████ helps you get more out of life. Your Card gives you insider access to once-in-a-lifetime experiences and events open only to Cardmembers. And a Concierge is ready to connect you to the best in dining and entertainment.

Protection

Go further by going more confidently. Your Card provides a comprehensive set of travel and purchase protection benefits that have you covered as you spend and travel near and far.

Service

Know that you have access to the resources and support that ease your way. We are here for you whenever you need us; a dedicated ██████████ ██████████ Service specialist is ready to take your call 24 hours a day, 7 days a week. Whether it's a simple question about your statement or putting your Card benefits to work, we're always ready to help you travel smarter.

* Acceptance rates based on global, not domestic, data. Source: The Nilson Report Issue 1014, March 2013.

Live the adventure. More to explore.

It's easier than ever to experience the excitement of the journey with the benefits that come with your

Free Checked Bag¹

Save up to \$100 per roundtrip. As the primary Cardmember, you and one companion traveling on the same reservation will each receive a free first standard checked bag on [REDACTED] operated flights. Just add your [REDACTED]® number to your reservation and use your [REDACTED] to purchase your ticket. For additional information please visit [REDACTED] [com/\[REDACTED\]](#)

Priority Boarding²

Move up in line with priority boarding with your [REDACTED] [REDACTED]. The primary Cardmember and companions on the same reservation will be invited to board [REDACTED] operated flights after Premier members and prior to general boarding. To receive priority boarding, just add your [REDACTED] number to your reservation and refer to your [REDACTED] boarding pass for your boarding group number.

No Foreign Transaction Fees

Purchases made with your Card outside the U.S. will not be subject to foreign transaction fees.

Two [REDACTED] ClubSM Passes

Relax at the [REDACTED] Club before your flight. The primary Cardmember will receive two one-time use passes each year to the [REDACTED] Club where visitors can enjoy complimentary beverages and snacks, and a host of other amenities – like workspaces, free Wi-Fi and more. For a list of [REDACTED] Club locations, visit [REDACTED] [com/\[REDACTED\]](#)

Stay in style.

Enjoy special treatment and valuable amenities at more than 700 of the world's finest hotels, resorts and spas when you use your

Luxury Hotel and Resorts Collection³

Introducing [REDACTED] & Resort Collection offering [REDACTED] [REDACTED] members Complimentary Guest Privileges including:

- Daily breakfast for two
- A room upgrade*
- Early check-in and late check-out*
- A special amenity unique to each property such as lunch or dinner for two, a spa treatment, green fees, welcome gift, or airport transfers

To receive your Guest Privileges with every stay, make your reservation through our Travel Specialists by calling [REDACTED] or visiting [REDACTED]

* When available at select properties.

Unmatched opportunities to earn miles.

The more you use your Card, the more opportunities you'll have to earn miles. You'll earn one mile for each \$1 you spend on your [REDACTED] [REDACTED]

[REDACTED] Your Card is accepted at twice as many merchants worldwide as [REDACTED]

From your local dry cleaner to national retailers and international hotel chains – you won't miss out on earning miles.

Mileage bonus when you spend

Each calendar year you are eligible to receive one 10,000-mile bonus after you reach \$25,000 in net purchases on your card.

Double miles on [REDACTED] tickets

Earn two miles for each \$1 spent on airline tickets purchased from [REDACTED]

Your miles don't expire⁴

Your miles are always ready to be turned into rewarding experiences. Your miles don't expire as long as you are a Cardmember: you keep them until you are ready to use them and there is no limit to how many miles you can earn.

Premier upgrades on award tickets⁵

The primary Cardmember who is also a [REDACTED] Premier member traveling on a [REDACTED] award ticket will be eligible for Complimentary Premier Upgrades on eligible [REDACTED] and [REDACTED] operated flights (when available). Visit [REDACTED] [com/awardupgrade](#) for complete details.

Any seat, any time, with your miles⁶

The primary Cardmember can use miles to book any available seat, any time, on any [REDACTED] operated flight when redeeming seats at the [REDACTED] Standard Award level. No limitations, no restrictions and no blackout dates on available seats if you provide your [REDACTED] number before starting the booking process. For more information on [REDACTED] Standard Awards, please visit [REDACTED] [com/awards](#)

Use miles for flights on [REDACTED]* member airlines

Because [REDACTED] is a member of the [REDACTED] network, your miles can be used for flights on [REDACTED] and all other [REDACTED] member airlines. With over 21,000 daily departures serving more than 1,250 worldwide destinations, your award travel opportunities are virtually endless.

Use miles for hotel stays and rental cars

Use your miles for a well-deserved getaway at thousands of hotels worldwide. You can also use your miles for car rentals in the U.S. and Canada. Visit [hotelandcarawards \[REDACTED\] com](#) to explore the exciting award options available to you.

Miles for merchandise

Enjoy guilt-free shopping when you use your miles for electronics, home goods, accessories, jewelry and other merchandise from your favorite brands. Visit [merchandiseawards \[REDACTED\] com](#) to browse award options.

Your passport to new experiences.

We want to help you enjoy the incredible experiences that make life richer and create memorable moments. Whether you're traveling or close to home, [REDACTED] Concierge Services can help you find a great new restaurant, score tickets to a hot new show, track down a rare Bordeaux vintage or provide personalized assistance with anything else you need. And for once-in-a-lifetime experiences, Inside Access from [REDACTED] offers the opportunity to purchase access to exclusive events open exclusively to Cardmembers.

[REDACTED] Concierge⁷

Whether you're out of town or close to home, Concierge will help you find the perfect restaurant then make the reservation on your behalf.

Assistance with securing and purchasing tickets to popular sporting events, theater performances, concerts and more is at your fingertips. Simply call [REDACTED] for assistance.

INSIDE ACCESS FROM CHASE

Pursue more of your passions. As a Cardmember you will be delighted with opportunities to attend private, curated once-in-a-lifetime experiences. Enjoy access to the best in concerts, exhibitions and other cultural performances. Sample select wines and satisfy your palate with culinary events at some of the world's best restaurants. Get a pulse on the latest fashions, take in a game, meet a sporting legend or make memories with your family. You'll revel in the chance to explore pleasures old and new with experiential events offered exclusively for Cardmembers.

Visit [REDACTED] to learn about upcoming events.

Peace of mind.

You can't plan for everything, and unforeseen events can occur while you're traveling. But, as a [REDACTED] member, you can be confident that you, your family and your belongings have an extra layer of protection thanks to the following comprehensive insurance coverages when you use your Card.

Baggage delay⁸

If you experience a baggage delay, you can be reimbursed up to \$100 per day, with a maximum of up to \$300, when your bags are delayed more than 18 hours.

Lost luggage⁸

In the unfortunate event that your luggage is lost, you can be reimbursed for up to \$3,000 per trip for your checked and carry-on luggage and their contents.

Trip delay⁸

If your trip is delayed more than 12 hours or requires an overnight stay due to a covered hazard/event, you can be reimbursed for emergency expenses such as meals and lodging, up to \$300 per ticket purchased using your Card.

Call [REDACTED] if you need to file a claim. See your Guide to Benefits for more details.

Trip cancellation⁸

If an unanticipated covered event prevents you from traveling, you can be reimbursed up to \$1,500 for non-refundable common carrier passenger fare costs.

Travel accident insurance⁸

When you use your [REDACTED] [REDACTED] to purchase travel tickets on a common carrier (train, plane, bus or ship), you are provided accidental death and dismemberment insurance up to \$500,000.

Auto rental collision damage waiver⁸

Your [REDACTED] [REDACTED] provides you with **primary** coverage for physical damage and theft of most rented vehicles. Coverage is provided for rentals of up to 15 days when traveling in your country of residence, and up to 31 days when traveling outside of your country of residence.

Travel and emergency services⁸

Emergency services are available when you need them, 24 hours a day, 7 days a week, 365 days a year.

Call [REDACTED] if you need to file a claim. See your Guide to Benefits for more details.

Shop safely.

When you use your [REDACTED] [REDACTED] you can feel confident that your purchases are protected.

Return protection⁸

If the store will not accept your return, you can be reimbursed up to \$300 per item for eligible purchases made using your Card.

Price protection⁸

You purchased a flat-screen television on your Card last week, and now it's on sale for less at your local electronics retailer. With price protection, you can be reimbursed for the difference when you use your Card – up to \$500 per item and up to \$1,500 per year.

Purchase protection⁸

You are protected up to \$10,000 per occurrence and up to \$50,000 per year for eligible items purchased with your Card in the event of theft or damage within the first 90 days from the date of purchase.

Extended protection⁸

Sometimes even the best electronics and appliances can break, but your Card provides you with extended protection on eligible items purchased with the Card. For eligible manufacturer's time period of the warranty of three years or less, this benefit doubles the warranty up to one additional year and up to \$50,000 per year.

The assurances of better protection.

Free yourself from worry with the suite of exceptional Fraud protection benefits that come with your [REDACTED] [REDACTED]

Zero liability⁹

With the [REDACTED] [REDACTED] you're not liable for purchases you did not make. If someone makes an unauthorized purchase on your Card, even if it's online, you are not liable for the charge.

Charge disputes

If you were charged in error, we will freeze that charge while we investigate your dispute.

24-hour fraud alerts

If any suspicious activity is identified on your Card, you will immediately be contacted through SMS text message or e-mail to confirm charges. Simply enroll by calling [REDACTED]

Emergency card replacement

If your Card is lost or stolen, it will be replaced within 24 hours inside the U.S. and Canada, and within one business day outside the U.S. and Canada. Just call a [REDACTED] [REDACTED] member service specialist at [REDACTED]

Emergency cash services

In the event of an emergency, you'll be provided with up to \$1,000 emergency cash within 24 hours anytime you are traveling inside the U.S. and Canada, and within one business day outside the U.S. and Canada.

Always there for you.

With the [REDACTED]® [REDACTED] you can rest easy knowing that you have access to the resources and support to ease your way. Whenever you need us, we're here to help.

Dedicated Cardmember service specialists

Dedicated, U.S.-based, [REDACTED] [REDACTED] member service specialists are available to you 24 hours a day, 7 days a week, to help you with any question you may have. From disputing a strange charge to getting details on your [REDACTED] [REDACTED] benefits, a specialist is ready to assist. Simply call [REDACTED] or the International collect line at [REDACTED] 1.

Payment options

In addition to paying your monthly statement by mail, your [REDACTED] [REDACTED] offers the following flexible and convenient payment options:

- Pay online at [REDACTED] com/[REDACTED]
- Pay by phone by calling [REDACTED]

[REDACTED] onlineSM

Now you can manage almost every aspect of your [REDACTED] [REDACTED] from any computer. It's a secure and simple way to monitor your account. As a [REDACTED] Cardmember, you can personalize your [REDACTED] Online experience. At [REDACTED] com/[REDACTED] you can:

- View account balances
- Select payment dates
- Set up automatic monthly bill payments
- Add authorized users to your account¹⁰
- Sign up for Personalized Alerts
- Sign up for [REDACTED] Mobile™

- 1 FREE CHECKED BAG:** The primary cardmember and one traveling companion on the same reservation are each eligible to receive their first checked bag free; authorized users are only eligible if they are on the same reservation as the primary cardmember. To receive first checked bag free, the primary cardmember must include their [REDACTED][®] number in their reservation and use their [REDACTED] [REDACTED] to purchase their ticket(s). First checked bag free is only available on [REDACTED] and [REDACTED] Express-operated flights; codeshare partner-operated flights are not eligible. Service charges for additional/oversized/overweight bags may apply. Members who are already exempt from other checked baggage service charges will not receive an additional free checked bag. [REDACTED] is not responsible for the provision of, or failure to provide, the stated benefits. See [REDACTED].com/[REDACTED] for details.
- 2 PRIORITY BOARDING:** The primary cardmember and companions traveling on the same reservation are eligible for priority boarding; authorized users are only eligible if they are on the same reservation as the primary cardmember. To receive priority boarding, the primary cardmember must include their [REDACTED][®] number in their reservation. Priority boarding is only available on [REDACTED] and [REDACTED] Express-operated flights; codeshare partner-operated flights are not eligible. [REDACTED] [REDACTED] members will receive priority boarding after [REDACTED][®] members and passengers with [REDACTED] [REDACTED] designations or requiring special assistance. [REDACTED] is not responsible for the provision of, or failure to provide, the stated benefits.
- 3 LUXURY HOTEL & RESORT COLLECTION:** [REDACTED] & Resort Collection (LHRC) program benefits and Guest Privileges are available exclusively on select [REDACTED] credit cards. Certain blackout dates and other restrictions may apply. This program is brought to you by [REDACTED] through an agreement with Signature Travel Network. See [REDACTED] for full program terms and conditions.
- 4 MILES DON'T EXPIRE:** Your miles will not expire as long as there is activity on your credit card account, including paying your annual membership fee, and the credit card account is open and not in default. Upon cancellation of your credit card account your miles will expire according to the [REDACTED] program rules.
- 5 [REDACTED] AWARD UPGRADE:** The primary cardmember who has [REDACTED][®] [REDACTED][®] status and is traveling on an award ticket is eligible for Complimentary Premier Upgrades, subject to availability; authorized users and their traveling companions are not eligible. Assignment of Complimentary [REDACTED] Upgrades on award tickets within each [REDACTED] level will be prioritized after the lowest paid fare class. [REDACTED] is not responsible for the provision of, or failure to provide, the stated benefits. Please see [www.\[REDACTED\].com/upgrade](http://www.[REDACTED].com/upgrade) for more information on eligible flights and upgrade processing details.
- 6 AWARD AVAILABILITY:** The primary cardmember can use their miles to book award travel on any [REDACTED] operated flight at the [REDACTED][®] Standard Award level as long as tickets are still available for sale; authorized users are not eligible. Saver Awards, awards on codeshare partner-operated flights and upgrade awards are subject to limitations, restrictions and blackout dates. Be sure to provide your [REDACTED] number before you start the award booking process. [REDACTED] is not responsible for the provision of, or failure to provide, the stated benefits. Please visit [www.\[REDACTED\].com/awards](http://www.[REDACTED].com/awards) for more information on [REDACTED] awards.
- 7 CONCIERGE SERVICE:** Cardmembers are responsible for the cost of any goods or services purchased through the Concierge.
- 8 BENEFITS:** Certain restrictions, limitations, and exclusions apply. Please see your Guide to Benefits for details.
- 9 ZERO LIABILITY:** U.S.-issued cards only. Zero Liability Protection does not apply to ATM transactions or to PIN transactions not processed by [REDACTED], as applicable.

¹⁰ **ADDING AN AUTHORIZED USER:** As the primary cardmember, you will be liable for all account balances. Authorized users will have no financial responsibility for the account. For authorized users, this account will be reported to the credit reporting agencies as an authorized user's account. This could potentially impact an authorized user's credit score. If an authorized user who is the spouse of the primary cardmember is added at the time the account is opened, he/she will not be able to remove the account or account history from their credit bureau report. All correspondence including statements and notifications will be sent to the address listed on the account.

PROGRAM INFORMATION

Miles accrued, awards, and benefits issued are subject to change and are subject to the rules of the [REDACTED] program. Please allow 6-8 weeks after completed qualifying activity for bonus miles to post to your account. [REDACTED] may change the [REDACTED] program including, but not limited to, rules, regulations, travel awards and special offers or terminate the [REDACTED] program at any time and without notice. Bonus award miles, award miles and any other miles earned through non-flight activity do not count or qualify for [REDACTED] r[®] status unless expressly stated otherwise. [REDACTED] and its subsidiaries, affiliates and agents are not responsible for any products and services of other participating companies and partners. Taxes and fees related to award travel are the responsibility of the member. The accumulation of mileage or Premier status or any other status does not entitle members to any vested rights with respect to the program. [REDACTED] and [REDACTED] are registered service marks. For complete details about the [REDACTED] program, go to [www.\[REDACTED\].com](http://www.[REDACTED].com).

[REDACTED] Program (or the "Program") Rules and Regulations

Issuer: Your [REDACTED] credit card account ("Account") is issued by [REDACTED] Bank USA, N.A. (herein after "we", "our", or "us") located in Wilmington, DE. In these Program Rules, "you" or "your", means all persons responsible for complying with this agreement, including natural persons, companies and other business entities, whether or not incorporated, the person who applied for the Account and the person to whom we address billing statements, as well as any person who agrees to be liable on the Account.

Program: The following Program Rules and Regulations govern the receipt of miles in connection with your use of the Account. These Program Rules and Regulations are in addition to the [REDACTED] Program Rules that govern your participation in the [REDACTED] Program ([REDACTED] and that are available online at [REDACTED].com as may be modified from time to time without notice. You acknowledge, accept, and agree to be bound by these Program Rules and Regulations upon your initial use of the credit card and throughout the term of your use of the Account. [REDACTED] is a registered service mark of [REDACTED] Holdings, LLC. All [REDACTED] Accounts will be the sole property of [REDACTED] Bank USA, N.A., which is solely responsible for all decisions with respect to such Accounts. [REDACTED] is the sole property of [REDACTED] Airlines, Inc. and [REDACTED] Holdings, LLC. Any reference herein to [REDACTED] shall be deemed to also refer to [REDACTED] Holdings, LLC. For complete details about [REDACTED] visit [REDACTED].com.

Ability to Earn Rewards: If your Account is in default as described in your Cardmember Agreement ("Agreement"), and/or your Account is closed for any reason, and/or there is any fraud or abuse related to the accrual of miles, we reserve the right to prohibit you from earning miles through your Account and to cause you to forfeit any miles that we have not yet sent to your [REDACTED] account. If your miles are forfeited for any reason, we will not reinstate these miles to your Account. If your Account is closed for any reason, your membership in the Program will be terminated.

Earning Rewards: You, as the primary cardmember, will earn a total of 1 mile for each \$1 of Net Purchases. You will earn an additional 1 mile for each \$1 of Net Purchases (for a total of 2 miles) where [REDACTED] Airlines is identified as the merchant on your monthly credit card statement. Therefore, [REDACTED] purchases on some discount travel websites and on board will not qualify for the stated rewards offer. ("Net Purchases" means purchases of goods and services made by you or any authorized user on your account minus any returns or refunds.) You are also eligible for two types of yearly bonuses: **(1) Calendar Year Bonus Miles:** As a one-time bonus each Calendar Year, once you reach \$25,000 in Net Purchases you will receive 10,000 bonus miles. Purchases you make with

other [redacted] credit cards prior to becoming an [redacted] will not count towards the \$25,000 requirement. (For your first year as an [redacted] "Calendar Year" means the period beginning with your Enrollment Date through December 31 of that same year. "Enrollment Date" is the day on which we approve you as a Program member.) Therefore, you will have from your account open date through December 31 to earn the one-time bonus in your first year. Please allow up to 6 weeks after the billing cycle in which you qualify for bonus miles to post to your [redacted] account. **(2) Anniversary [redacted] Club Passes:** The primary cardmember will receive two (2) one-time use [redacted] Club passes after account opening and every 12 months thereafter. Each pass is valid for one (1) guest for one (1) visit when presented at any [redacted] Club location. [redacted] Club passes have no cash value, cannot be sold and cannot be replaced if lost or stolen. Each [redacted] Club pass is subject to the expiration date printed on the certificate and must be presented for admittance to the [redacted] Club. [redacted] is not responsible for the provision of, or failure to provide, [redacted] Club amenities. Please allow 4 weeks for delivery of your [redacted] Club passes. [redacted] Club passes cannot be shipped to addresses outside the [redacted] States. All [redacted] Club rules will apply. Please visit [www.\[redacted\].com](http://www.[redacted].com) [redacted] for more information. Mile accrual will begin upon the Enrollment Date in the Program. No retroactive miles will be awarded. You do not earn miles on balance transfers, cash advances, cash-like charges such as travelers checks, foreign currency, and money orders, any checks that are used to access your Account, overdraft advances, interest, unauthorized or fraudulent charges, or fees of any kind, including fees for products that protect or insure the balances of your Account. Miles will be deducted for any returns or credits made on your Account. From time to time there may be promotional offers for the Program, which provide the opportunity to earn additional miles as defined by the terms of the promotion.

Earning Restrictions: Miles earned have no cash value, and cannot be used as payment of obligation to us. If there is any abuse of the Program, failure to follow Program terms, or any misrepresentation by you, all miles not sent to your [redacted] account shall be forfeited and no additional miles shall accumulate. There is no maximum number of miles that you can accumulate in the Program.

Redemption Process: Miles earned during a billing cycle are not available for redemption until they are posted on your credit card billing statement and transferred to your [redacted] account. Miles will be automatically transferred to your [redacted] account at the end of each billing cycle. Please contact [redacted] at [redacted] or visit [redacted].com to redeem your miles.

Additional Obligations: You are responsible for any personal tax liability related to participating in the Program. Any disputes concerning the Program will not affect your payment obligation to us on your Account. We are not responsible for any disputes among you or any authorized users relating to the Program. Questions regarding the Program should be directed to the toll-free number on the back of your credit card.

Program Restrictions: We reserve the right to approve, deny or revoke participation in the Program to any individual for any reason whatsoever. Please see [redacted] terms and conditions for redemption information, reward restrictions and, if applicable, expiration information at [redacted].com.

Right to Change/Modify/Cancel: We along with [redacted] Airlines, Inc. reserve the right to cancel, modify, restrict, waive, or terminate the Program or any aspects or features of the Program at any time without prior notice.

Program Responsibility: We are not responsible for redeemed goods and/or services offered through the [redacted] Program. [redacted] provides certain benefits through its partners and participating companies who are responsible for the quality and performance of any goods and/or services redeemed as a benefit of this Program. The [redacted] Rules relating to the nature and quality of products and services offered through partners and returns and exchanges of redeemed items apply.

Program Void: The Program is void where prohibited by federal, state, or local law. These Rules and Regulations set forth all the terms of the Program; we have no other obligation with respect to the Program beyond those described in these Rules and Regulations.

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