

Terms and Conditions for the Zions Bancorporation, N.A.

Premium Credit Card Rewards and Cash Back Program

Effective 10/15/2024

These Terms and Conditions ("Terms and Conditions") constitute an agreement between you and Zions Bancorporation, N.A. ("**Bank**"), the issuer of your Visa credit card ("**Card**"), and govern the enrollment of your Visa Credit Card Account ("**Account**") in either the Bank's Rewards or Cash Back Program¹. They are in addition to the Credit Card Agreement and Disclosures applicable to your Account, and any other terms, conditions, or rules that we may issue from time to time, with or without notice, concerning the Rewards or Cash Back Program.

You automatically accept these Terms and Conditions as they apply to either the Credit Card Rewards or Cash Back Program on the earlier of (a) 15 days from the date your Account is enrolled in the program or (b) the date you first use your Card after enrollment in that program. Please note that you may enroll your Account in either the Rewards Program or the Cash Back Program, but not both.

GENERAL DEFINITIONS

Active Account – An Account with at least one Qualified Net Purchase in the previous 12 billing periods.

Cash Back Program – The Bank's credit card account loyalty program where a percentage of the monetary amount of Qualified Net Purchases made in a billing period is stored in your Account until redeemed in the form of a statement credit, or a credit transfer to another bank account. Cash back rewards are reflected in the billing statement for the period in which they were earned.

Good Standing – An Account that is not over limit, closed, more than 60 days past due, or otherwise deemed ineligible for ongoing use.

Ineligible Transactions – The following Account transactions are ineligible to earn reward points, be included in the Rewards Annual Bonus calculation, or 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, and transactions that are not bona fide purchases of goods or services delivered or performed by a merchant.

Qualified Net Purchase – Any transaction other than an Ineligible Transaction or credit to your Account.

Rewards Program – The Bank's credit card account loyalty program where cardholders can earn points through bonus promotions or by making Qualified Net Purchases in certain merchant categories including restaurants, travel and lodging, grocery stores, car rentals, gas purchases. Purchases in some merchant categories may offer higher reward points than other categories.

You, Your, Yours – refer to the person(s) named on your Account application.

GENERAL DISCLOSURES

- The Rewards and Cash Back Programs are 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 Bank reserves the right to:
 - decline to enroll your Account in the Rewards Program or the Cash Back Program or
 - terminate your Account's enrollment in either program.
- Redemption of rewards may result in your receipt of taxable income. You are solely responsible for any tax liability arising out of redemption of rewards. Please consult with your tax advisor should you have any questions regarding your personal tax situation.

¹ The name of the Bank division where you opened your Account appears on the face of your Card, on your monthly statement (whether in paper or electronic form), and on other materials related to your Account.

REWARDS PROGRAM

- (a) **Earning Reward Points.** Your Account must be in Good Standing to earn reward points and is eligible to earn reward points on the earlier of a) the date you activate and use your Card or b) the first day of the billing cycle that immediately follows your enrollment in the program. There is no limit on the number of reward points your Account can earn. Earned but unredeemed reward points do not expire while your Account is Active and in Good Standing.
- (i) **Standard Earn Rate.** Your Account earns at least one and a half reward points for every one dollar (\$1) you spend on Qualified Net Purchases, rounded to the nearest whole dollar.
- (ii) **Enhanced Earn Rate.** You earn reward points at the Enhanced Earn Rate on Qualified Net Purchases in certain categories based on your type of Credit Card.
- (a) Airlines (Merchant Category Codes ("MCC")² 3000-3350 and 4511)
 - (b) Hotels (MCC 3501-3999 and 7011)
 - (c) Cruise Lines (MCC 4411)
 - (d) Travel Agencies (MCC 4722)
 - (e) Car Rentals (MCC 3351-3500 and 7512)
 - (f) Dining (MCC 5812)

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

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

- (iii) **"Loyalty" Reward 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.
- (a) The terms for earning loyalty reward points on non-credit card Bank products will vary by promotional campaign and can be changed or discontinued at any time without notice.
 - (b) If you have questions about the terms or effective dates of a Loyalty reward points promotion, please call us at call 1-800-494-1698 or visit your local Bank branch.
- (iv) **Annual Rewards Bonus** (select credit cards only).
- (a) 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).

² VISA 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.

- (b) 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):

(1) Earn 9,500 bonus reward points when you spend \$30,000 during your anniversary year.

- (c) 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):

(1) Earn 19,500 bonus reward points when you spend \$50,000 during your anniversary year.

- (d) Annual Rewards Bonuses are awarded in addition to the reward points Standard and Enhanced earn rates mentioned above.
- (e) To receive an Annual Rewards Bonus, your Account must be in Good Standing at the time the Annual Rewards Bonus is calculated.
- (f) 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.
- (g) Allow up to 4 to 6 weeks from your Account opening anniversary date for the bonus rewards to be added to your rewards balance.

(b) Redeeming Earned Reward Points.

- (i) You must request redemption of reward points you have earned. In order to redeem:
- (a) You must have earned at least 2,500 reward points;
 - (b) You must redeem at least 2,500 reward points at a time; and
 - (c) Your Account must be Active and in Good Standing.
- (ii) Reward points can be redeemed only by an Account owner or an authorized user of the Account, including, without limitation, any person who is authorized to access the Account via mobile app or online banking and any authorized business company contact on a business Account. You may request redemption of reward points by:
- (a) accessing your Account via mobile app or online banking;
 - (b) calling us toll free at the number on the back of your Card (24 hours a day / 7 days a week); or
 - (c) visiting a Bank branch during regular business hours.
- (iii) Reward points will be credited to your Account 3-5 business days following your redemption request.
- (a) We will issue a statement credit showing the number of reward points you redeem. Although reward points have no cash value, each reward point can be redeemed for a \$.01 statement credit.
 - (b) Redeemed reward points do not qualify as a payment on your Account. Please be sure to make at least the minimum payment shown on your Account's periodic statement even if reward points were credited to your Account during the statement's billing period.
- (iv) Other guidelines for the crediting and redemption of reward points:
- (a) Although reward points don't expire as long as your Account is Active and in Good Standing, only Qualified Net Purchases from the preceding 90 days are available to redeem against.
 - (b) The crediting and redemption of reward points are considered final. You are responsible for reviewing your Account's periodic statements and notifying us promptly if you believe a statement contains an error. Your Account will be deemed correct, and we may not be able to make any changes you request to any Qualified Net Purchases, or your redeemed or unredeemed reward points amounts after 90 days, though we reserve the right to do so in our sole discretion.

- (c) We may reverse or reduce reward points credited to your Account and/or cancel your Account's enrollment in rewards if we determine in our sole discretion that those reward points were earned for an Ineligible Transaction. Such a reversal, reduction, or cancellation may result in a negative reward points balance in your Account.
- (d) The crediting and redemption of reward points will be suspended whenever your Account is not Active and in Good Standing.
- (e) If the Rewards Program is cancelled, or your Account is closed, or your participation in the Rewards Program is terminated for any reason, all unredeemed reward points will be forfeited.

CASH BACK PROGRAM

- (a) **EARNING CASH BACK.** You are eligible to earn cash back on the earlier of a) the date you activate and use your 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 cash back you can earn. Earned but unredeemed cash back does not expire while your Account is Active and remains in Good Standing.
 - (i) **Standard Earn Rate.** You earn 1% 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 a purchase or amount qualifies to earn cash back.
 - (ii) **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.
 - (a) Airlines (Merchant Category Codes ("MCC")³ 3000-3350 and 4511)
 - (b) Hotels (MCC 3501-3999 and 7011)
 - (c) Cruise Lines (MCC 4411)
 - (d) Travel Agencies (MCC 4722)
 - (e) Car Rentals (MCC 3351-3500 and 7512)
 - (f) Dining (MCC 5812)

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

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

³ VISA 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.

- (iii) **“Loyalty” Cash Back.** From time to time, we may offer temporary promotions that let you earn “Loyalty” cash back by obtaining or using Bank products other than credit cards.
- (a) The terms for earning loyalty cash back on non-credit card Bank products will vary by promotional campaign and can be changed or discontinued at any time without notice.
 - (b) If you have questions about the terms or effective dates of a Loyalty cash back promotion, please call us at call 1-800-494-1698 or visit your Bank branch.
- (iv) **Annual Rewards Bonus** (select credit cards only).
- (a) 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).
 - (b) 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):
 - (1) Earn \$95 cash back bonus when you spend \$30,000 during your anniversary year.
 - (c) 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):
 - (1) Earn \$195 cash back bonus when you spend \$50,000 during your anniversary year.
 - (d) Annual Rewards Bonuses are awarded in addition to the cash back Standard and Enhanced earn rates mentioned above.
 - (e) To receive an Annual Rewards Bonus, your Account must be in Good Standing at the time the Annual Rewards Bonus is calculated.
 - (f) 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.
 - (g) Allow up to 4 to 6 weeks from your Account opening anniversary date for the bonus rewards to be added to your rewards balance.

(b) REDEEMING EARNED CASH BACK.

- (i) You must request redemption of cash back you have earned. In order to redeem:
 - (a) You must have a minimum of \$1 earned cash back, and
 - (b) Your Account must be Active and in Good Standing.
- (ii) There are two ways to receive your cash back:
 - (a) As a credit to a deposit (checking or savings) account maintained at the Bank division named on the front of your Card, or
 - (b) As a credit to your Account.
- (iii) Cash back may be redeemed only by an owner of the Account or an authorized user of the Account, including, without limitation, any person who is authorized to access the Account via mobile app or online banking and any authorized company contact on a business Account. You may request redemption of cash back by:
 - (a) accessing your Account via mobile app or online banking;
 - (b) calling us toll-free at the number on the back of your Card (24 hours a day / 7 days a week); or
 - (c) visiting a Bank branch during regular business hours.

- (iv) The deposit or credit of your cash back will occur 2 to 3 business days following receipt of your redemption request.
 - (a) If you request redemption of cash back by deposit to a deposit account that is closed, the monetary value of the cash back will be credited to your Account.
 - (b) A redemption of cash back does not qualify as a payment on your Account. Please be sure to make at least the minimum payment shown on your Account's periodic statement even if cash back was credited to your Account during the statement's billing period.
 - (c) The crediting and redemption of cash back are considered final. You are responsible for reviewing your Account's periodic statements and notifying us promptly if you believe a statement contains any error. Your Account will be deemed correct, and we may not be able to make any changes you request to any Qualified Net Purchases or your redeemed or unredeemed cash back amounts after 90 days, though we reserve the right to do so in our sole discretion.
 - (d) We may reverse an earned cash back and/or cancel your Account's enrollment in cash back if we determine in our sole discretion that the related purchase was an Ineligible Transaction.
 - (e) The award and redemption of cash back will be suspended whenever your Account is not Active and in Good Standing.
 - (f) If the Cash Back Program is cancelled, your Account is closed for any reason, or your participation in the Cash Back Program is terminated, all unredeemed cash back will be forfeited.