

# BB&T VANTAGE REWARDS PROGRAM

## Summary of BB&T Vantage Rewards Program Terms and Conditions

The following terms and conditions (“BB&T Vantage Rewards Program Terms and Conditions”) govern the rewards program (“Program” or “BB&T Vantage Rewards Program”) issued under the BB&T Vantage rewards credit card (“BB&T Vantage Rewards Credit Card”). The value of rewards earned under this Program can be used to redeem reward items posted on the BB&T Vantage Rewards Program website, accessible through BB&T OnLine<sup>®</sup> at BBT.com. When referring to rewards under this Program, Branch Banking and Trust Company (“BB&T”) is referring to the value of the rewards balance, which can be used to redeem reward items. The following BB&T Vantage Rewards Program Terms and Conditions provide detailed information on the Program.

1. The highlights of the BB&T Vantage Rewards Program Terms and Conditions outlined below are only a summary. You will receive the entire BB&T Vantage Rewards Program Terms and Conditions once your account opening process is complete.
2. Eligibility is restricted to individuals and primary or joint account holders only, whose BB&T credit card accounts are open, current, and not in default or delinquent. Eligible account holders become members (“Members”) of the Program.
3. BB&T reserves the right to alter, temporarily suspend, or terminate the Program at any time without notice, which may result in the cancellation of any outstanding rewards balance. Any changes to the Program will be posted on the BB&T Vantage Rewards Program website, accessible through BB&T OnLine<sup>®</sup> at BBT.com or Members may call the BB&T Rewards Center at 877-497-8318, seven days a week from 8 a.m. – midnight ET, except major holidays, for a copy of the BB&T Vantage Rewards Program Terms and Conditions. Changes may affect any Program rule including, but not limited to, reward items, rewards value, and bonus rewards. It is the responsibility of the Member to review Program rules for any changes.
4. BB&T may suspend or close the Program and/or your BB&T Vantage Rewards Credit Card and prohibit any Member from earning rewards or redeeming rewards balance if BB&T, in its sole discretion, suspects fraud, misuse, abuse or suspicious activity related to the BB&T Vantage Rewards Credit Card and/or Program. Such fraud, misuse, abuse or suspicious activity, as determined by BB&T, and in its sole discretion, may result in immediate closure of the BB&T Vantage Rewards Credit Card and the Program account, and BB&T may restrict access to any remaining rewards balance at the time of such closure. BB&T Vantage Rewards Credit Card is to be used for personal, consumer or household purposes. Any activity, in BB&T’s sole discretion, that is inconsistent with this permitted use may result in the immediate closure of the BB&T Vantage Rewards Credit Card and the Program.
5. All reward items are subject to availability. BB&T may withdraw, change, or replace specific reward items that may be redeemed with rewards balance or modify reward item values at any time.
6. BB&T reserves the right to disqualify Members who have violated these Program rules or Members who have violated the terms of any other reward programs offered by BB&T.
7. Reward balances cannot be used as payment for obligations owed to BB&T or BB&T Corporation or its affiliates or subsidiaries. Reward balances cannot be combined with any other loyalty/frequency award program.
8. Members are allowed to transfer BB&T credit card reward balances by gifting reward balances earned under this value-based credit card rewards Program to any other BB&T value-based credit card rewards program, or by gifting reward balances earned under a BB&T points-based credit card rewards program to a BB&T value-based credit card rewards program. The only transfer of reward balances not allowed is a transfer from a value-based credit card rewards program to a points-based credit card rewards program, or a transfer to or from a BB&T Business Rewards program. Please call the Rewards Center at 877-497-8318 if you have any questions on whether your reward balances are permitted to be gifted to another BB&T credit card rewards program. Credit card reward balance amounts received by gifting will expire one (1) year from the date of gifting. [Note: Member may transfer all or a portion of their reward balances to another credit card rewards program under the guidelines above. However, once the Member transfers a certain amount of rewards under the Program, the Member may not transfer that certain amount of rewards again to another approved credit card rewards program.]
9. Members issued a BB&T Vantage Credit Card, who choose to cancel the Program, must close their BB&T Vantage Credit Card account. Members may call the BankCard Client Service Center at 1-800-476-4BBT (4228), seven days a week, 24-hours a day, for assistance. Any accumulated rewards balance not redeemed will be forfeited upon account closure by the Member or by BB&T.
10. Members may earn rewards on every U.S. dollar net qualifying purchase made with their BB&T Vantage Credit Card. A net qualifying purchase means any signature-based purchase, internet purchase, phone or mail-order purchase, or automatic bill payment made with a BB&T Vantage Credit Card, excluding cash advances, traveler’s checks, access checks, balance transfers, credits, and returns.  
**1.5% rewards value earned on purchases**  
The Program allows Members to earn one and a half percent (1.5%) in rewards value for each net qualifying purchase. This means that for each \$1.00 in net qualifying purchases made by the Member, the Member will earn \$0.015 in rewards value. The 1.5% rewards value earned will be applied to the Member’s rewards balance weekly.  
**Note: BB&T may also have special reward promotional offers from time to time.**
11. Rewards do not accumulate for fees of any kind, such as cash advance fees, late payment fees, annual fees, over-limit fees, insurance charges, returned check fees, enrollment fees, nonsufficient funds (NSF) fees and related service charges, unauthorized charges, and ATM transactions. In order to earn rewards value, the account must be open, current (no past due balances), and the outstanding balance must not be in excess of the approved credit line.
12. Rewards value is tracked and redeemable on a first-in, first-out basis. This means that the rewards value that has been on the account the longest will be spent first upon redemption. Rewards value earned from purchases will expire five (5) years from the date of issuance. However, rewards value received by gifting will expire one (1) year from the date of gifting. (See gifting guidelines above in provision 8.)
13. If the BB&T Vantage Credit Card account is closed, the membership terminates, rewards value is no longer earned, and any outstanding rewards value is forfeited and cannot be redeemed.

14. Credits and returns do not earn rewards value. Any credits, except payments to the account, will reduce the rewards value available. Negative rewards value will post on the rewards account if returns or credits exceed purchases.
15. Members must call the BB&T Rewards Center at 877-497-8318 from 8 a.m. - midnight ET, seven days a week, or visit the BB&T Vantage Rewards Program's website through BB&T OnLine<sup>®</sup> at BBT.com to redeem reward items.
16. Cash rewards value may be redeemed and applied as a credit item to your BB&T Vantage Credit Card account or mailed to you in the form of a check. At the time of redemption, the BB&T Rewards Center will reduce the Member's rewards balance by the amount of rewards value used to obtain the cash reward(s).
17. Gift certificates/gift cards may be used only once. Mechanical reproductions, copies or facsimiles of gift certificates/gift cards/checks will not be accepted. Additional terms and conditions appearing on the gift certificates/gift cards are to be interpreted in accordance with, and are incorporated into these BB&T Vantage Rewards Program Terms and Conditions. Gift certificates/gift cards are not exchangeable, refundable, or transferable, and cannot be replaced if lost or stolen. Gift certificates/gift cards are not redeemable for cash.
18. There are no refunds, exchanges, replacements or conversions for currency, credit, or rewards, for no-shows or unused portions of rewards. Lost, stolen, destroyed, or expired gift certificates/gift cards/checks may not be reissued or replaced. Best efforts will be made to ensure that the gift certificate/gift card is received in a timely manner. BB&T, Rewards Administrator and its partners are not responsible for rewards or correspondence lost or delayed due to mail delivery.
19. All redemptions are final.
20. Members may redeem rewards for airline travel on most major, U.S.-based airlines as displayed or published in a U.S. airline industry computer reservation system, such as Apollo.
21. A minimum of \$150.00 in rewards value is required for all airline redemptions.
22. Tickets may be purchased in any designated individual's name, but must be redeemed by the Member or an authorized user on the account. Itinerary confirmation will be delivered to the Member via email within 48 hours of booking. Paper tickets will be sent to the Member's address per his or her request. **NOTE:** Should a paper ticket be necessary, a \$14.95 fee will apply. Paper tickets are mailed within seven (7) business days of the final booking. **NOTE:** A \$30.00 charge will be applied when booking companion tickets. These fees are subject to be changed by the airline or the Rewards Administrator.

BB&T Credit Cards are issued by Branch Banking and Trust Company. Member FDIC.  
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