

Program terms and conditions

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Description of the program

- a. Cardholders will earn points for purchases of all eligible goods and services made using their Visa Gold or Visa Business Credit Card. The Cardholder's points will be accumulated for each account separately at the rate of one point per dollar charged on the Cardholder's credit card and will be reported to the cardholder with each periodic rewards statement.
- b. Points will not be earned or accumulated for cash advances, traveler's check purchases, finance charges, late fees, annual fees, over-limit fees or transaction fees. At Honda Federal Credit Union's option, additional exclusions may be included in the rules governing the rewards program.
- c. If cardholders have more than one personal credit card account they will earn points separately under each account. Points may only be transferred from a member's personal account to their Business account or vice versa. Points from other accounts cannot be combined together.
- d. In order to redeem points, your credit card account(s) must be open (you have not voluntarily closed your account, your account has not been terminated by Honda Federal Credit Union for any reason, or your account has not been charged off), and current (meaning a Visa Gold account is no more than 30 days past due or a Visa Business account is no more than 60 days past due counted from the time of last points reporting to Augeo).
- e. Points can only be redeemed based on the points available as reflected on your most recent rewards statement or last purchase cycle transmitted.
- f. Honda Federal Credit Union and its vendors cannot be held liable for any accident or injuries associated with a reward or use of rewards while participating in this program.
- g. Honda Federal Credit Union reserves the right to disqualify any cardholder from participation in the program and invalidate all points for abuse, fraud, or any violation of the program terms and conditions. Honda Federal Credit Union may make such a determination in its sole discretion.
- h. Points are not the property of the cardholder, and cannot be sold or transferred in any way (including upon death or as part of a domestic relations matter).
- i. Points are not redeemable for cash and cannot be offset against the cardholder's obligation to Honda Federal Credit Union.
- j. Honda Federal Credit Union reserves the right to change the terms and conditions of the rewards program effective immediately and/or without prior notice. At the Credit Union's discretion, redemption of points and Rewards may be changed, restricted, limited, expired, or cancelled.
- k. Points may not be combined with any other party's loyalty/frequency reward program.
- l. Points will expire five (5) years from issuance.
- m. Redeemed restricted, canceled, and expired points will be deducted on a first-in, first-out basis.
- n. Honda Federal Credit Union reserves the right to reward bonus points to selected cardholders.
- o. The points program is void where prohibited by federal, state, or local law.

- p. The points program is a service administered by Augeo Consumer Engagement Services, LLC , and the Honda Federal Credit Union. In the event of fraud, abuse of program privileges or violation of the program rules (including any attempt to sell, exchange or transfer points or the instrument exchangeable for points), Honda Federal Credit Union reserves the right to cancel the cardholder's membership in the points Program.

Travel rewards

The administrator's travel redemption center is able to take care of all travel arrangements. They are a full service agency that can assist with air rewards, hotel, auto, vacation and cruise reservations. The hours of operation for the travel redemption center are Monday through Friday from 5:00 a.m. to 12:00 a.m. CST, Saturday and Sunday from 6:00 a.m. to 10:00 p.m.

All travel must be redeemed through administrator's fully licensed redemption reservation center or website. Cardholders must have an eligible rewards card at the time of redemption.

- a. All airline tickets issued in exchange for points are non-refundable and non-changeable after ticket issuance, without paying the standard fees charged by each airline. Changes are subject to authorization by the airline and subject to any fees charged by the airline and redemption center.
- b. Lost, stolen or otherwise destroyed airline tickets will not be replaced without the cardholder paying the standard fees charged by each airline.
- c. Cardholders may make additional travel reservations with the administrator's travel department or website using their financial institution card.
- d. Airfares are not guaranteed until ticket is issued. All reservations will receive a fax or email the same day the ticket is issued. The cardholder must call in any corrections or discrepancies by the close of business, the same day the ticket is issued. The travel redemption center will do their best to accommodate all changes and requests.
- e. Paper airline tickets are subject to the individual airline paper ticket fees.
- f. If a paper ticket is issued, the cardholder has two options for delivery. The cardholder can sign a waiver stating that they accept responsibility for a lost ticket, and then the ticket will be sent via US Mail. The second option is to pay a shipping fee for the ticket to be sent via overnight delivery. Priority, Saturday and outside the forty-eight (48) contiguous states, deliveries will be subject to additional shipping charges.
- g. The cardholder is responsible for payment of all baggage charges, departure taxes seat assignment charges, or other charges that may be assessed by airlines, travel companies and/or governmental entities as a result of travel under the Members Advantage Points Program.
- h. Administrator's normal and customary fees associated with processing travel related services are billed to the cardholder's Honda Federal Credit Union rewards card.
- i. Honda Federal Credit Union and Augeo Consumer Engagement Services, LLC are not responsible for the performance by the airlines of the ticketed transportation. All reservations are made subject to the conditions of airlines, supply or business of the party providing the service, which include exclusions and limitations of liability. The airline industry is in constant flux and changes made by this industry are done quickly and frequently without notice, therefore, reward redemption rules for air travel are subject to change without notice.
- j. A valid government ID must be presented at the airport and it must match the traveler's complete name as listed on the airline ticket.
- k. Travel insurance: For added protection, it is highly recommended that all travelers consider purchasing travel insurance at the time of ticketing to cover airline bankruptcy, trip cancellation & interruption, baggage delays and lost baggage, medical expense, emergency medical transportation, and vehicle rental collision insurance.

Travel credit

Cardholders may redeem points for a travel credit, which can be applied to any travel reservation including airline tickets and hotel reservations. The travel credit will be immediately applied to the total cost of the travel reservation. The cardholder will then be responsible for paying the amount remaining after the travel credit is applied to the full value of the travel reservation.

Airline ticket

Cardholders may redeem points for a single lowest published airfare as follows:

Each free ticket must be ordered through administrator for one round trip coach class airline ticket on a scheduled U.S. or International carrier.

- a. All free tickets must be for round-trip travel on the same airlines or code share airline.
- b. En-route stopovers are not permitted unless they are to make direct connections.
- c. Reservations for tickets are only allowed through standard commercial passenger carriers, which exclude the usage of charters.
- d. Actual travel may occur any time within three hundred and thirty (330) days after the reservation conditions in this agreement are met.
- e. For domestic travel a Saturday night stay must be included in the travel itinerary.
- f. Reservations shall also be subject to airline seat availability on travel dates specified by the traveler.
- g. Administrator reserves the right to choose a major airline of their choice on which to reserve and ticket cardholders for free tickets.
- h. The travel agency has the right to book a reservation within two (2) hours of a requested travel time for departures and returns.
- i. Each free ticket may not exceed the ticket cap.

Non-travel rewards

Merchandise

- a. When necessary, the rewards program administrator may substitute a reward with an updated model of equal or greater value. Cardholders will be notified of any change when ordering. The rewards program administrator reserves the right to replace or remove certain sections within any rewards program literature or website. All rewards are subject to availability.
- b. Merchandise rewards will take four to six (4-6) weeks to be delivered from the time of order. Multiple rewards may arrive at different times because they may be provided by different vendors.
- c. No shipments of merchandise can be made to APO/FPO or PO Box addresses.
- d. Merchandise shippable by UPS will be available to all US territories. Items being shipped to Alaska, Hawaii, Puerto Rico, Guam and the US Virgin Islands will have an additional freight charge billed to the cardholder's rewards card.
- e. Merchandise pictured in any rewards program brochure or website may not necessarily reflect exact colors or models of actual rewards due to printing variations and/or manufacturers' updates. Information is accurate to the very best of our knowledge. Honda Federal Credit Union and the administrator are not responsible for errors or omissions.
- f. The number of points required for reward items are subject to change.

- g. Cardholders may exchange merchandise only in the event of merchandise defects or damage in shipment. All items delivered by common carrier must be opened in the presence of that carrier and any exceptions, damages, or shortages must be noted on the delivery receipt before cardholders sign to accept shipment of merchandise.
- h. All merchandise is covered by manufacturer's warranties. Any such defect should be handled through the standard manufacturer repair facility as noted with product.

Gift cards and gift certificates

- a. Points may be redeemed for gift cards or gift certificates from select merchants. Most gift cards or gift certificates are delivered within 2-4 weeks, to the address specified on the order file with the administrator, as long as it is within the United States and its territories. Points may also be redeemed for prepaid cards.
- b. Gift cards, gift certificates and prepaid cards cannot be returned, and are not redeemable for cash or credit.
- c. All other sales and/or use taxes including shipping and handling charges of items purchased using a gift card, gift certificate or prepaid card are the responsibility of the cardholder and are subject to the merchants' policies in effect at the time of redemption. Purchases in excess of the amount of the gift cards are at the cardholder's expense.
- d. Gift cards, gift certificates and prepaid cards may also be subject to other restrictions imposed by the merchant. Gift cards and gift certificates purchased to provide services are subject to the terms and conditions of the vendor providing the services.
- e. Additional terms and conditions may be specified on the gift card, gift certificate, or prepaid card.
- f. If a merchant declares bankruptcy the administrator is not liable for the underlying funds on the gift card or gift certificate.
- g. No dormancy or service fees will be charged by this administrator on the underlying funds of the selected reward gift card or gift certificate.
- h. Once the gift cards or gift certificates are redeemed and/or used, the cards are not returnable, exchangeable or replaceable.
- i. Each merchant sets a policy in regards to lost or stolen gift cards or gift certificates. We (the administrator) abide by the merchant's policy. If a gift card or gift certificate is lost or stolen, once received by you, you must report the occurrence to us (the administrator) immediately. We reserve the right to decline to replace lost or stolen gift cards or gift certificates.
- j. If gift cards or gift certificates have been ordered by the cardholder and not received by the cardholder (addressee), the cardholder must notify the administrator using the provided customer service number. The cardholder must notify the administrator no earlier than fifteen (15) days after the expected receipt date and no later than sixty (60) days from the expected ship date. Upon receipt of such notification, the administrator will investigate. The administrator with its sole discretion may replace any non-received shipment, in which a full balance remains on a gift card or gift certificate.
- k. The administrator is not responsible if a recipient or cardholder defaces, damages or otherwise renders unsuitable for redemption a gift card or gift certificate that was received from this reward site.

Cash Back

Cash back redemptions will be credited to the cardholders Honda Federal Credit Union (HFCU) savings account. Once submitted all cash back redemption requests cannot be cancelled or refunded.

