

## AmaZing Rewards<sup>®</sup> Terms and Conditions

Your participation in the AmaZing Rewards program (the "Program") is subject to and conditioned upon your acceptance of (i) these Terms and Conditions; (ii) the Credit Card Agreement and Disclosures applicable to your participating VISA<sup>®</sup> credit card issued by National Bank of Arizona ("we" or the "Bank"), (iii) your online banking service agreement and/or terms of use; (iv) all terms, conditions, statements, and notices that apply to your use of the Bank's website (the "Website"), including the Bank's Privacy Notice and Online Privacy Statement; and (v) any other terms, conditions, agreements, rules, regulations, or information, all as supplemented, amended, or modified by us periodically, that we issue or designate as applying to your participation in the Program, use of the Website, or your participating credit card (the "Applicable Terms"). The Program is also subject to all applicable laws and regulations. Many of these Applicable Terms may be viewed and downloaded from the Agreement Center on the Website, which is located at [www.nbarizona.com](http://www.nbarizona.com).

The Program offers you the opportunity to earn rewards points when you use your participating credit card, and redeem those points against purchases of your choice, as described in these Applicable Terms. You must be an online banking customer, and the Bank must accept enrollment of your participating credit card in the Program before you can earn rewards points. 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.

### Earning Rewards Points

You will earn 1 rewards point for every \$1 you spend, rounded to the nearest whole dollar, on qualifying purchases only. Qualifying purchases exclude, and rewards points are not earned on, cash advances; balance transfers; fees; quasi-cash transactions such as the purchase of traveler's checks, money orders, gift cards, prepaid or preloaded value cards; accumulated interest; returned merchandise; ATM transactions; unauthorized charges; fraudulent charges; foreign cash transactions; casino gaming and betting; any transaction prohibited by law; or lottery tickets. **We reserve the right to determine whether any particular purchase or amount qualifies to earn points.** There is no limit to the amount of rewards points you can earn on qualifying purchases, although any credit limits applicable to your participating credit card will apply. In order to earn or redeem points, your participating credit card account must be open, current and in good standing.

### Redeeming Points

Points earned through the Program can be redeemed through your online banking account via the Website, or over the phone by calling our Contact Center at 1.855.662.9202. Any redemption will be subject to the Applicable Terms. Points can only be redeemed by an authorized signer on or authorized user of the participating card account, including, without limitation, any person who is authorized to access your participating card account via the Bank's online banking platform, and any authorized business company contact on commercial participating card accounts. 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. 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.

Points may be redeemed against any qualifying purchases made with your participating VISA credit card within 90 days prior to redemption. You can choose which of these purchases against which you want to redeem your available points, and we will issue you 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.** Here is how it works: Simply multiply the cost of your AmaZing Rewards purchase by 100. For example, if your AmaZing Rewards purchase costs \$200, you would multiply that by 100 to determine that you need 20,000 AmaZing Rewards points to redeem points and pay that purchase in full. **You must have at least 2,500 AmaZing Rewards points available at the time you request redemption, and redeem at least 2,500 points at any one time.** Subject to this minimum, you may redeem points against any qualified purchase listed on your rewards statement, even if you don't have enough points available to pay such item in full ("Partial Redemption"). An example of how Partial Redemption works can be found on the AmaZing Rewards Website, or by calling our Contact Center.

**REDEMPTION OF POINTS IS NOT CONSIDERED A PAYMENT TOWARDS AN OUTSTANDING BALANCE ON YOUR PARTICIPATING CREDIT CARD. YOU MUST CONTINUE TO MAKE YOUR REGULARLY SCHEDULED MONTHLY PAYMENT.**

We may reverse points by debiting your accrued points and/or cancel benefits if we reasonably believe that a purchase was not a qualified, bona fide purchase of goods or services. If you return an item for which you received reward points, we will deduct those points from your points balance, which in some cases may result in a negative points balance on your account.

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.

### Managing Your Amazing Rewards Program Points

You can access the AmaZing Rewards Program by logging onto online banking through the Website. Within your AmaZing Rewards Program account, you will see information to help you manage your points, including qualifying purchases that you have made during the last 90 days and a statement of your available points. Points are posted once each month. Typically, credits to your account following redemption of points will post to your account and appear on your online Program statement within three to five business days. **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.

### Expiration, Assignment, and Termination of Points

Your points will not expire, but if your account is closed, you will lose any points you have not redeemed at the time of closure. You may not purchase additional rewards points, or sell, transfer or assign your AmaZing Rewards points. See "Changes to Program" below for additional information regarding events affecting your points. As noted above, rewards points have no cash value and cannot be redeemed for cash.

### Changes to Website and Program

Any aspect of the Website may be changed, supplemented, deleted, updated, discontinued, suspended, or modified at any time. Further, the Bank reserves the right to amend, cancel, or change the Applicable Terms 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 in effect at the time of your use or participation. You agree that the Bank 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.

### Limitation of Liability

WITHOUT LIMITING THE APPLICABLE TERMS, YOUR PARTICIPATION IN THE PROGRAM AND USE OF THE WEBSITE CONSTITUTES YOUR AGREEMENT AS FOLLOWS: THIS PROGRAM IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. WE DO NOT MAKE ANY EXPRESS OR IMPLIED WARRANTY ABOUT THE PROGRAM OR THE WEBSITE. IN NO EVENT WILL THE BANK BE LIABLE TO YOU OR ANY PARTY FOR ANY DIRECT, INDIRECT, SPECIAL, OR OTHER CONSEQUENTIAL DAMAGES FOR ANY USE OF WEBSITE, THE ACTS OR OMISSIONS OF PROVIDERS WHO FURNISH PRODUCTS OR SERVICES THROUGH THE WEBSITE, OR THE PRODUCTS OR SERVICES OFFERED BY SUCH PROVIDERS, INCLUDING, WITHOUT LIMITATION, CLAIMS BASED IN CONTRACT, TORT, NEGLIGENCE, STRICT LIABILITY OR OTHERWISE, THAT ARISE OUT OF OR ARE IN ANY WAY CONNECTED WITH, (I) ANY USE OF, BROWSING OR DOWNLOADING OF ANY PART OF THE WEBSITE OR CONTENT, (II) ANY FAILURE OR DELAY (INCLUDING WITHOUT LIMITATION THE USE OF OR INABILITY TO USE ANY COMPONENT OF THE WEBSITE FOR PROGRAM ENROLLMENT OR POINTS REDEMPTIONS, (III) THE PERFORMANCE OR NON PERFORMANCE BY THE BANK OR ANY PROVIDER, OR (IV) ANY DAMAGES OR INJURY CAUSED BY ANY FAILURE OF PERFORMANCE, ERROR, OMISSION, INTERRUPTION, DELETION, DEFECT, DELAY IN OPERATION OR TRANSMISSION, COMPUTER VIRUS, COMMUNICATION LINE FAILURE, THEFT OR DESTRUCTION OR UNAUTHORIZED ACCESS TO, ALTERATION OF, OR USE OF RECORD, EVEN IF THE BANK AND THE PROVIDER(S) HAVE BEEN ADVISED OF THE POSSIBILITY OF DAMAGES TO ANY PARTY.