

**Updated:** October 22, 2020

**Client:** Comcast  
**Project:** Comcast Business My Account Weekly Giveaway  
**Item:** Official Rules  
**Draft:** 2  
**Date:** Friday, September 25, 2020

**Comcast Business My Account Weekly Giveaway  
OFFICIAL RULES**

**NO PURCHASE OR ENROLLMENT NECESSARY TO ENTER OR WIN. A PURCHASE OR ENROLLMENT DOES NOT INCREASE YOUR CHANCE OF WINNING. OPEN TO LEGAL RESIDENTS OF THE FIFTY (50) UNITED STATES (“U.S.”) AND THE DISTRICT OF COLUMBIA (EXCLUDING RESIDENTS OF PUERTO RICO, AND ALL OTHER U.S. TERRITORIES AND POSSESSIONS) WHO ARE OF LEGAL AGE OF MAJORITY IN THEIR JURISDICTION OF RESIDENCE (AND AT LEAST EIGHTEEN (18)) AS OF DATE OF ENTRY.**

**1. SWEEPSTAKES PERIOD:** The Comcast Business My Account Weekly Giveaway (the “Sweepstakes”) begins on 10/12/2020 at 12:00:00 PM Eastern Time (“ET”) and ends on 11/13/2020 at 11:59:59 PM ET (the “Sweepstakes Period”). The Sweepstakes will be divided into five (5) weekly entry periods (each a “Weekly Entry Period”). Each Weekly Entry Period will begin at 12:00:00 AM ET on a Sunday (with the exception of the first Weekly Entry Period which will start at 12:00:00 PM ET on Monday, 10/12/2020) and end at 11:59:59 PM ET on the following Saturday of each week throughout the Sweepstakes Period (with the exception of the last Weekly Entry Period which will end at 11:59:59 PM ET on Friday, 11/13/2020).

**2. ELIGIBILITY:** The Sweepstakes is only open to legal residents of the fifty (50) U.S. and the District of Columbia (excluding residents of Puerto Rico, and all other U.S. territories and possessions) who are legal age of majority in their jurisdiction of residence (and at least eighteen (18) years of age or older) as of date of entry. Employees, agents, officers and directors of Comcast Cable Communications Management, LLC (“Sponsor”), ITA Group, Inc. (“Administrator”) (collectively with Sponsor, the “Sweepstakes Entities”) and their respective parents, subsidiaries, affiliates, franchisees, divisions, representatives, contractors, prize providers, and advertising, promotion, fulfillment and marketing agencies (collectively, “Released Parties”) and their immediate families (parents, spouses, children and siblings and their respective spouses, regardless of where they reside), and household members, whether or not related, are not eligible to enter or win. Void in Puerto Rico, all other U.S. territories, possessions and where prohibited. Subject to all applicable federal, state and local laws.

**3. TO ENTER:** There are two (2) ways to enter during the Sweepstakes Period, **1) Comcast Business My Account:** To receive one (1) entry into the Sweepstakes, if you have a Comcast Business My Account, sign-in to the Comcast Business My Account digital platform with your Comcast Business email and password and click on the applicable Promotion banners, buttons and/or links to access the Sweepstakes Registration Form. Then, follow the instructions provided to complete and submit the Registration Form and hit Submit (collectively, “Entry”). *NOTE: If you do not have Comcast Business*

My Account and wish to register, visit [business.comcast.com/myaccount](https://business.comcast.com/myaccount) and following the instructions to create an account, inclusive of creating My Account credentials (email and password); or **2) Mail:** To enter the Sweepstakes and receive one (1) Entry without having a Comcast Business My Account, hand print your complete name, complete mailing address, daytime phone number (with area code), and email address on a 3" x 5" piece of paper and mail in a #10 sealed envelope ("Mail-In Entry") to: My Account Weekly Giveaway, 4600 Westown Parkway, West Des Moines, Iowa 50266. For the start and end dates of each Weekly Entry Period, including mail-in Entry request deadlines, refer to the chart provided in Section #4 below. **LIMIT:** One (1) Entry per person/email address per Weekly Entry Period, regardless of method of entry, throughout the Sweepstakes Period (for a maximum of five (5) Entries per person/email address throughout the Sweepstakes Period).

**NOTE:** To participate online and ensure web browser compatibility, you must have the latest version of the following modern browsers: Chrome, Edge, Firefox, or Internet Explorer 11+ and active cookies and JavaScript must be enabled within your browser preferences. Partially supported mobile browser compatibility includes default browsers on iOS and Android. Any attempt to use multiple names or email accounts or other tactics to enter more than the stated limit may result in the disqualification by the Administrator and/or Sponsor from the Sweepstakes and all associated Entries will be void. Entries generated by script, macro or other automated means or with the intent to subvert the entry process will be void.

Completion of a Comcast Business My Account Registration Form Entry or submission of a mail-in Entry ("Sweepstakes Data") constitutes your consent to participate in the Sweepstakes and consent for Sponsor to obtain, use, and transfer your name, address and other details for Sweepstakes administration purposes. Except as noted in these Official Rules, information collected for this Sweepstakes is used as stated within these Official Rules, and will not be re-used, sold or shared in any manner by Sweepstakes Entities or any third parties. By participating in the Sweepstakes, participant agrees to all of the terms and conditions of the Sponsor's Privacy Policy, which is available at <https://business.comcast.com/privacy-statement>. In the event of any discrepancy between the Sponsor's Privacy Policy and these Official Rules, these Official Rules shall control and govern.

Released Parties are not responsible for late, lost, stolen, incomplete, misdirected, undelivered, delayed, garbled, damaged or inaccurate, emails, mail or Entries, postage-due mail, Comcast Business My Account digital platform functionality, or for telephonic, human or computer failures, problems or errors, interruptions in service due to system upgrades, repairs, modifications or other causes, failures or malfunctions of connections, satellite, network, cable, Internet Service Provider (ISP), phones, phone lines or telephone systems, traffic congestion on the internet, technical or mechanical malfunctions, jumbled, scrambled, delayed or misdirected transmissions, or network, typographical, printing, electronic, computer, mechanical or other malfunctions or errors, whether caused by equipment, programming, human error or otherwise relating to or in connection with the Sweepstakes, including, without limitation, errors in connection with the administration of the Sweepstakes, Sweepstakes Data processing, the announcement of the prizes, the processing of Entries, or in any other Sweepstakes-related materials; interrupted or unavailable network, server, Internet Service Provider (ISP), cable, satellite or other connections; Internet traffic congestion or any technical problem, including, without limitation, any injury or damage to any person's computer related to/resulting from Sweepstakes participation; typographical, printing or other errors or

omissions in these Official Rules, in any Sweepstakes-related ads/ materials; human-processing error; electronic equipment, computer hardware or software failures; or inaccurate entry information, whether caused by equipment, programming, human error, or otherwise. Released Parties are also not responsible for any incorrect or inaccurate information, whether caused by site users, tampering, hacking, or by any equipment or programming associated with or utilized in the Sweepstakes. Persons who tamper with or abuse any aspect of the Sweepstakes or website or who are in violation of these Official Rules, as solely determined by Sponsor, will be disqualified and all associated entries or enrollments will be void.

**4. DRAWINGS AND ODDS OF WINNING:**

<b>Weekly Entry Period</b>	<b>Start/End Dates</b>	<b>Mail-in Entry Postmark Deadline</b>	<b>Mail-in Entry Receipt Deadline</b>	<b>Drawing Date (on/about)</b>
1	10/12/20- 10/17/20	10/17/20	10/24/20	10/26/20
2	10/18/20 - 10/24/20	10/24/20	10/31/20	11/2/20
3	10/25/20 - 10/31/20	10/31/20	11/7/20	11/9/20
4	11/1/20 - 11/7/20	11/7/20	11/13/20	11/16/20
5	11/8/20 - 11/13/20	11/13/20	11/18/20	11/19/20
Grand Prize	All eligible entries			11/19/20

On/about the Drawing Date specified in the above chart, one (1) potential Weekly First Prize winner and twenty (20) potential Weekly “Pocket” Prize winners will be selected in a random drawing from among all eligible Entries received throughout each Weekly Entry Period. On/about the Grand Prize Drawing Date specified in the above chart, two (2) potential Grand Prize winners will be selected in a random drawing among all eligible Entries received throughout the entire Sweepstakes Period. Drawings will be conducted by Administrator, an independent judging organization whose decisions are final and binding in all matters relating to the Sweepstakes. *Non-winning eligible Entries from one Weekly Entry Period Drawing will NOT carry-over or be eligible for subsequent Weekly Entry Period drawings, however all eligible Entries will be included in the Grand Prize drawing.* Odds of winning a prize will depend on the total number of eligible Entries received as of the applicable drawing dates as set forth above. Limit one (1) Weekly First Prize OR one (1) Weekly Pocket Prize per person, email address, family or household throughout the Sweepstakes Period. Limit one (1) Grand Prize per person, email address, family or household.

**5. PRIZES:**

Weekly First Prizes (5) (One (1) awarded per Weekly Entry Period): Each winner will receive one thousand-dollars (\$1,000) awarded in the form of a single-use prepaid card.

Weekly Pocket Prizes (100) (Twenty (20) awarded per Weekly Entry Period): Each winner will receive one hundred dollars (\$100) awarded in the form of a single-use prepaid card.

Grand Prizes (1): Grand Prize winner will receive five thousand dollars (\$5,000) awarded in the form of a single-use prepaid card.

Terms and Conditions received with delivery of prepaid card apply. Cards expire six (6) months after date of issuance.

Approximate Retail Value ("ARV") of each Weekly First Prize: \$1,000. ARV of each Weekly Pocket Prize: \$100. ARV of Grand Prize: \$5,000. All prize details are at Sponsor's sole discretion. Winners are responsible for all federal, state and local taxes, as well as any other costs and expenses associated with acceptance and use of the prize. Prizes awarded are subject to verification of eligibility and compliance with these Official Rules. Total ARV of all prizes to be awarded in this Sweepstakes: \$20,000.

**6. PRIZE AWARDING & NOTIFICATION:** No transfer, cash award, or prize substitutions are permitted, except by Sponsor. Sponsor reserves the right to conduct a background check of any and all records of the winners, including without limitation, civil and criminal court records and police reports. To the extent necessary under law, winners shall authorize this background check. Sponsor may also take all steps necessary to corroborate any information provided to Sponsor by a winner in his/her interview. In that regard, winners will be obligated to provide necessary contacts and information so that Sponsor may conduct such investigation. Sponsor reserves the right (at its sole discretion) to disqualify any winner from any prize element, based on the background check. The potential winners will be notified by email and/or telephone and will be required to execute and return an Affidavit of Eligibility, Liability Release (where legal) Publicity Release, and required tax documents within five (5) days of date of issuance of notification.

If a potential winner cannot be contacted; is ineligible according to these Official Rules; fails to return the required documents within the specified time period, if prize notification is returned as undeliverable; if a potential winner decides to decline his/her prize for any reason whatsoever; or if a potential winner otherwise fails to fully comply with these Official Rules, he/she will forfeit his/her prize and the prize may be awarded to an alternate winner from among all remaining eligible Entries received for the applicable drawing, in the Sponsor's sole discretion. Once the official paperwork is received within the specified time period, verified, and receives final approval by Sweepstakes Entities, then and only then will a potential winner become an actual winner. All prize awards are subject to verification of eligibility and compliance with these Official Rules.

**7. GENERAL:** Participants agree to comply with these Official Rules and the decisions of the Sponsor, which are final and binding. Winners, by accepting a prize, consent to the use of their name, city and state of residence and photographs for advertising, promotional and other purposes by Sponsor and its designees ("Advertising"), in any and all media now or hereafter devised worldwide in perpetuity without limitation and without additional compensation, notification or permission, unless prohibited by law. All copyright, trademark or other intellectual property rights in such Advertising shall be owned by Sponsor or its licensors and winning participants hereby disclaim and waive any claim of right to such Advertising. Such Advertising shall be solely under control of Sponsor or its licensors, and winner hereby waives any claim of control over the Advertising content as well as any possible claims of misuse of winner's name, likeness or voice under contract, tort or any other theory of law.

**All participants agree, as a condition of participation in this Sweepstakes, that Released Parties are not liable for any injuries, losses or damages of any kind to persons or property arising in whole or in part, directly or indirectly in connection with participation in any aspect of this Sweepstakes or the acceptance, possession, and use of the prize awarded.**

Sponsor reserves the right to disqualify any person and void entries of any person who it believes has tampered with the entry process or any other component of this Sweepstakes, whose conduct or actions affect the administration, integrity, security, fairness or proper conduct of this Sweepstakes, or who is in violation of these Official Rules. Should any portion of the Sweepstakes be, in Sponsor's sole opinion, compromised by non-authorized human intervention or other causes including but not limited to war, strikes, health crisis, epidemic, pandemic, civil disturbances, work stoppage, and/or acts of God, which, in the sole opinion of the Sponsor, corrupt or impair the administration, security, fairness or proper play, or submission of Entries, Sponsor reserves the right at its sole discretion to suspend, modify or terminate the Sweepstakes and, if terminated, at its discretion, randomly select the potential prize winners for the drawing(s) at issue from among all eligible, non-suspect Sweepstakes Entries received for the drawing(s) at issue prior to event requiring such action. In the event of a dispute as to the identity of a My Account entrant, such entry will be deemed to be made by (and if applicable the prize will be awarded to) the participant whose name is on the Comcast Business Account used for completion of the Registration Form, regardless of whether he/she is the authorized account holder of the email address associated with the Sweepstakes entry. CAUTION: Any attempt to damage the Comcast My Account digital platform or undermine the legitimate operation of this Sweepstakes is a violation of criminal and civil laws and should such an attempt be made, Sponsor reserves the right to seek any and all remedies available from such individual to the fullest extent permitted by law.

This Sweepstakes is conducted in English (which will be given its everyday ordinary meaning). Except where prohibited by law, as a condition of participating in this Sweepstakes, participant agrees that (1) any and all disputes and causes of action arising out of or connected with this Sweepstakes, or the prize awarded, shall be resolved individually, without resort to any form of class action, and exclusively by final and binding arbitration under the rules of the American Arbitration Association and held at the AAA regional office nearest the participant; (2) the Federal Arbitration Act shall govern the interpretation, enforcement and all proceedings at such arbitration; and (3) judgment upon such arbitration award may be entered in any court having jurisdiction. Under no circumstances will participant be permitted to obtain awards for, and participant hereby waives all rights to claim, punitive, incidental or consequential damages, or any other damages, including attorneys' fees, other than participant's actual out-of-pocket expenses (i.e., costs associated with participating in this Sweepstakes), and participant further waives all rights to have damages multiplied or increased. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of participant and Sponsor in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the substantive laws of the Commonwealth of Pennsylvania.

**8. WINNER'S NAMES/OFFICIAL RULES:** For the winner's names, (available after 12/1/20) or a copy of the Official Rules, send a self-addressed, stamped envelope for receipt by 12/1/20 to: My

Account Weekly Giveaway, 4600 Westown Parkway, West Des Moines, Iowa 50266 and write "Winners" and/or "Official Rules" on the lower left-hand corner of the envelope.

**9. SPONSOR:** Comcast Cable Communications Management LLC, One Comcast Center, 1701 JFK Blvd., Philadelphia, PA 19103.

**10. ADMINISTRATOR:** ITA Group, Inc., 4600 Westown Parkway, West Des Moines, Iowa 50266  
[www.itagroup.com](http://www.itagroup.com)

**CARDHOLDER AGREEMENT**  
**IMPORTANT – PLEASE READ CAREFULLY**

*Terms and Conditions/Definitions for the Reward Visa® Prepaid Card*

This Cardholder Agreement (“Agreement”) outlines the terms and conditions under which the Reward Visa Prepaid Card has been issued to you by The Bancorp Bank, Wilmington, Delaware (the “The Bancorp Bank” or “Issuer”). The Issuer is an FDIC insured member institution. “Card” means the Reward Visa Prepaid Card issued to you by The Bancorp Bank. By accepting and using the Card, you agree to be bound by the terms and conditions contained in this Agreement. “Card Account” means the records we maintain to account for the value of claims associated with the Card. “You” and “your” mean the person or persons who have received the Card and are authorized to use the Card as provided for in this Agreement. “We,” “us,” and “our” mean the Issuer, our successors, affiliates or assignees. ITA Group, Inc., is the entity managing the Card program (“Program Manager”). You acknowledge and agree that the value available in the Card Account is limited to the funds that have been loaded to the Card Account on your behalf. You agree to sign the back of the Card immediately upon receipt. The expiration date of the Card is identified on the front of the Card. The Card is a prepaid card. The Card is not a gift card or a gift certificate. You have received this Card as a gratuity without the payment of any monetary value or consideration. You are not the owner of the Card or the funds underlying the Card. Your failure to activate and use the Card results in the loss of all right, title and interest in the Card and the underlying funds. The Card is not connected in any way to any other account. The Card is not a credit card. The Card is not for resale. You will not receive any interest on the funds in the Card Account. The Card will remain the property of the Issuer and must be surrendered upon demand. The Card is nontransferable and it may be canceled, repossessed, or revoked at any time without prior notice subject to applicable law. The Card is not designed for business use, and we may close the Card if we determine that it is being used for business purposes. We may refuse to process any transaction that we believe may violate the terms of this Agreement.

Our business days are Monday through Friday, excluding federal holidays, even if we are open. Any references to “days” found in this Agreement are calendar days unless indicated otherwise.

Write down the Card number and the customer service phone number provided in this Agreement on a separate piece of paper in case the Card is lost, stolen, or destroyed. Keep the paper in a safe place. Please read this Agreement carefully and keep it for future reference.

**Activate The Card**

You must activate the Card before it can be used. You may activate the Card by calling 1-833-354-0971 or online at [www.awardcardservices.com/rewards](http://www.awardcardservices.com/rewards). You will need to provide personal information in order to verify your identity.

**Personal Identification Number**

You will not receive a Personal Identification Number (“PIN”) with the Card Account. However, you will be prompted to select a PIN when you activate the Card. See the activation instructions in the “*Activate The Card*” section. You should not write or keep the PIN with the Card. Never share the PIN with anyone. When entering the PIN, be sure it cannot be observed by others and do not enter the PIN into any terminal that appears to be modified or suspicious. If you believe that anyone has gained unauthorized access to the PIN, you should advise us immediately following the procedures in the paragraph labeled “*Your Liability for Unauthorized Transfers*.”

**Authorized Card Users**

You are responsible for all authorized transactions initiated and fees incurred by use of the Card. If you permit another person to have access to the Card or Card number, we will treat this as if you have authorized such use and you will be liable for all transactions and fees incurred by those persons. You are wholly responsible for the use of each Card according to the terms and conditions of this Agreement.

**Secondary Cardholder**

You may not request an additional Card for another person.

**Your Representations and Warranties**

By activating the Card or by retaining, using or authorizing the use of the Card, you represent and warrant to us that: (i) you are at least 18 years of age (or older if you reside in a state where the majority age is older); (ii) you are a U.S. citizen or legal alien residing in the fifty (50) states of the United States (“U.S.”) or the District of Columbia; (iii) you have provided us with a verifiable U.S. street address (not a P.O. Box); (iv) the personal information that you provide to us in connection with the Card is true, correct and complete; (v) you received a copy of this Agreement and agree to be bound by and to comply with its terms; and (vi) you accept the Card.

**Cash Access**

You may not use the Card to obtain cash from an Automated Teller Machine (“ATM”), Point-of-Sale (“POS”) device or by any other means.

**Loading The Card**

You may not load funds to the Card. Only the Program Manager may load funds to the Card Account. You will have access to the funds immediately after activating the Card. The Card is not reloadable after the initial loading. Personal checks, cashiers checks, and money orders sent to the Issuer are not an acceptable form of loading. All checks and money orders sent to the Issuer for Card loading will be returned unless the full amount may be applied towards a negative balance, in which case the check or money order may or may not be loaded to the Card at the discretion of the Issuer.

The maximum value of the Card is restricted to \$5,000.00.

**Preauthorized Transfers**

The Card Account cannot be used for preauthorized direct debits from merchants, Internet service or other utility service providers (“Merchants”). If presented for payment, preauthorized direct debits will be declined and payment to the Merchant or provider will not be made. You are not authorized to provide the combination of the Issuer’s bank routing number and the Card Account number to anyone.

### Using The Card/Features

The maximum value of the Card is restricted to \$5,000.00. These are the maximum amounts that can be spent on the Card:

Transaction Type	Frequency and/or Dollar Limits
Card Purchases (Signature)	No limit to the number of times per calendar day Up to \$5,000.00 per calendar day
Card Purchases (PIN)	No limit to the number of times per calendar day Up to \$5,000.00 per calendar day

You may use the Card to purchase or lease goods or services everywhere Visa debit cards are accepted as long as you do not exceed the available value on the Card Account and other restrictions (see *examples described below*) do not apply. Some merchants do not allow cardholders to conduct split transactions where you use the Card as partial payment for goods and services and pay the remainder of the balance with another form of legal tender. If you wish to conduct a split transaction and it is permitted by the merchant, you must tell the merchant to charge only the exact amount of funds available on the Card Account to the Card. You must then arrange to pay the difference using another payment method. Some merchants may require payment for the remaining balance in cash. If you fail to inform the merchant that you would like to complete a split transaction prior to swiping the Card, the Card is likely to be declined.

**If you use the Card at an automated fuel dispenser (“pay at the pump”), the transaction may be preauthorized for an amount up to \$75.00 or more. If the Card is declined, even though there are sufficient funds available, you should pay for your purchase inside with the cashier. If you use the Card at a restaurant, a hotel, for a car rental purchase, or for similar purchases, the transaction may be preauthorized for the purchase amount plus up to 20% or more to ensure there are sufficient funds available to cover tips or incidental expenses incurred. A preauthorization will place a “hold” on those available funds until the merchant sends us the final payment amount of your purchase. Once the final payment amount is received, the preauthorized amount on hold will be removed. It may take up to seven (7) days for the hold to be removed. During the hold period, you will not have access to the preauthorized amount.**

You do not have the right to stop payment on any purchase or payment transaction originated by use of the Card. If you authorize a transaction and then fail to make the purchase of that item as planned, the approval may result in a hold for that amount of funds for up to thirty (30) days. All transactions relating to car rentals may result in a hold for that amount of funds for up to sixty (60) days.

If you use the Card number without presenting the Card (such as for a mail order, telephone, or Internet purchase), the legal effect will be the same as if you had used the Card itself. **Card Account restrictions include, but are not limited to:** restricted geographic or merchant locations where there is a higher risk of fraud or illegal activity; restrictions to comply with laws or prevent our liability; and other restrictions to prevent fraud and other losses. For security reasons, we may, with or without prior notice, limit the type, amount, or number of transactions you can make on the Card. You may not use the Card for illegal online gambling or any other illegal transaction. **We may increase, reduce, cancel, or suspend any of the restrictions or add new ones at any time.** The Card cannot be redeemed for cash.

Each time you use the Card, you authorize us to reduce the available value of the Card Account by the amount of the transaction and any applicable fees. You are not allowed to exceed the available amount in the Card Account through an individual transaction or a series of transactions. Nevertheless, if a transaction exceeds the available balance of funds on the Card, you shall remain fully liable to us for the amount of the transaction and any fees, if applicable.

### Non-Visa Debit Transactions

Procedures are in effect that may impact you when you use the Card at certain merchant locations. In the past, transactions have been processed as Visa debit transactions unless you entered a PIN. Now, if you do not enter a PIN, transactions may be processed as either a Visa debit transaction or as a NYCE transaction.

Merchants are responsible for and must provide you with a clear way of choosing to make a Visa debit transaction if they support the option. Please be advised that should you choose to use the NYCE network when making a transaction without a PIN, different terms may apply. Certain protections and rights applicable only to Visa debit transactions as described in this Agreement will not apply to transactions processed on the NYCE network. Please refer to the paragraph labeled “*Your Liability for Unauthorized Transfers*” for a description of these rights and protections applicable to Visa debit and non-Visa debit transactions.

To initiate a Visa debit transaction at the POS, swipe the Card through a POS terminal, sign the receipt, or provide the 16-digit Card number for a mail order, telephone, or Internet purchase. To initiate a non-Visa debit transaction at the POS, enter the PIN at the POS terminal or provide the 16-digit Card number after clearly indicating a preference to route the transaction as a non-Visa debit transaction for certain bill payment, mail order, telephone, or Internet purchases.

### Returns and Refunds

If you are entitled to a refund for any reason for goods or services obtained with the Card, you agree to accept credits to the Card for such refunds and agree to the refund policy of that merchant. The Issuer or Program Manager is not responsible for the delivery, quality, safety, legality or any other aspects of goods or services that you purchase from others with a Card. All such disputes must be addressed and handled directly with the merchant from whom those goods or services were provided.

### Card Replacement

If you need to replace the Card for any reason, please contact 1-833-354-0971 to request a Replacement Card. You will be required to provide personal information which may include the 16-digit Card number, your full name, transaction history, copies of accepted identification, etc. There is a fee for replacing a lost, stolen or damaged Card, see the *Fee Schedule* for details.

For information on replacing an expired Card, see the section below labeled “*Expiration*.”

### Expiration

19553042.2  
207716-10060

The Card will expire no sooner than six (6) months from the date it was issued. **The funds on the Card expire when the Card expires.** You will not be able to use the Card after the expiration date. If you need a Replacement Card for any reason other than the Card's expiration, you may request one at any time, however there is a Replacement Card fee. For information about the fee, see the section labeled "Fee Schedule."

**Transactions Made In Foreign Currencies**

If you make a purchase in a currency other than the currency in which the Card was issued, the amount deducted from the funds will be converted by Visa into an amount in the currency of the Card. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. If you make a purchase in a currency other than the currency in which the Card was issued, the Issuer may assess a foreign currency conversion fee of 2% of the transaction amount and will retain this amount as compensation for its services. Transactions made outside of the fifty (50) U.S. states and the District of Columbia are also subject to this conversion fee even if they are completed in U.S. currency.

**Receipts**

You should get a receipt at the time you make a transaction using the Card. You agree to retain, verify, and reconcile your transactions and receipts.

**Card Account Balance/Transaction History**

You are responsible for keeping track of the available balance of the Card Account. Merchants generally will not be able to determine the available balance. It's important to know the available balance before making any transaction. You may obtain information about the amount of money you have remaining in the Card Account by calling 1-833-354-0971. This information, along with a sixty (60) day history of Card Account transactions, is also available online at [www.awardcardservices.com/rewards](http://www.awardcardservices.com/rewards). You also have a right to obtain a sixty (60) day written history of Card Account transactions by calling 1-833-354-0971 or by writing to 4600 Westown Parkway, West Des Moines Iowa 50266. However, there is a fee for this service. For information about the fee, see the section labeled "Fee Schedule."

You will not automatically receive paper statements.

**Fee Schedule**

**All fee amounts will be withdrawn from the Card Account and will be assessed as long as there is a remaining balance on the Card Account, except where prohibited by law. Anytime the remaining Card Account balance is less than the fee amount being assessed, the balance of the Card Account will be applied to the fee amount resulting in a zero balance on the Card Account.**

*Replacement Card Fee:	\$10.00 (per Card; when a Card is reissued or replaced for any reason)
*Lost/Stolen Card Replacement Fee:	\$10.00 (per lost/stolen card replacement)
Paper Statement Fee:	\$2.00 (per monthly paper statement requested)
International Transaction Fee:	2% (of the transaction amount completed in more than one currency)
International Transaction Fee – SC:	2% (of the transaction amount completed in a single currency)

\*Please allow 7-10 business days for delivery.

**Confidentiality**

We may disclose information to third parties about the Card or the transactions you make:

- (1) Where it is necessary for completing transactions;
- (2) In order to verify the existence and condition of the Card for a third party, such as merchant;
- (3) In order to comply with government agency, court order, or other legal or administrative reporting requirements;
- (4) If you consent by giving us your written permission;
- (5) To our employees, auditors, affiliates, service providers, or attorneys as needed; or
- (6) Otherwise as necessary to fulfill our obligations under this Agreement.

**Our Liability for Failure To Complete Transactions**

If we do not properly complete a transaction from the Card on time or in the correct amount according to our Agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If through no fault of ours, you do not have enough funds available on the Card to complete the transaction;
- (2) If a merchant refuses to accept the Card;
- (3) If an electronic terminal where you are making a transaction does not operate properly, and you knew about the problem when you initiated the transaction;
- (4) If access to the Card has been blocked after you reported the Card lost or stolen;
- (5) If there is a hold or the funds are subject to legal or administrative process or other encumbrance restricting their use;
- (6) If we have reason to believe the requested transaction is unauthorized;
- (7) If circumstances beyond our control (such as fire, flood, or computer or communication failure) prevent the completion of the transaction, despite reasonable precautions that we have taken; or
- (8) Any other exception stated in our Agreement with you.

**Your Liability for Unauthorized Transfers**

Contact us at once if you believe the Card has been lost or stolen. Telephoning is the best way to minimize possible losses. If you believe the Card has been lost or stolen, or that someone has transferred or may transfer money from the Card Account without your permission, call 1-833-354-0971 Under Visa Core Rules, your liability for unauthorized Visa debit transactions on the Card Account is \$0.00 if you are not negligent or fraudulent in the handling of your Card. This reduced liability does not apply to certain commercial card transactions, transactions not processed by Visa, or to anonymous prepaid cards (until such time as the identity of the cardholder has been registered with us). You must notify us immediately of any unauthorized use.

If the Card has been lost or stolen, we will close the Card Account to keep losses down and will send a Replacement Card. There is a fee for replacing the Card. For information about the fee, see the section labeled "Fee Schedule".

### **Other Miscellaneous Terms**

The Card and your obligations under this Agreement may not be assigned. We may transfer our rights under this Agreement. Use of the Card is subject to all applicable rules and customs of any clearinghouse or other association involved in transactions. We do not waive our rights by delaying or failing to exercise them at any time. If any provision of this Agreement shall be determined to be invalid or unenforceable under any rule, law, or regulation of any governmental agency, local, state, or federal, the validity or enforceability of any other provision of this Agreement shall not be affected. This Agreement will be governed by the law of the State of Delaware except to the extent governed by federal law.

### *Amendment and Cancellation*

We may amend or change the terms and conditions of this Agreement at any time by posting the amended Agreement on our website at [www.awardcardservices.com/rewards](http://www.awardcardservices.com/rewards), and any such amendment shall be effective upon such posting to that website. The current Agreement is available at [www.awardcardservices.com/rewards](http://www.awardcardservices.com/rewards). You will be notified of any change in the manner provided by applicable law prior to the effective date of the change. However, if the change is made for security purposes, we can implement such change without prior notice. We may cancel or suspend the Card or this Agreement at any time. You may cancel this Agreement by returning the Card to us. Your termination of this Agreement will not affect any of our rights or your obligations arising under this Agreement prior to termination.

In the event the Card Account is cancelled, closed, or terminated for any reason, the unused funds will be returned to the Program Manager.

### **Information About Your Right to Dispute Transactions**

In the case of a discrepancy or questions about the Card Account transaction(s), call 1-833-354-0971, write to 4600 Westown Parkway, West Des Moines Iowa 50266 as soon as you can. You must contact us no later than sixty (60) calendar days after we posted the transaction(s) to the Card Account. You may request a written history of your transactions at any time by calling 1-833-354-0971 or writing to 4600 Westown Parkway, West Des Moines Iowa 50266.

In case of a discrepancy or questions about the Card Account transactions you will need to tell us:

1. Your name and the 16-digit Card number.
2. A description of the transaction(s) including the date and dollar amount.
3. Why you believe there is a discrepancy.

If you provide this information orally, we may require that you send the details listed above in writing within sixty (60) calendar days after we posted the transaction(s) you are questioning. You agree to cooperate fully with our investigation and to provide any additional information or documentation we may need for the claim.

Once we have the required details, information, and/or documents, we will determine whether a discrepancy occurred. If we ask you to put details in writing and you do not provide them within sixty (60) calendar days of the date we posted the transaction(s) you are questioning, we may not be able to resolve the claim in your favor.

We will tell you the results in writing after completing our investigation. If we determine a discrepancy occurred, we will correct the discrepancy promptly and credit the Card Account. If we decide there was no discrepancy, we will send you a written explanation.

### **English Language Controls**

Any translation of this Agreement is provided for your convenience. The meanings of terms, conditions and representations herein are subject to definitions and interpretations in the English language. Any translation provided may not accurately represent the information in the original English.

### **Customer Service**

For customer service or additional information regarding the Card, please contact:

Reward Visa Prepaid Card  
4600 Westown Parkway  
West Des Moines, IA 50266  
1-833-354-0971

Customer Service agents are available to answer your calls:  
24 Hours a day, 7 days a week, 365 days a year

### **Telephone Monitoring/Recording**

From time to time we may monitor and/or record telephone calls between you and us to assure the quality of our customer service or as required by applicable law.

### **No Warranty Regarding Goods or Services as Applicable**

We are not responsible for the quality, safety, legality, or any other aspect of any goods or services you purchase with the Card.

### **Arbitration**

Any claim, dispute, or controversy ("Claim") arising out of or relating in any way to: i) this Agreement; ii) the Card; iii) your acquisition of the Card; iv) your use of the Card; v) the amount of available funds in the Card Account; vi) advertisements, promotions or oral or written statements related to the Card, as well as goods or services purchased with the Card; vii) the benefits and services related to the Card; or viii) transactions on the Card, no matter how described, pleaded or styled, shall be **FINALLY** and **EXCLUSIVELY** resolved by binding individual arbitration conducted by the American Arbitration Association ("AAA") under its Consumer Arbitration Rules. This arbitration agreement is made pursuant to a transaction involving interstate commerce, and shall be governed by the Federal Arbitration Act (9 U.S.C. 1-16).

19553042.2  
207716-10060

**We will pay the initial filing fee to commence arbitration and any arbitration hearing that you attend shall take place in the federal judicial district of your residence.**

**ARBITRATION OF YOUR CLAIM IS MANDATORY AND BINDING. NEITHER PARTY WILL HAVE THE RIGHT TO LITIGATE THAT CLAIM THROUGH A COURT. IN ARBITRATION, NEITHER PARTY WILL HAVE THE RIGHT TO A JURY TRIAL OR TO ENGAGE IN DISCOVERY, EXCEPT AS PROVIDED FOR IN THE AAA CODE OF PROCEDURE.**

For a copy of the procedures, to file a Claim or for other information about this organization, contact it at: AAA, 335 Madison Avenue, New York, NY 10017, or at [www.adr.org](http://www.adr.org).

All determinations as to the scope, interpretation, enforceability and validity of this Agreement shall be made final exclusively by the arbitrator, which award shall be binding and final. Judgment on the arbitration award may be entered in any court having jurisdiction.

**NO CLASS ACTION, OR OTHER REPRESENTATIVE ACTION OR PRIVATE ATTORNEY GENERAL ACTION OR JOINDER OR CONSOLIDATION OF ANY CLAIM WITH A CLAIM OF ANOTHER PERSON OR CLASS OF CLAIMANTS SHALL BE ALLOWABLE.**

This arbitration provision shall survive: i) the termination of the Agreement; ii) the bankruptcy of any party; iii) any transfer, sale or assignment of the Card, or any amounts owed on the Card, to any other person or entity; or iv) expiration of the Card. If any portion of this arbitration provision is deemed invalid or unenforceable, the remaining portions shall remain in force.

**IF YOU DO NOT AGREE TO THE TERMS OF THIS ARBITRATION AGREEMENT, DO NOT ACTIVATE OR USE THE CARD. CALL 1-833-354-0971. TO CANCEL THE CARD AND MAKE ALTERNATE ARRANGEMENTS TO RECEIVE THE FUNDS ASSOCIATED WITH THE CARD ACCOUNT.**

This Cardholder Agreement is effective (04/2019)