

# Frequently Asked Questions

## General

**Q: How do I access my Loyalty Account?**

A: Depending on your financial institution's configuration, you will either log in through your online banking account or you will log in with a user ID and password through a link provided by your financial institution.

**Q: How do I change my email address?**

A: For security purposes, you will need to contact your financial institution directly to change your email address on file. An additional one-time use email address can be added to each redemption request, but it will not be stored for future use.

**Q: How do I change my mailing address?**

A: For security purposes, you will need to contact your financial institution directly to change your mailing address on file. An additional one-time use mailing address can be added to each redemption request, but it will not be stored for future use.

**Q: Where can I find program details on how points are earned and when they have to be used?**

A: Point earning details, expirations, and maximum points allowed can be obtained by contacting your financial institution.

**Q: How can I verify if I earned points for a transaction?**

A: If you are successfully logged into your loyalty account, you can view your transaction history by selecting "History" and then "Rewards Activity" on the navigation bar. If you are missing a transaction you can call the Awards Redemption Center at 855-854-5493. An Awards Representative will be able to help you determine the reason for the missing transaction.

**Q: How do I redeem my points?**

A: You can redeem your points by selecting "Redeem" on the redemption site and then select the type of redemption. If you prefer you can call the Awards Redemption Center toll-free at 855-854-5493 during the following days/times.

Non-travel redemptions: 8 a.m. to 8 p.m. Central Time, Monday through Friday

Travel redemptions: 7 a.m. to 11 p.m. Central Time, Monday through Sunday

**Q: Where can I see what I've ordered?**

A: If you are successfully logged into your loyalty account, you can verify orders by selecting the "History" and then "Rewards Activity" on the navigation bar. Once you see your earning activity, you can select "Rewards Redeemed" above the transaction listing.

**Q: What Internet browser works best when accessing my loyalty account ?**

A: Chrome is the preferred browser.

**Q. How do I reach the Awards Redemption Center from outside the United States and Canada?**

A. Please call 206-352-3478.

## Log In *(if applicable to your program)*

### **Q: Which number do I use to register my account?**

A: If you have a participating card, enter your card number in the “Account Number” field. If you participate without a card, contact your financial institution to obtain your loyalty account number.

### **Q: What are the requirements for setting a password?**

A: Passwords cannot be the same as the User ID and must contain 8 to 20 characters. The password must have alphanumeric characters with one upper case, one lower case, one numeric, and at least one special character. The special characters allowed are ! @ # \$ % ^ \* , \_ . The password cannot contain more than two repeating characters. Your password is case sensitive so it must match exactly as it was entered.

### **Q: How do I reset my password?**

A: Select “Forgot Password?” on the login screen and follow the steps displayed.

### **Q: What should I do if I have forgotten my user ID?**

A: Select “Forgot User ID?” on the login screen and follow the steps displayed.

### **Q: Can I change my User ID?**

A: No, user IDs cannot be changed.

## Gift Cards *(if applicable to your program)*

### **Q: Can I have my gift card sent to an alternate address?**

A: Yes, during the checkout process, you may provide an address where you would like the gift card shipped or emailed.

### **Q: When should I expect my gift card?**

A: Physical gift cards will be delivered via USPS, UPS or FedEx. Should a gift card not be delivered to the intended recipient within 14 days of the shipping date, please contact the Awards Redemption Center at 855-854-5493. Digital gift cards will be delivered to the e-mail specified during the checkout process. You are responsible for submitting correct information when ordering an award. Digital gift cards will be delivered within 48 hours of your order.

### **Q: Can gift cards be mailed internationally?**

A: Gift cards can only be mailed within the U.S. or to an APO/FPO.

### **Q: I changed my mind. Can I cancel my order?**

A: Points redeemed for a gift card are final. Gift Cards may not be exchanged or returned unless damaged or defective at the time of receipt. Gift Cards previously issued by a merchant that no longer accepts gift cards or is no longer in business may not be exchanged or returned.

### **Q: What happens if I lose my gift card?**

A: Except as required by law, gift cards will not be replaced or replenished if lost, stolen, expired, destroyed, used without the intended recipient’s permission, or used in a manner inconsistent with any law.

**Q: I never received my gift card, what do I do?**

A: Should a physical gift card not be delivered to the intended recipient within 14 days of the shipping date or a digital gift card not be delivered within 48 hours of order, please contact the Awards Redemption Center at 855-854-5493. Customer Support will attempt to resolve any issues within fourteen (14) days of contact. Research will be conducted to determine the appropriate resolution, but in no event will a replacement gift card be issued more than 30 days after the original gift card shipping date.

**Q: Do gift cards/certificates expire?**

A: Each merchant may impose additional terms and conditions which are specified on the gift card including, but not limited to expiration dates and dormancy fees as state or federal regulations allow.

**Merchandise Awards** *(if applicable to your program)*

**Q: Can I have my merchandise sent to an alternate address?**

A: Yes, during the checkout process, you may provide an address where you would like the merchandise shipped. Depending on the item and your location, you may be able to pick up your merchandise in store.

**Q: When should I expect my merchandise?**

A: If you choose to have your item shipped, timeframes vary by item. Please allow up to 2 weeks for your item to arrive.

**Q: Can I return my merchandise?**

A: Most new, unopened items returned within 30 days of shipment can be returned for either a replacement item or a refund of points. If you've received an incorrect or defective item, you can choose to receive the correct functioning merchandise or a full refund of your points including shipping and handling. Restocking fees in addition to shipping and handling fees may be applied on items returned that are not damaged or the wrong item. This would be deducted from the amount of points refunded to your account for a return. Exceptions where returns are not allowed are listed in the terms and conditions.

**Q: How do I initiate a return?**

A: Please see the current process in the terms and conditions.

**Q: I never received my merchandise, what do I do?**

A: If you did not receive your merchandise, you should call the Award Redemption Center at 855-854-5493 and we will investigate the status of your order.

**Travel Awards** *(if applicable to your program)*

**Q: What is the minimum timeframe for booking travel?**

A: Hotel, car reservations, and activities must be booked at least twenty-four (24) hours in advance of arrival. Airline tickets must be booked at least forty-eight (48) hours prior to departure. Cruises must be booked at least seven (7) days prior to cruise departure.

**Q: How far in advance can I book travel?**

A: Air, hotel, and car reservations are restricted to a maximum of 330 days in advance. Advanced activity bookings are restricted to a maximum of 180 days. Cruise

reservations are restricted to a maximum 24 months in advance. Your cruise return date must be within the 24-month period.

## Air

### **Q: Can I cancel or change my airline ticket?**

A: Airline tickets are non-refundable and non-changeable unless permitted by the terms of the fare and are subject to airline rules, penalties, and fare differences. Changes to and cancellations of airline tickets can be made only if the Travel Supplier and specific air ticket rules permit the changes or cancellations. Travel Suppliers may charge a ticket service fee for all exchanges, modifications, or cancellations, in addition to airline penalties and fare differences.

### **Q: I did not use my airline ticket; can I get a refund?**

A: Unused tickets contain no value if not canceled prior to departure. To inquire about refundability of a fare you are considering, please call the appropriate airline.

### **Q: How many days are allowed between my departure and return flights?**

A: Your return flight must be no more than 328 days from the date of departure.

### **Q: Are there any additional fees related to airline travel?**

A: Any fees associated with the applicable redemption or ticket purchase will be the responsibility of the traveler at the time of booking. These fees include, but are not limited to, ticketing fees, airline fuel surcharges, and security fees. Government entry/exit fees may apply, depending on your destination. These are your sole responsibility and may be additional to your booking charges. In addition, the loyalty points price listed for airline tickets does not include any applicable baggage fees, meals, beverages or service fees. Restrictions may apply.

### **Q: Can I use my points to book a ticket for someone else?**

A: Yes. Tickets may be issued in a name designated by the accountholder. All reservations must be made in the EXACT legal name of the person traveling, and tickets are non-transferable. Name changes are not permitted. You will be responsible for any charges issued due to incorrect passenger information entered by you or provided at the time of making the reservation. Airline tickets for minors under the age of 17 traveling alone cannot be redeemed or purchased in the Program as each airline has their own rules for unaccompanied minors. These tickets must be purchased directly with the airline.

### **Q: My itinerary has an error, what should I do?**

A: Any errors or discrepancies must be reported to the Awards Redemption Center at 855-854-5493 immediately or at a minimum, within 24 hours from the time of the ticket booking. Email requests will not be accepted. Any changes made after the ticket issuance could incur additional fees and/or penalties, jeopardize availability, and cause the fare to increase at the accountholder's expense except where those errors were made by the fulfillment partner and reported by the accountholder within the required 24-hour period. All voluntary changes at any time are subject to the program rules and could incur additional fees and/or penalties by the airline and/or the Awards Redemption Center. All airline tickets are non-refundable and redemptions are final. Points, credits, and cash refunds will not be issued for any changes or canceled travel arrangements.

**Q: I was notified that my itinerary has changed, and I can't fly on that date. What are my options?**

A: Itinerary dates and/or departure/arrival times may be subject to change by the airline. If the airline imposes an itinerary change, you may accept the change or contact the Awards Redemption Center at 855-854-5493 to find alternative options or cancel if the alternative options do not work for you.

**Q: Can I purchase travel insurance?**

A: Travel insurance is available for select award types. Accountholders are responsible for any fees associated with the purchase of travel insurance. Please speak to a travel agent at 855-854-5493 for additional details.

**Q: How are the tickets issued?**

A: Tickets will be issued as e-tickets, and the confirmation will be sent via email.

**Q: Can I combine points from another airline mileage program?**

A: No, there are no partnership programs available.

**Q: Can I receive air miles if I use my points for a ticket?**

A: If your ticket will be issued on the same airline that you accrue air miles, be sure to enter your mileage plan number during your redemption. It is at the airline's discretion as to whether the air miles from the trip will be added to your mileage plan. Refer to your mileage plan rules for complete information. If you are eligible to receive air miles, remember that it's your responsibility to verify that the miles have been added to your plan.

**Q: Are points required for a child or infant?**

A: Yes, if a seat is required for travel, redemption of points is required. Children under two years old may be able to fly for free if they sit on an adult's lap. Please check with a travel representative for specific airline restrictions. Some airlines may require a birth certificate for infants under the age of two traveling without charge.

## Hotel

**Q: Can I cancel my redemption for a hotel stay?**

A: Hotel rooms are prepaid and are non-refundable and non-changeable unless permitted by the terms of the room/rate description. In the event a cancellation is permitted, you must contact the Awards Redemption Center at 855-854-5493 to handle your request. Cancellations or modifications handled by the hotel directly may result in no refund.

**Q: How many hotel rooms can I book at one time?**

A: You may book up to three hotel rooms per reservation if they are the same room type. For additional rooms, please contact the Awards Redemption Center at 855-854-5493 to handle your request.

**Q: I did not use my hotel reservation; can I get a refund?**

A: No shows are non-refundable and will result in a total forfeiture of settlement and points and without credit due.

## Car Rental

**Q: Can I cancel my redemption for a car rental?**

A: You may be able to cancel your car rental, but you must contact the Awards Redemption Center at 855-854-5493 to handle your request. Change or cancellation fees may apply. Cancellations or modifications handled by the rental car agency directly may result in no refund.

## Activities

**Q: Can I cancel my redemption for an activity?**

A: All activities are completely non-refundable once booked unless canceled by the activity travel supplier.

**Q: Do I need to reconfirm my booked activity?**

A: The activity travel supplier reserves the right to change, cancel, or modify the date, length, or inclusions of activity booked without notice. You should reconfirm the activity booked at least 72 hours prior to the activity date.

**Q: I did not use my activity reservation; can I get a refund?**

A: No shows are non-refundable and will result in a total forfeiture of settlement and points and without credit due.

## Cruises

**Q: Can I cancel my redemption for a cruise?**

A: Cruise line cancellation policies vary, based on the type of cruise, length of cruise, and time of year. Please refer to the individual cruise line website for additional information; frequently asked questions (FAQs), full terms and conditions, and cancellation policies.

## Cash Awards *(if applicable to your program)*

**Q: Can I cancel my redemption for cash items?**

A: No, redemptions for cash and cash related items (statement credit, direct deposit, purchase rebate, charity, gifting points) are final and cannot be cancelled.

**Q: How long does it take to receive my cash redemption?**

A: Redemptions for direct deposit are typically deposited to the designated account within 5 business days. Redemptions for statement credit (if applicable) are typically posted to your account within 3 business days.

**Q: Are statement credits applied as a payment?**

A: No, statement credits are not a payment. Please remember to submit your normal monthly payment before your next due date.

**Q: What is a Purchase Rebate?**

A: Purchase rebate allows you to select eligible transactions for a rebate. Rebates are handled like cash redemptions and either posted as a statement credit or direct deposit, depending on your financial institution's settings.