

## **SYNCHRONY PREMIER WORLD MASTERCARD® REWARDS TERMS**

By using your Synchrony Premier World Mastercard® for purchases, you agree to be automatically enrolled in the Synchrony Premier World Mastercard® Cashback Program (the "Cashback Program" or "Program"), and you hereby agree to be bound by these Terms.

### **Make Purchases with your Synchrony Premier World Mastercard® and Earn 2% Cash Back.**

When you make a purchase with your Synchrony Premier World Mastercard® ("Card"), you will automatically earn cash back in the form of a statement credit towards your Synchrony Premier World Mastercard® account ("Account") if your Account is open and in good standing.

**Earn 2% Cashback.** For every dollar in eligible net purchases (merchandise purchased minus returns and adjustments) ("Purchases"), you will earn two percent (2%), rounded to the nearest one cent (\$0.01), of the amount of each Purchase charged to your Card (referred to herein as "Cash Rewards"). Purchases do not include balance transfers, cash advances, finance charges and fees. The amount of Cash Rewards you earn will be shown on your billing statement.

**How Cash Rewards work.** Cash Rewards earned in any billing period will be applied as a statement credit to your Account within two (2) billing periods after the Purchase is made. After a statement credit is issued, your Cash Rewards balance will return to zero (\$0). The Cashback Program is provided by Synchrony Bank.

**Other conditions.** To receive Cash Rewards, your Account must be open and in good standing at the time the Cash Rewards are earned and at the time Cash Rewards are applied to the Account. If your Account is past due, you will not receive a statement credit until it is brought current. If your Account is two payments past due, any Cash Rewards accrued and not credited to your Account will be forfeited. Once the Account is brought back to good standing, the Account is once again eligible to begin accruing Cash Rewards and receiving statement credits. Cash Rewards that were forfeited during the time of delinquency will not be credited to the Account even when an Account returns to good standing. You will forfeit any earned Cash Rewards that have not yet been applied to your Account if your Account is suspended for any reason or closed by you or by Synchrony Bank. You may not transfer Cash Rewards earned to anyone else. You acknowledge that the Cashback Program is a promotional program as to which no consideration has been paid by you. Nothing herein requires Synchrony Bank to credit Cash Rewards to any Account if the Cashback Program has been canceled, terminated or suspended. Unless and until you receive a statement credit in accordance with these Terms, no right, title, or interest in the Cash Rewards or a statement credit has been earned. The Cashback Program, including these Terms, is subject to the Governing Law and Arbitration provisions of the agreement governing your Account. The Program is void where prohibited by federal, state, or local law. If your Account has a New York mailing address, you will be able to redeem any Cash Rewards that you have accumulated for up to 90 days after we send you notice that your Account is closed or the Program has been modified, cancelled, closed or terminated (subject to the availability of Cash Rewards). However, Cash Rewards will be forfeited at Account closure if the Account was delinquent or if the Account was closed for fraud or other misuse.

**Cashback Program modifications.** Synchrony Bank reserves the right to add, modify or delete any benefit, service or feature of the Program at any time in its sole discretion in any manner without notice. Changes to the Cashback Program may include, among other things, modifying eligible Purchases or excluded transactions, adding maximum dollar amounts of Cash Rewards, imposing additional restrictions or terminating the Program. Synchrony Bank reserves the right to refuse fulfillment of Cash Rewards and close your Account in the event it determines, in its sole judgment, there has been any abuse of the Cashback Program. Abuse is defined as using the Account for a purpose that is determined to be clearly outside of the expected behavior of the Account holder.