

- Any loss, claim, expense or damages you experience in connection with the Program.
- Any claims, expenses and legal fees arising from or related to any violation of the Program by you or anyone using your Card account.
- Any typographical errors or omissions in any Program-related document.
- Delayed or lost correspondence sent by U.S. mail or any other form of delivery, including email.
- Any error, omission, interruption, deletion, defect, delay in operation or transmission, theft, destruction or unauthorized access to, or alteration of Reward Points accrued and redeemed or other Program activities.
- We may assign our rights and obligations under this agreement to a third party, who will then be entitled to any of our rights that we assign to them.
- The Reward Guide and use of your Card account are governed by federal law. To the extent that federal law does not govern, Connecticut law will apply, no matter where you live or use your Card account.
- **Reward Points may constitute taxable income. You may be issued an Internal Revenue Service Form 1099 (or other appropriate form) that reflects the value of earned Reward Points, or some portion thereof (or any other part of the Program). Please consult your tax advisor. You are responsible for any tax liability that may arise from redeeming Reward Points. Citizens Bank, N.A. does not provide tax advice.**
- **Any and all disputes that arise under or related to the Program will be resolved through arbitration as specifically set forth in your Cardholder Agreement.**
- **All Reward Points are subject to verification and confirmation by us. All decisions regarding rewards disputes shall be final.**
- **Discrepancies about Reward Points are not treated as credit card billing error disputes.**

CITIZENS SUMMIT™ WORLD MASTERCARD® REWARDS GUIDE - PROGRAM TERMS AND CONDITIONS

F03-BB96-9

This Rewards Guide governs the Citizens Summit™ World Mastercard® Rewards Program (the “Program”). By using the Citizens Summit™ credit card (the “Card”), you agree to the terms and conditions governing the Program.

The Program allows you to receive Citizens Summit™ Reward Points (“Reward Points”). Your continued participation in the Program is also governed by the terms and conditions of your Cardholder Agreement. Cardholder Agreement refers to the agreement governing the terms of your Card account. Please review this document and keep it for your reference, along with your Cardholder Agreement. “You” and “your” mean the person(s) who applied for the Card. “We,” “our,” “us,” and “Citizens” mean Citizens Bank, N.A. and any of its affiliates.

REWARD POINTS AT A GLANCE

Earn Rewards: Earn 3% Reward Points on eligible purchases at restaurants and grocery stores (excluding Walmart® and select superstores). Earn 1.5% Reward Points for every other dollar you spend on eligible net purchases with no limits as long as your account is in good standing. A Card account is in good standing if your Card is open and has charging privileges.

Redeem: Redeem Reward Points in increments of 1 for \$1 in cash back. You can redeem your Reward Points online, mobile or by telephone either as a direct deposit into a Citizens personal checking, savings, or money market account or as a credit to your Citizens Summit™ World Mastercard® credit card statement (“Credit Card Statement Credit”).

Expiration: No expiration as long as your Card account is in good standing and you make an eligible Purchase once every 12 months. If you do not make at least one purchase once every 12 months, Reward Points will be forfeited.

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EARNING REWARDS

HOW TO EARN REWARD POINTS:

- You will earn 3% Rewards Points on eligible purchases at restaurants and grocery stores (excluding Walmart® and select superstores). Earn 1.5% Reward Points for every dollar you spend on all other eligible purchased charged to the Card. A net purchase is the amount of a purchase less any credits, returns and adjustments ("Purchase").
- A Purchase includes the total amount of each sale including sales tax and gratuities.
- Purchases resulting in fractions will be rounded up to the nearest whole cent if greater than 0.005 and rounded down if equal to or less than 0.005.
- You will begin earning Reward Points on the date we mail the Card and the Cardholder Agreement to you. If you are an existing credit card customer and you are converted to the Program, you will begin earning Reward Points once the request is processed.
- If you previously had a credit card account with us, which was converted to the Program, existing purchase balances which are transferred to this account are not eligible for the Program. Only Purchases made with your Card are eligible for this reward Program.
- Your Card account must be in good standing in order to earn Reward Points. An account is in good standing if your Card is open and has charging privileges.
- From time to time, special promotions may feature bonus Reward Points, details will accompany the offer. Additional restrictions may apply.

MERCHANT CATEGORIES:

- Merchants are assigned a merchant code by the merchant, or its processor based on the types of goods and services they primarily sell.
- Citizens does not choose the merchant code or control how purchases are classified. Citizens groups similar merchant codes into reward categories to determine if a purchase will earn additional Reward Points. Purchases made at merchants with a merchant code that is not included in a reward category will not receive additional Reward Points.
- Citizens may change these reward categories from time to time at our sole discretion.

WHAT IS AN ELIGIBLE PURCHASE:

- An eligible Purchase is any lawful purchase to buy or lease goods or services except as limited below:
- Balance transfers and cash advances, including convenience checks and travelers' checks, money orders and other cash equivalents.
- Account fees or charges, returned check charges, interest charges, or fees related to plans offered by us such as life insurance or payment protection plans.
- Fraudulent purchases or unauthorized charges to your account.
- Wire transfers fees.
- Lottery tickets or gambling charges.
- We are not responsible for any mistakes made by a merchant regarding a purchase. For example, if a merchant incorrectly identifies the purchase as a gambling purchase, we do not have to provide Reward Points for that purchase.
- Only eligible Purchases qualify for Reward Points.

REDEEMING REWARDS

WHEN CAN YOU REDEEM YOUR REWARD POINTS:

- Reward Points can only be redeemed if your account is in good standing. You can redeem Reward Points in increments of 1 for \$1 in cash back. You can redeem as a direct deposit into your Citizens

personal checking, savings, or money market account or as a Credit Card Statement Credit.

- You can visit our website at www.citizensbank.com/creditcard or refer to your monthly credit card statement to see how many Reward Points you've earned.

HOW YOU CAN REDEEM YOUR REWARD POINTS:

- You may redeem your Reward Points by submitting a request online at www.citizensbank.com/creditcard, Citizens mobile banking or contacting a customer service representative by telephone at 1-800-684-2222.

WHAT ARE THE REDEMPTION METHODS:

REDEMPTION THROUGH ELECTRONIC DEPOSIT INTO YOUR CITIZENS DEPOSIT ACCOUNT:

- Reward Points can be redeemed as a direct deposit into your Citizens personal checking, savings or money market account. You must be an owner on the account and the account must be in good standing and able to accept deposits. Reward Points may not be deposited into passbook and club savings, certificate of deposits or IRA accounts.
- If an electronic transfer is rejected, the reward redemption will automatically be credited back to your rewards account.

REDEMPTION THROUGH CREDIT CARD STATEMENT CREDIT:

- Reward Points can be redeemed as a Credit Card Statement Credit to the Card that earned the Reward Points.
- Reward Point redemptions may reduce your account balance but cannot be applied toward any minimum payments. You are still responsible for paying your minimum monthly payment.

WHAT YOU NEED TO KNOW ABOUT REDEMPTION:

- Reward Points are deducted on the date you request redemption. Redemptions, however, may not be applied to your deposit account or credit card account for up to 10 business days.
- Returned purchases, reversed transactions, refunds, credits or chargebacks will reduce your Reward Points by the number of Reward Points you previously received for the Purchase. If you upgraded to a new rewards program, these transactions will reduce your Reward Points by the current Program earning rate. You may incur a negative Reward Points balance. We may offset a negative balance with future Reward Points.
- Only the primary cardholder may request to redeem Reward Points. Authorized users on the account may not request to redeem Reward Points.
- Reward Points must be redeemed by an individual. Corporations, partnerships or entities may not redeem Reward Points.
- All Reward Points redemptions are final.

EXPIRATION, SUSPENSION OR FORFEITURE OF REWARD POINTS

- There is no expiration date on your Reward Points as long as your account is in good standing and you make at least one eligible Purchase once every 12 months. If you do not make at least one purchase once every 12 months, Reward Points will be forfeited.
- If your Card account is reinstated to good standing before the account is closed, you will again be eligible to redeem Rewards Points.
- Except as provided in the following sentence, if you voluntarily close the Card or we close the Card (for any reason permitted by the Cardholder Agreement except for fraud or misuse), you will have 90 days to redeem any remaining Reward Points on the Card before all Reward Points are irrevocably forfeited. If we close the Card and determine in our sole and absolute discretion that you are using the Card for fraudulent purposes or that you are abusing or misusing the reward point system, all Reward Points will be immediately and irrevocably forfeited.

- By agreeing to the terms and conditions, you acknowledge that we reserve the right to determine in our sole and absolute discretion if you are abusing or misusing the reward point system. If we make such a decision, we may terminate or suspend the use of the card and you will forfeit all reward points.

CHANGES TO OR CANCELLATION OF THE PROGRAM

- This Program is subject to Citizens Quest Checking account approval and ongoing program qualification requirements. If you no longer meet your checking account qualification requirements, how you earn rewards may change. Account qualifications will be assessed periodically.
- We reserve the right to add, amend or change any of the terms, conditions or restrictions of the Program at any time without prior notice.
- The Program may be discontinued at any time, but Reward Points awarded before the Program is discontinued will be honored for 90 days after notice of cancellation of the Program is given. If there are any remaining Reward Points which are not redeemed within the 90 days after the notice of cancellation, they will be forfeited.
- We may choose to discontinue your participation in the Program if we find that you or someone else used your Card account in a way that violates the Reward Guide or the terms and conditions of your Cardholder Agreement.

OTHER IMPORTANT INFORMATION

- The Program is not scheduled to end on a predetermined date.
- You have no property rights or other legal or equitable interest in Reward Points earned as part of the Program. Reward Points have no cash value until they are redeemed. Unless specifically authorized by us, Reward Points may not be sold, traded, assigned, transferred, or pledged under any circumstances.
- Your exclusive remedy for earned but uncredited Reward Points shall be the issuance of the uncredited Reward Points, if available, or such other comparable benefit as determined by us. If, however, your Card account is closed, then such Reward Points or other comparable benefit shall be forfeited.
- We reserve the right to correct misstated Reward Points represented on statements or the website at our sole discretion.
- Reward Points may be deducted from your Card account should those Reward Points be the product of a fraudulent or unauthorized transaction.
- All Reward Points are subject to verification and confirmation by us. All decisions regarding rewards disputes shall be final.
- You agree to not obtain or use your Card account to maximize Reward Points earned and redeemed in a manner that is not consistent with typical customer activity.
- Discrepancies about Reward Points are not treated as credit card billing disputes.
- It is your responsibility to notify us of any change in mailing address and email address as soon as possible.
- Unless specifically authorized by us, Reward Points may not be combined with other discounts, special rates, promotions or other reward programs offered by us.
- All Reward Points are non-negotiable and cannot be redeemed for any benefit except those designated by us.
- Your Card is separate and distinct from any other Citizens accounts you may have with us or our affiliates.
- You agree to release Citizens Bank, N.A., and any of its affiliates from all liability, including: