

AmazIng Rewards® Program Terms & Conditions

Effective 1/1/2016

DEFINITIONS:

Account – The Visa credit card Account you enroll in the AmazIng Rewards Program.

AmazIng Rewards Program – The “Program” offered and managed by ZB, N.A. dba Zions Bank, California Bank & Trust, or Amegy Bank.

Bank – If you opened your Account at Zions First National Bank (“Zions Bank”), Vectra Bank Colorado, National Bank of Arizona, or Nevada State Bank, “Bank” means ZB, N.A. dba Zions Bank as the issuer of your Credit Card. Otherwise, Bank means ZB, N.A. dba California Bank & Trust or Amegy Bank, whoever is the issuer of your Credit Card.

Credit Card – A card issued in connection with your Account.

Good Standing – The Account is not over limit, closed, or more than 60 days past due.

Ineligible Transactions – The following Account transactions are ineligible to earn AmazIng Rewards or be included in the AmazIng Rewards Annual Bonus calculation: 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.

Qualified Net Purchases – Any transactions other than Ineligible Transactions and credits to your Account.

You (Your, Yours) – The person(s) named on your Account application.

ENROLLING IN THE PROGRAM:

- Enrollment in the Program is subject to a) these Terms and Conditions, b) the Credit Card Agreement and Disclosures applicable to your Account, and c) any other terms, conditions, or rules that we may issue from time to time, with or without notice, to govern the Program.
- You automatically accept these Terms and Conditions on the earlier of a) 15 days from the date your Account is enrolled in the Program or b) any use of the Credit Card after enrollment. If you choose to decline these Terms and Conditions, please call the number on the back of your Credit Card to cancel your Account’s enrollment in the Program.
- In order to use the Program, you must be an online banking customer, and the Bank must accept enrollment of your participating Credit Card in the Program.
- Your participating Credit Card may only be enrolled in one rewards program offered by the Bank at any one time, and the Bank reserves the right to reject enrollment of your Credit Card in the Program.
- Once enrolled, your AmazIng Rewards points earning and redemption transactions are shown on your monthly Account Statement.

EARNING AMAZING REWARDS POINTS:

You are eligible to earn Rewards points a) the date you activate and use your Credit Card or b) the first day of the billing cycle that immediately follows your enrollment in the Program. You can earn:

1 Rewards Point:

- You earn one (1) Rewards point for every one dollar (\$1) spent on Qualified Net Purchases, rounded to the nearest whole dollar. We reserve the right to determine whether any particular purchase or amount qualifies to earn points.
- There is no limit on the amount of Rewards points you can earn.
- Earned but unredeemed points do not expire while your Account remains open and Account is in good standing.

“Loyalty” Rewards 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.
- 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.
- The Bank may in its sole discretion choose to exclude cards that are branded in the name of an Affiliate from its loyalty promotion campaigns.
- To determine whether a promotion is currently in effect and its terms, you may speak with the department of the Bank that sponsors the particular loyalty promotion, or you may call 1-800-494-1698.
- You must request Loyalty Rewards points at the time you make promotional non-credit card transactions or obtain non-credit card products.

AmazIng Rewards Annual Bonus:

- You can earn an AmazIng Rewards annual bonus ranging from 0% - 25% of the total AmazIng Rewards points you have earned on Qualified Net Purchases during the preceding calendar year.
- The AmazIng Rewards Annual Bonus *is in addition to* the one (1) AmazIng Rewards point mentioned above. The amount of the AmazIng Rewards Annual Bonus depends on the total amount of your annual Qualified Net Purchases.
- To be eligible for an AmazIng Rewards Annual Bonus, your Account must be in Good Standing at the time the AmazIng Rewards Annual Bonus is calculated.

AmaZing Rewards Annual Bonus (continued):

- The following table shows the spending tiers for and offers examples of, participation in the AmaZing Rewards Annual Bonus Program:

If your annual Qualified Net Purchases total:	your AmaZing Rewards Annual Bonus can be this percentage of your 1% AmaZing Rewards: ¹	For example, if your annual Qualified Net Purchases total:	you will earn 1 AmaZing Rewards point for each dollar spent, equaling:	plus , you are eligible for an AmaZing Rewards Annual Bonus of:	So the annual total of your AmaZing Rewards earnings could be as much as: ²
\$0 - \$4,999	0%	\$4,500	0	0	4,500
\$5,000 - \$9,999	5%	\$7,500	7,500	375	7,875
\$10,000 - \$14,999	10%	\$12,500	12,500	1,250	13,750
\$15,000 - \$19,999	15%	\$17,500	17,500	2,625	20,125
\$20,000 - \$24,999	20%	\$22,500	22,500	4,500	27,000
\$25,000 or more	25%	\$40,000	40,000	10,000	50,000

¹The AmaZing Rewards Annual Bonus percentage is applied to the basic AmaZing Rewards point for each dollar spent. Any promotional increase in that 1 point will not be included in the calculation of the annual bonus.

²The AmaZing Rewards Annual Bonus will be credited to your “Earned Rewards” total within 6 weeks of calendar year-end and will appear in the “Rewards Summary” under the “Total Earned During This Statement” section of your monthly Account statement.

REDEEMING EARNED AMAZING REWARDS POINTS:

You must request redemption of Rewards points you have earned. In order to redeem:

- You must have a minimum of 2,500 points earned.
- You must redeem at least 2,500 points at any one time.
- Your Account must be in Good Standing.

Points can only be redeemed by the owner(s) of the Account or an authorized user of the participating Account, including, without limitation, any person who is authorized to access your participating Account via online banking, and any authorized business company contact on business participating Accounts. You may request redemption of Rewards points by:

- Logging on to your online banking account, select the Credit Card Account, then select “Account Summary”, then select “Rewards”, then select “Redeem”. We will use all reasonable efforts to provide access to the Website on a 24-hour, 7-days-a-week basis. However, we cannot guarantee that access to the Website will be uninterrupted or available at all times. We assume no liability or responsibility for any delay, interruption, or downtime. Please see the Website for further details regarding your use of the Website.
- Calling us toll free at the number on the back of your Card (24 hours a day/7 days a week). If you redeem your points by calling the Contact Center, you will be making a request for the Contact Center agent to assist you with your redemption and the redemption will be deemed to be made pursuant to your instructions.

The credit of your AmaZing Rewards points will occur 3-5 business days following your request for redemption.

- We will issue a statement credit corresponding to the number of points you redeem. Although Rewards points have no cash value, each Rewards point can be redeemed for a \$.01 statement credit.
- AmaZing Rewards credited to your Account does not qualify as a payment on your Account. Please be sure to make at least your full monthly minimum payment in addition to any AmaZing Rewards credit.

Other guidelines related to redeeming earned AmaZing Rewards points:

- You may redeem points against any Qualified Net Purchase listed on your rewards statement, even if you don't have enough points available to pay the purchase in full (“Partial Redemption”).
- At the time of each redemption request, only Qualified Net Purchases from the preceding 90 days are available to redeem against.
- Your points redemptions are considered final. You are responsible to review your Account and notify us promptly if you suspect there is an error of any kind reflected on your statement. Your Account will be deemed correct, and we may not be able to make any changes you request to any AmaZing Rewards points transactions or balances after 90 days, though we reserve the right to do so in our sole discretion.

TAX INFORMATION:

Redemption of AmaZing Rewards points may result in your receipt of taxable income from the Bank or its affiliates in the tax year in which the AmaZing Points are redeemed. In accordance with federal and/or state tax law or regulation, the Bank or its affiliates may be required to send to you and file with the IRS or applicable taxing authority tax reporting statements, which may include IRS Form 1099, for the year in which a reward is issued to you. The valuation of AmaZing Rewards point redemptions for tax reporting purposes will be made at the Bank's sole discretion. You are solely responsible for any tax liability arising out of the redemption of AmaZing Rewards points. Please consult with your tax advisor if you should have any questions regarding your personal tax situation.

PROGRAM RESTRICTIONS AND LIMITATIONS:

- The Program is also subject to all applicable laws and regulations. Many of these applicable Terms & Conditions, Agreements, or Disclosures may be viewed and downloaded from the Agreement Center on your online banking website.
- The Program and Website are provided on an “as is” and “where is” basis, with no express or implied warranty of any kind, including implied warranties of merchantability or fitness for particular purpose. Bank shall have no liability to you or any other person in contract, negligence, tort, strict liability or otherwise for any damages (including without limitation direct, indirect, special, consequential or punitive damages) even if the Bank has been advised of the possibility of such damages. The foregoing exclusions and disclaimers include but are not limited to damages arising out of or in connection with (1) use, operation, failure, defect, or interruption of the Program or Website (including Program enrollment and points redemptions), (2) performance or nonperformance by the Bank or its affiliates, or (3) any computer virus, communications failures, or unauthorized access to or use of any record.
- We may reverse points, debit your accrued points, and/or cancel benefits if we reasonably believe that a transaction was unauthorized, that the purchase was returned, or that the transaction was not a bona fide purchase of goods or services delivered or performed by the merchant. Such reversal, debit, or cancellation may result in a negative points balance on your account.
- You may not purchase additional rewards points, or sell, transfer or assign your AmaZing Rewards points.
- Any aspect of the AmaZing Rewards Website may be changed, supplemented, deleted, updated, discontinued, suspended, or modified at any time. The Bank and its affiliates reserve the right to amend, cancel, or change the applicable Terms & Conditions or the Program, or restrict your access to it at any time with or without notice, to the full extent permitted by law. Your continued use of the Website or participation in the Program following any such modification will be subject to the applicable Terms & Conditions in effect at the time of your use or participation.
- The Bank and its affiliates shall not be liable to you for any delay or other damages that might result from any such modification, suspension, or discontinuance.
If the Program is cancelled, or your account is closed or your participation in the Program is terminated, for any reason, all unredeemed points will be forfeited.