

**Wells Fargo Advisors
Platinum Cash Back Program**

Rules and Conditions

Effective: May 2011

1. In these Rules and Conditions, “You,” “Your,” and “Cardholder” refer to the primary cardholder and/or any co-cardholder (if a joint account - excludes authorized users of the card) on the Wells Fargo Advisors consumer Credit Card account linked to the Wells Fargo Advisors Platinum Cash Back program (Program). “Wells Fargo,” “We,” “Us,” and “Our” shall mean Wells Fargo Bank, N.A., a banking affiliate of Wells Fargo & Company. Wells Fargo Advisors, LLC is a non-bank affiliate of Wells Fargo & Company.
2. Program eligibility, the ability to earn cash rewards, and/or the ability to redeem cash rewards are each restricted to Cardholders whose Account(s) linked to the Program is/are open, current, and not in default or delinquent, as applicable to their Account(s), as of the time of their then-current monthly billing statement date and so long as the Program has not been terminated or canceled pursuant to these Rules and Conditions.
3. This Program is not available to Corporate Card, Business Credit Card, Business ATM and Debit Card, Consumer ATM and Debit Card, Purchasing Card accounts, or accounts that participate in other Wells Fargo rewards programs or co-branded card programs.
4. Cardholders will earn a one percent (1%) cash reward for every one dollar (\$1.00) in net purchases (purchases minus returns/credits) made on their Credit Card Account, rounded to the nearest one cent (\$.01).
5. Any credits, except payments to the Account and cash rewards applied as a statement credit, will reduce the cash reward balance based on the dollar amount of the credit. Returns or credits applied to Your Account, including those arising from returned or disputed purchases made prior to or after enrollment, may reduce, eliminate or cause a negative cash reward balance.
6. Cash rewards earned will be reflected on Your monthly Credit Card Account statement.
7. Cash rewards that have not yet appeared on a monthly billing statement are not eligible for redemption or distribution.
8. The following purchases/transactions do not earn cash rewards: cash advances of any kind, balance transfers, SUPERCHECKS™, casino gaming chips, wire transfers, off-track wagers, lottery tickets, or bets or wagers transmitted over the Internet. Any interest or fees posted to a linked Account, including but not limited to returned payment fees, late fees, overlimit and monthly or annual membership fees do not earn cash rewards.
9. Disputed amounts and purchases made in violation of the law or the terms governing the Account will not earn cash rewards.
10. Bill Payments and Recurring Payments:
 - a. If You choose to use Your Credit Card Account to fund Your bill payments through the Wells Fargo Online® Bill Payment service, You will not earn cash rewards.

b. If You contact a merchant directly and set up a recurring payment through Your Account, You will earn cash rewards based upon the above stated calculation.

11. There are no annual cash reward maximums.
12. Cash rewards will not expire on this Program.
13. Cash reward accrual will begin upon Your enrollment date. No retroactive cash rewards will be awarded. Approval for Program membership may take up to seven business days, and cash rewards will not accrue until enrollment has been approved and processed.
14. Cash rewards from multiple credit card accounts cannot be added together or transferred from one account to another.
15. Wells Fargo reserves the right to amend, cancel, or temporarily suspend the Program, in whole or in part, or change any of the Program Rules and Conditions, at any time for any or no reason, including without limitation, in the event of fraud, abuse of Program privileges or violation of the Program Rules and Conditions, as determined at Our sole discretion (examples of Program violations include any attempt to sell, exchange or transfer cash rewards or any instrument exchangeable for cash rewards), without notice to You, which may result in the forfeiture of cash rewards not yet redeemed.
16. If the Credit Card account is closed or the Program is canceled for any reason or you violate these Rules, membership in the Program is terminated and any cash rewards not yet redeemed are forfeited. You have no property or other legal right in any cash rewards not yet redeemed including, but not limited to, the cash rewards forfeited as a result of account or Program closure or for violation of these Rules.
17. Cash rewards forfeited as a result of Program closure, either by You or Us, or violation of these Rules and Conditions are the sole property of Wells Fargo.
18. Any tax liability, including applicable state sales tax and state and federal disclosures, connected with receipt or use of a cash reward is Your responsibility.
19. The Rules of this Program are void where prohibited by law. Cash rewards may not be valid where restricted by law.

Redeeming Your Cash Reward

20. Cash rewards can only be redeemed in twenty-five dollar (\$25.00) increments.
21. You have three options for redemption:

ON-DEMAND REDEMPTIONS

1. **Statement Credit:** A credit will be issued to Your Credit Card Account for the amount of eligible cash rewards that You request. Please call 1-866-229-6633, or the number on the back of Your Credit Card, to initiate this request.
2. **Paper Check:** A check will be issued using the name and address on record for Your Credit Card Account statement and delivered via first-class U.S. mail. Alternate addresses will not be

accepted. Please call 1-866-229-6633, or the number on the back of Your Credit Card, to initiate this request.

AUTOMATIC REDEMPTIONS

3. Automatic Redemption: Cash Rewards are automatically channeled into a qualified Wells Fargo Checking, Savings, Loan or Line product (“Redemption Account”) designated by the Primary or Secondary Credit Card holder. You may only choose one Redemption Account option for automatic distribution. Split automatic redemptions are not allowed. Please call 1-866-229-6633, or the number on the back of Your Credit Card to establish this option. Additional information may be required to establish Your Redemption Account.

HOW IT WORKS:

- a. Each billing period, Wells Fargo will review Your Account to determine any cash rewards You may have earned. When You have earned at least \$25.00 in eligible cash rewards, Wells Fargo will automatically (1) redeem all eligible cash rewards in increments of \$25.00 to the designated Wells Fargo Checking or Savings account; or (2) credit all eligible cash rewards in increments of \$25.00 to the principal balance on a designated Wells Fargo Loan or Line account.
- b. Only qualified Checking, Savings, Loan or Line products may be selected for use as a Redemption Account. Not all Wells Fargo products are qualified for selection. Please call 1-866-229-6633, or the number on the back of Your Credit Card to identify which of Your Accounts may be qualified. To redeem points for a Loan or Line product, Your Loan or Line account must be active, in good standing and have a balance of at least \$50.
- c. In the event We are unable to apply the earned cash reward to Your Redemption Account, for any reason, all eligible cash rewards will be applied as a statement credit to Your next monthly Credit Card billing statement with the descriptor “Cash Back Redemption Acct. Non-Fundable” and the amount to be credited. If this occurs for three (3) consecutive redemptions, for any reason, the redemption option will automatically be changed to On-Demand Redemption.
- d. If Your Redemption Account is closed for any reason, either because of actions taken by You, another qualified account owner, or the Bank, the redemption method will automatically be changed to On-Demand Redemption.
- e. You may change Your Redemption Account selection at any time to another qualified redemption Account if available (e.g. from Checking to Savings). Any redemption currently in process will be applied to the Redemption Account selected prior to initiating the change.
- f. Automatic redemptions will be processed and posted to the Redemption Account’s statement within 2 billing cycles.

22. No partial cash rewards outside of the \$25.00 increment will be issued. For example, if You have accrued a cash reward of \$132.00, You may request a maximum cash reward of \$125.00. You do not have the right to receive the remainder unless and until an additional reward of \$18.00 is accrued.

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