

Description of the VISA Rewards 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.
- b. Points will not be earned or accumulated for cash advances, 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 Gold or personal Business credit card account, they will earn points separately under each account. Points may only be transferred from a member's personal VISA Gold credit card to their business account or vice versa. Points from other accounts cannot be combined.
- 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 Visa Gold and Business accounts can be no more than 30 days past due, counted from the time of last daily points reporting to Razr).
- e. Points can only be redeemed based on the points available as reflected on your Account.
- 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. 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.
- j. Points may not be combined with any other party's loyalty/frequency reward program.
- k. Points will expire five (5) years from issuance.
- l. Redeemed restricted, canceled, and expired points will be deducted on a first-in, first-out basis.
- m. Honda Federal Credit Union reserves the right to reward bonus points to selected cardholders.
- n. The points program is void where prohibited by federal, state, or local law.

- o. The points program is a service administered by Razr Marketing, Inc., 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.

Terms and Conditions: Visa Gold or Business Cardholder

Please refer to the VISA Rewards section within our Digital Banking platform for a comprehensive overview of the product Terms and Conditions. This location provides detailed information, ensuring you are fully informed about the specifics of your rewards program.