

Imprint Rewards Program Terms and Conditions for Holiday Inn Club Vacations™ World Mastercard®

These Imprint Rewards Program Terms and Conditions (“Terms”) describe the terms and conditions of the Imprint Rewards Program applicable to your Holiday Inn Club Vacations™ World Mastercard® (“Program Card”). These Terms supplement the Imprint Cardholder Agreement. Please refer to the Cardholder Agreement for capitalized terms not defined in these Terms, and for further details on using your Program Card.

The Imprint Rewards Program allows you to earn the rewards described in these Terms when you make purchases with your Program Card, and to redeem those rewards on eligible purchases at Holiday Inn Club Vacations® locations, websites, and/or apps as well as other select brand partners described in the Imprint app (“Redemption Partners”). By applying for a Program Card, you agree to these Terms.

Earning Rewards on Eligible Purchases

Under the Imprint Rewards Program, you can earn points (“Reward”) based on a percentage of the purchase amount for eligible Transactions charged to your Program Card. We calculate your Reward by (1) taking the amount associated with an eligible Transaction, (2) multiplying that amount by the applicable rate, and (3) rounding the total down to the nearest whole point.

In order to earn a Reward, you must use your Program Card as described in these Terms. You will not earn a Reward under these Terms if you use a card other than your Program Card to make purchases with Holiday Inn Club Vacations (or any other merchant). Your ability to earn Rewards when using a card other than your Program Card is subject to separate reward terms and conditions specific to that other card.

Each Reward is earned based on a points earning rate associated with an eligible Transaction made at certain merchants or in a certain merchant category, as described on the Program Card Rewards Details page within the Imprint app.

For any Rewards linked to a merchant reward category, merchants are identified by a merchant category code (“MCC”) assigned to them by the card networks, based on what they primarily sell. We determine a Transaction’s Reward eligibility based on the MCC associated with the Transaction. We do not control, and are not responsible for, what MCC gets associated with any Transaction. As a result, you may not earn a Reward if we receive inaccurate information from the merchant or card network, including an incorrect MCC, or are otherwise unable to identify the Transaction as eligible for a particular earning rate based on its associated MCC. For example, you may not earn a Reward from a particular merchant if (1) the merchant uses a third party to sell its products or services and that third-party uses an MCC that is different from the merchant’s own MCC; (2) the merchant uses a third party to process or submit your Transaction

(such as a mobile or wireless card reader) that assigns a different MCC to the Transaction; or (3) you choose to make a purchase using a third-party payment account or make a purchase using a mobile or digital wallet, which may assign its own unique MCC to the Transaction.

We will typically credit your Reward balance to reflect your new Reward the same day you complete the Transaction. Once added to your Reward balance, your new Reward will not be redeemable until after the Transaction settles, which is typically within 1 to 2 days of the Transaction. See Redeeming Rewards for further information.

Promotional Rewards

We or Holiday Inn Club Vacations may, from time to time, make promotional offers allowing you to earn Rewards using your Program Card, as further described in the Imprint app or other communications to you. The receipt and redemption of such promotional offers are subject to these Terms, except as otherwise expressly stated in the Imprint app or other communications.

Ineligible Transactions

You will not earn a Reward for any of the following Transactions: balance transfers, Transactions made with checks that access your Card Account, and cash advances, including to obtain cash equivalents, such as traveler's checks, foreign currency, money orders, lottery tickets and gaming chips (and similar betting transactions), wire transfers, loads or reloads of balances on gift cards or prepaid cards, cryptocurrency, and person-to-person payments.

Limitations upon Default

In addition to these ineligible Transactions, you will not earn nor be able to redeem previously earned Rewards so long as any of the following apply to your Program Card account (each a "**Default**").

- Your Account is delinquent or otherwise not in good standing
- We suspect that you are engaged in any gaming, or any abusive or other suspicious behavior, with respect to your Account or the Imprint Rewards Program
- You have violated any provision of these Terms or the Imprint Cardholder Agreement

Adjustments and Corrections

The Reward you earn for an eligible Transaction may be subject to adjustment, if, among other reasons:

- The Transaction is refunded (in whole or in part) due to a return or other reason, or the merchant has agreed to adjust the price you paid;
- The Transaction is reversed due to a chargeback, whether for fraud or other reason;
- The Reward was calculated based on the pre-authorized Transaction amount, but the final Transaction amount is different from the pre-authorized amount. This can occur when, for example, you pay for a hotel room or gas with your Program Card, and the hotel or gas merchant pre-authorizes your Program Card for a large amount to make sure you can cover the full expense. This hold will typically be released as soon as

you're charged for the actual Transaction amount (which may be less, but can be more) or the hold is removed by the merchant; or

- A calculation error or other mistake in crediting you with a Reward.

An adjustment can occur any time after the related Transaction, depending on a merchant's return or refund policy, the time in which you may initiate a chargeback, and other reasons.

Because you are able to redeem a Reward within 1-2 days of a Transaction, and that Reward may be subject to a subsequent adjustment or correction, you may end up with a negative Rewards balance. If you have a negative Rewards balance, you authorize Imprint, at Imprint's discretion, to charge your Card Account the dollar amount necessary to bring your Rewards balance to zero based on the lowest current redemption rate for a Reward transaction. The charge will be reflected on your next billing statement and will be due in full as part of your Card Account Balance.

Redeeming Rewards

You may only redeem Rewards that you earned using your Program Card by choosing one of the redemption options presented in the Imprint App for your Program Card. You may redeem Rewards on transactions at an eligible Holiday Inn Club Vacations retail location or online property or any Redemption Partner location or online property - see the Program Card Rewards Details page within the Imprint app for the complete list of eligible Holiday Inn Club Vacations and Redemption Partner locations (the "Eligible Locations"). When redeeming Rewards, the Rewards redemption rate of points to dollars may vary based on the specific merchant for that transaction and may be subject to minimum redemption amounts or points increments as described in the Imprint App during redemption. Your redeemed Rewards will be converted to dollars at the rate specified during your redemption election and will appear in the form of statement credits. You cannot redeem Rewards earned under these Terms for Transactions made with another card (even if you use that other card at an Eligible Location), or at any store or website that is not an Eligible Location (even if you use your Program Card). You may not redeem rewards earned with another card under separate reward terms and conditions applicable to that card on a completed Transaction at an Eligible Location (even if you use your Program Card).

Expiration of Rewards and Other Restrictions

Rewards do not expire unless we terminate the Imprint Rewards Program or if you or we close your Program Card account. If we terminate the Imprint Rewards Program, or if we cancel your Program Card or close your Card Account for any reason (other than for an "event of default" as described in your Cardholder Agreement), we will notify you and you'll have 30 days to redeem your remaining Rewards by making one or more purchases at an Eligible Location using your Program Card within that 30-day period before canceling the Imprint Rewards Program, canceling your Program Card or closing your Card Account. After the 30-day period ends, any remaining Rewards will expire.

If you cancel your Program Card or close your Card Account for any reason, or we cancel your Program Card or close your Card Account due to an event of default, your Rewards will immediately expire.

You may not assign, transfer or pledge your Rewards. You have no property rights or other legal interest in your Rewards. Rewards are not redeemable for cash.

Errors and Disputes

If you believe an error has occurred and you are eligible for a Reward that you haven't received or you were given an incorrect Reward, please contact us by email at support@imprint.co or by phone at (888) 814-8895. We may ask you to submit documentation related to the Transaction associated with the Reward in order to service your request.

Changes to the Program

We reserve the right, at any time and at our sole discretion, to make any changes to or discontinue the Imprint Rewards Program, including by eliminating or altering any Reward earning rates percentages, eligible Transaction categories, redemption options, and any other aspect of the Imprint Rewards Program or these Terms. If any of the following changes are made, we will give you 30 days' notice: increasing program fees, decreasing the rate at which you earn points, limiting the maximum number of points you can earn, or canceling the program. This notice will be in writing, and, at our option, may be delivered via e-mail, SMS, Imprint app notification, or via the program website. For any other changes, we will notify you by such means as we deem appropriate, which may include posting an updated version of these Terms to the Imprint app, and as otherwise required by law, at which time such updated Terms shall immediately become effective.

Issuer Statement

Holiday Inn Club Vacations™ World Mastercard® credit card accounts are issued by First Electronic Bank, Member FDIC, pursuant to a license from Mastercard International Incorporated. Mastercard and the circles design are registered trademarks of Mastercard International Incorporated. Holiday Inn Club Vacations Credit Card is powered by Imprint Payments.