

# BankAmericard® Better Balance Rewards™

## Program Rules

Get rewarded for responsibly managing your card.

It's simple. Every quarter that you pay more than the monthly minimum due and make all of your payments on time, you'll automatically receive a \$25 cash reward — plus a \$5 Customer Bonus if you have another qualifying Bank of America® account.

Your rewards at a glance:	
<b>Earn</b>	Quarterly Cash Rewards
<b>Receive</b>	<ul style="list-style-type: none"><li>• \$25 each quarter</li><li>• \$5 more each quarter if you have a Qualifying Customer Account</li></ul>
<b>Yearly Total</b>	Up to \$120 per year

### Learn more about:

Earning Quarterly Cash Rewards	page 1
Receiving your Quarterly Cash Rewards	page 2

The following Program Rules provide what you need to know about the Better Balance Rewards program. Please review this document and keep it for your reference. If we make any changes to the Program, we'll let you know on [bankofamerica.com/betterbalancerewards](https://bankofamerica.com/betterbalancerewards) or by mail.

## Basic terms and definitions

**Billing Cycle** — The period of time between monthly bills or billing statements, as defined in your Credit Card Agreement provided with your Card

**Card** — A BankAmericard® Better Balance Rewards™ MasterCard® or Visa® credit card

**Cardholder (also referred to as “you”)** — Individual credit card customers, joint credit card customers and authorized users, if any, with a BankAmericard Better Balance Rewards credit card account and charging privileges (excluding corporations, partnerships or other entities)

**Customer Bonus** — the \$5 additional reward amount per quarter if you have a Qualifying Customer Account

**Due Date** — The date each monthly bill is due, as defined in your Credit Card Agreement provided with your Card

**Minimum Payment** — The minimum payment amount due on each monthly bill, as defined in your Credit Card Agreement provided with your Card

**Program** — The BankAmericard Better Balance Rewards program

**Program Rules** — Refers to the terms and conditions in this document, which govern the Program; these Program Rules are separate from the terms of the Credit Card Agreement provided with your Card

**Qualifying Customer Account** — An open checking, savings or retirement account with Bank of America, N.A., a Cash Management Account®, Merrill Edge® or any other account with Merrill Lynch, Pierce, Fenner & Smith Incorporated or U.S. Trust

**Qualifying Payment** — A monthly payment received on or before the Due Date, which is more than the Minimum Payment due; a payment in full received on or before the Due Date is a Qualifying Payment

**Quarterly Cash Reward** — A statement credit or electronic (ACH) deposit into a Bank of America® checking or savings account or a Merrill Lynch Cash Management Account® obtained by making Qualifying Payments throughout each calendar quarter; cash rewards are issued in U.S. dollars

**Site** — The Program website at [bankofamerica.com/betterbalancerewards](http://bankofamerica.com/betterbalancerewards)

**We/Us/Our** — FIA Card Services, N.A., the sponsor, administrator and issuer of the Program

## How do I earn Quarterly Cash Rewards?

For every calendar quarter in which your account is open with active charging privileges and all of your monthly payments are Qualifying Payments, you'll earn a \$25 Quarterly Cash Reward. Plus, you'll get a \$5 Customer Bonus if you also have a Qualifying Customer Account — that means up to \$30 per quarter, or \$120 a year.

With Qualifying Payments, here is how the Quarterly Cash Reward calendar will work:

### See how you can earn cash rewards every calendar quarter.

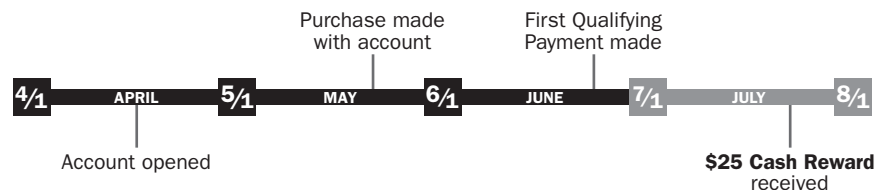
Monthly due dates	Qualifying Payments made	Quarterly Cash Reward	Reward received by
Jan/Feb/Mar	✓	\$25	April 30
Apr/May/Jun	✓	\$25	July 30
Jul/Aug/Sep	✓	\$25	October 30
Oct/Nov/Dec	✓	\$25	January 30

## New Customer

If your account was opened after the start of a new calendar quarter, you can still earn a Quarterly Cash Reward for that quarter as long as all the payments you make within that quarter are Qualifying Payments. After that you must make three payments within a quarter as described above to be eligible for a Quarterly Cash Reward.

### Sample New Customer Timeline:

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## Customer Bonus

If the primary cardholder on the Card account has at least one Qualifying Customer Account, the Card account will earn an additional quarterly Customer Bonus of \$5. The primary cardholder's Qualifying Customer Account must be open at the time of our review, which will occur on or around March 31, June 30, September 30, and December 31 each year. The \$5 Customer Bonus will be added to the \$25 Quarterly Cash Reward for a total of \$30 for any quarter in which you qualify. If you do not qualify for the Quarterly Cash Reward for a given quarter, you will not be eligible to receive the Customer Bonus for that quarter.

Visit the Site or refer to your monthly statement for information about your credit card program.

## How do I receive my Quarterly Cash Rewards?

When you qualify for a Quarterly Cash Reward, we'll automatically issue it in the form of a statement credit to your Card account. You can also choose to have it deposited directly into a Bank of America checking or savings account, or a Merrill Lynch Cash Management Account.

To automatically issue your reward to a deposit account:

- Go to the [bankofamerica.com/betterbalancerewards](http://bankofamerica.com/betterbalancerewards) Site, and follow the instructions.
- Make this request at least 15 days prior to the last day of a calendar quarter.
- Your payment election will remain as selected unless the electronic deposit fails. If this occurs, the payment will default to a statement credit to your Card account until further action is taken by you.

You may change your reward preference at any time by visiting the Site at [bankofamerica.com/betterbalancerewards](http://bankofamerica.com/betterbalancerewards). You must make this request at least 15 days prior to the last day of a calendar quarter to receive that quarter's reward as a statement credit to your Card account or as an electronic deposit to your selected deposit account.

## Here are more details you'll want to know:

- We generally apply statement credits to your existing balance with the highest-priced annual percentage rate (APR).
- If you receive your Quarterly Cash Reward as a statement credit, you are still responsible for paying your total Minimum Payment shown on each statement you receive.

- You must have a payment due in each of the monthly cycles of the calendar quarter to be eligible for the Quarterly Cash Reward; a zero balance or a credit balance does not qualify.
- Your account must be open to qualify for and receive the Quarterly Cash Reward. If you close your account, you forfeit the right to earn and receive any Quarterly Cash Rewards.
- If you request an electronic deposit of your Quarterly Cash Rewards into a Bank of America checking or savings account, or a Merrill Lynch Cash Management Account, we'll send the deposit to the account within 30 business days after the end of the quarter.
- You are not responsible for making payments on balances that are in a billing dispute or on hold due to a lost or stolen card or fraud claim. You will still be eligible for the Quarterly Cash Reward as long as the undisputed balance is paid according to the Program Rules.

If you have other questions about your card, please refer to your Credit Card Agreement that you received in your card package.

## Additional terms

### General liability

The BankAmericard® Better Balance Rewards™ credit card is separate and distinct from any accounts you may have with Bank of America and its affiliates. Approval of this credit card account does not mean a checking or savings account will be established for you or that you will be approved for a mortgage loan.

You agree to release FIA Card Services, N.A., and any affiliates from all liability, including:

- Any loss, claim, expense or damages you experience associated with Quarterly Cash Rewards. If at all, the sole extent of any liability will not exceed the actual value of the Quarterly Cash Rewards.
- Any claims, expenses and legal fees arising from or related to any violation of

the Program Rules by you or anyone using your Better Balance Rewards 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, theft, destruction, or unauthorized access to, or alteration of Quarterly Cash Rewards you earn.

Since Quarterly Cash Rewards have a monetary value, you're responsible for any tax responsibilities that may arise from receiving rewards. Please consult your tax advisor for details.

All aspects of the Program are governed by the laws of the State of Delaware. In states that don't allow the disclaimer of warranties or exclusion of liability, the above limitations may not apply.

### Program administration, service marks and trademarks

Better Balance Rewards is a trademark and Merrill Lynch Cash Management Account, Cash Management Account, Merrill Edge, BankAmericard, Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation.

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