Program Rules & Conditions

Rule # 1
Every 1 dollar(s) in qualifying purchases, net of returns, "Participant" transacts on their credit card account eligible in this Rewards Program ("Program") earns Participant 1.5 Point(s) ("Point") as provided for in these Rules.No points are earned for finance charges, fees, cash advances, convenience checks, foreign transaction currency charges, or insurance charges posted to their account. Charges or transactions may be added to, or removed from, the above lists of eligible charges and transactions from time to time at the sole discretion of the Program. Any questions as to what constitutes an eligible charge shall be resolved at the sole discretion of the Program. Points for this Program begin to accumulate with purchases Participant makes beginning on the first day of the billing cycle in which their Program begins and ending on the last day of the last billing cycle of the announced duration of their Program.Points earned from net purchases and point adjustments made between billing statement cycles will be deemed as earned after being posted to Participant's next monthly statement.

Rule # 2
Rewards will expire after five (5) years on a first-in, first-out basis. Please review the summary page for next to expire rewards.

Rule # 3
Points can be used to order the awards described in the current brochure or the program website, which may be updated from time to time. Point requirements assigned to any award are subject to change from time to time without notice, and awards may be discontinued or substituted at any time. Award suppliers have agreed that, to the best of their ability, merchandise featured in this Program will be available in sufficient quantities to meet expected demand. However, there may be instances in which product demand exceeds supply, in which case the Program reserves the right to substitute a similar item of equal value or withdraw the offer for that product. If it is not replaced points will be refunded, and the Participant will be advised to make an alternate selection.

Rule # 4
Except where otherwise prohibited by applicable law, accounts must be open and in good standing (not canceled or terminated by party; not delinquent, over limit, or otherwise not

available to use for charges) at time of redemption. Awards are not available when a cardholder is in default under the card agreement. The sponsoring financial institution reserves the right to suspend the cardholder's participation in the program until the account is in good standing.

Rule # 5
Awards will typically be shipped via a parcel delivery service or by the U.S. Postal Service and will generally ship within 2-3 business days of order received. On occasion, an item will be out of stock. You will be notified of this while placing your order. Once the item comes into stock, it will ship within 2-3 business days. Some items may be drop shipped directly from the manufacturer/supplier and may take 4-6 weeks for delivery, but most often those items ship within 10 business days.

Rule # 6
Award Item Return Policy: The program extends a 100% guarantee return policy for any item received damaged or defective providing that it is returned with all original packaging.

For items that are received damaged, recipient must notify Customer Service within 48-hours of delivery. For items that become defective within 30 days of receipt, customer service will provide a replacement. For items that become defective after 30 days of receipt, customer service will provide a ‘proof of purchase’ so the item can be serviced under the manufacturer warranty. Some manufacturers e.g. Apple, Troy-Built, HP, will not allow returns, but will provide exceptional warranty service. In these cases, the award recipient may receive instruction on how to obtain warranty service as opposed to a complete award replacement from the manufacturer. NOTE: Digital award items are not returnable. Because codes are “live” and e-mailed to recipients. The program is unable to return or exchange such digital products.

Our Amazon Store items have a no return policy, unless items are received damaged, recipient must notify Customer Service within 48-hours of delivery. The Customer Service Representative will provide a return label via email. Once item is received by Amazon, points will be refunded within 10 business days.

In Summary:

Any item received damaged (report within 48 hours of receipt) or defective (report within 30 days of receipt) will be replaced.
The award program participant must call Customer Service to report the issue.
Customer Service will provide a Return Authorization number to the participant and return instructions.
The participant should repackage the item in its original packaging and write the Return Authorization number on the box.
Customer Service will authorize the delivery carrier to pick up the item.
Once received at Program Award Headquarters, the return is inspected and entered into the system. A replacement order is entered. There is no cost to the participant.
The replacement item will ship to the participant within 72 hours of the replacement order being processed (if in stock). An item that is not in stock will ship within 2-3 business days once it becomes available. Some items may be drop shipped directly from the manufacturer/supplier and may take 4-6 weeks for delivery, but most often those items ship within 10 business days. NOTE: Replacement orders are manual orders and will not appear on the website. The status of the original order will remain as shipped.
If the original item is discontinued and there is no direct replacement, award points will be refunded to the participant.
Rule # 7
Points may be redeemed for cash or statement credit according to local rules of sponsoring financial institution.

Rule # 8
Points in this Program may not be used with any other offer, promotion or discount, cannot be combined with cash to obtain merchandise awards, cannot be earned from or transferred to or combined with any other account's points for redemption.

Rule # 9
Points will be deducted from the total points available for redemptions and for any returns or credits associated with the account. Points deducted for credits to an account will be at the same rate at which the original charges earned those points. The Participant's credit card account may be charged for the actual cash difference between the cost of the award

redeemed and the net value of the actual points available for redemption in the event the Participant redeems unearned Points.

Rule # 10
Points may be forfeited due to Rules violations.

Rule # 11
This Program is void where prohibited or restricted by law.

Rule # 12
Participant is responsible for any federal, state or local income or other taxes or gratuities, if applicable.

Rule # 13
Participant agrees to hold Velera Solutions, LLC and it is affiliates (Velera) and any vendors associated with the Program, as well as any credit card association that their Sponsor is a financial institution of, totally harmless if their Sponsor fails to meet its contractual and other obligations with Velera which results in the Program being interrupted or terminated prior to giving the participant the opportunity to redeem the Points or receive the gift/travel awards. Also, the Participant agrees to hold Velera harmless if a vendor files for bankruptcy or otherwise goes out of business, after points are redeemed for an award from the vendor but before the Participant was able to receive the award.

Rule # 14
Certain restrictions may apply to travel certificates, tickets, and documents. Travel certificates, tickets and documents are not exchangeable, refundable, transferable, or redeemable for cash. All travel certificates will not be replaceable in the event of loss, destruction or theft. Participant is responsible for any applicable fees and taxes associated with travel redemptions.

Rule # 15
This Program is available to cardholders ("Participant") whose Sponsor (i) has enrolled as a

sponsoring financial institution of Velera and (ii) has contracted with Velera for this Program for the Participant. All Program Rule determinations by Velera are final. The Participant's use of their card(s) following receipt of these Rules will indicate their agreement to comply with and abide by these Rules.

Rule # 16

The Program reserves the right to terminate the Program or portions thereof at any time without restriction or penalty, where permitted by applicable law. This means that regardless of a Participant's level of activity in the program, the ability to accumulate points or claim awards can be terminated with or without prior notice. The redemption value of Points already accumulated may be changed at any time without notice and without restriction or penalty.

Rule # 17

All travel awards are subject to specific terms and conditions. The Program is not responsible for the performance of the travel providers' associates with the Program. All reservations are made subject to the conditions of carrier, supply or business of the party providing the service, which include exclusions and limitations of liability.

Rule # 18

All travel awards are subject to the rules and restrictions imposed by the individual travel companies, airlines, hotels, rental car, and cruise line and tour companies. Compliance with these rules is the responsibility of the Participant and/or traveler. These are non-changeable or refundable unless permitted by the airline issuing the ticket. Fees that apply due to permitted changes by the airline are the responsibility of the traveler. Minimum or maximum stays required by the carrier may apply

Rule # 19

Issuance of some travel certificates does not constitute a reservation. In such cases the certificate holder is responsible for making all reservations with the company that issues the certificate.

Rule # 20

Every effort has been made to ensure that the information in the Program c

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