

Disney Rewards® Program Terms & Conditions

Please read this
important

Disney Rewards Program information.

For questions about your account go to:
DisneyRewards.com/ManageAccount
Or call Cardmember Services at
1-800-300-8575



Let's create some magic.™

Disney Rewards® Program Terms and Conditions for Disney Visa® Credit Cards

The *Disney Rewards* Program for Disney Visa Credit Cards (the "Program") is operated and managed by Chase Bank USA, N.A. ("Chase") and offered by Disney Rewards, LLC ("Disney Rewards LLC"). The following terms and conditions of the Program apply to the primary Cardmembers (including joint account owners) of the *Disney Rewards* Visa® Credit Card and the Disney Premier Visa® Credit Card, as applicable, issued by Chase ("Card") and their authorized users on the credit card account (sometimes hereinafter referred to as the "Card Account") (hereinafter collectively referred to as the "Cardmember" or "you" or "your") and govern the accrual of "*Disney Dream Reward Dollars*" (the "Reward Dollars") as well as the use of a "*Disney Rewards* Redemption Card" (the "Redemption Card"). Any actions taken by Disney Rewards LLC, Chase or a Cardmember under these Program Terms and Conditions are binding upon all Cardmembers, and notice to one Cardmember is effective notice to all Cardmembers.

Accrual of Reward Dollars:

To be eligible to earn Reward Dollars for purchases made with a Card, you must use your Card to purchase goods and services from merchants under the terms of your Cardmember Agreement ("Agreement").

1. You will automatically be enrolled in the Program upon approval of your Card Account. You will accrue one percent (1%) in Reward Dollars for every dollar of Qualifying Purchases (defined below) made using the Card Account issued in your name. Chase will calculate the Reward Dollars by taking the total dollar amount of Qualifying Purchases made by all Cards on the applicable Card Account during your monthly billing cycle, less any credits or returns, and multiplying by 1.0% (.01).
2. Disney Premier Visa Cardmembers will earn an additional one percent (1%) in Reward Dollars for every dollar of Qualifying Purchases made at (i) Disney-branded locations solely owned and operated by Disney Rewards LLC and/or its affiliates ("Disney Locations"), and (ii) at any of the following types of merchants: restaurants, grocery stores and gas stations (for a total of 2% on these purchases). Merchants who accept Visa credit cards are assigned a merchant code, which is determined by the merchant or its processor in accordance with Visa procedures based on the kinds of products and services they primarily sell. Chase groups similar merchant codes into categories for purposes of making rewards offers to you. Please note: Chase makes every effort to include all relevant merchant codes in its listed rewards categories. However, even though a merchant or some of the items that it sells may appear to fit within a rewards category, the merchant may not have a merchant code that falls within in that category. When this occurs, purchases with that merchant, and the purchase of Disney goods or services at locations that are not solely owned and operated by Disney, will not qualify for the additional one percent (1%) in Reward Dollars. Purchases submitted by you, an authorized user, or the merchant through third-party payment accounts, mobile or wireless card readers, online or mobile digital wallets, or similar technology will not qualify in a rewards category if the technology is not set up to process the purchase in that rewards category. Chase and Disney Rewards LLC reserve the right to determine which purchases qualify for any additional one percent (1%) of Reward Dollars irrespective of how they are identified, billed by the merchant or where the transaction occurs. Chase will calculate the Reward Dollars earned on Qualifying Purchases made at Disney Locations and at restaurants, grocery stores and gas stations, by taking the total dollar amount of such Qualifying Purchases made by all Cards on the applicable Card Account during your monthly billing cycle, less any credits or returns, and multiplying by a total of 2.0% (.02). For more information, see the FAQs at DisneyRewards.com/PremierEarnFAQ.
3. The term "Qualifying Purchases" means the amount of your retail purchases of goods or services in a billing cycle less: (i) amounts credited to your account during the billing cycle from refunds and product returns, and (ii) amounts relating to unauthorized or fraudulent transactions during the billing cycle, and (iii) other credits. You do not earn Reward Dollars on balance transfers, cash advances, travelers checks, foreign currency, money orders, wire transfers or similar cash-like

transactions, lottery tickets, casino gaming chips, race track wagers or similar betting transactions, and gift or stored value cards, any checks that are used to access your Card Account, overdraft advances, interest, unauthorized or fraudulent charges, or fees of any kind, including an annual fee, if applicable. Disney Rewards LLC and Chase reserve the right to determine, in our sole discretion, whether a particular transaction is a Qualifying Purchase.

4. If any calculations result in a fractional Reward Dollar value amount, then such fractional amount will be rounded to the nearest one one-hundredth (0.01) of a Reward Dollar. For example, if such calculation results in 1.051 Reward Dollars, you will be awarded 1.06 Reward Dollars.
5. From time to time there may be promotional offers for the Program which provide the opportunity to earn additional Reward Dollars.
6. Reward Dollars that have accrued are not available for use until they post to your monthly billing statement for your Card Account. Reward Dollars will not be posted to your Card Account until the end of the billing cycle in which they are accrued. Reward Dollars accrued under promotional offers may take several billing cycles after you meet the offer requirements to post to your monthly statement. See offers for details and restrictions.
7. If your Card Account is in default under the terms of your Agreement (including a late payment in any month), you may neither earn nor redeem any Reward Dollars until you are no longer in default. In certain cases, being in default will cause you to lose access to, or forfeit, all Reward Dollars. For example, (a) If you are late making your minimum monthly payment for any month as indicated on your monthly billing statement, the number of Reward Dollars you have earned that month will accrue, but will not be available to you for use and will not post to your Card Account unless and until you pay any past due amount and pay your current minimum monthly payment by the payment due date; or (b) If you fail to make payments during three consecutive billing cycles by their due dates, all of the Reward Dollars accrued and/or posted to your Card Account, shall be permanently forfeited.
8. If your Card Account is voluntarily or involuntarily closed for any reason and/or charged off as a loss by Chase, all Reward Dollars accrued and/or posted to your Card Account, as well as any Redemption Cards issued to you and any Reward Dollars on such Redemption Cards, will be immediately cancelled and permanently forfeited. Any pending request to transfer the Reward Dollars to a Redemption Card will not be honored. Forfeited Reward Dollars cannot be reinstated to your Card Account.

Redemption of Reward Dollars:

1. Your Reward Dollars on your Card Account expire sixty (60) billing cycles after the billing cycle in which they are first posted to your monthly billing statement, unless forfeited under these terms and conditions. Your Reward Dollars will expire on a first-in, first-out basis.
2. Reward Dollars must be transferred from your Card Account to a Redemption Card before they can be redeemed for Disney goods and services. Reward Dollars will transfer to a Redemption Card on a first-in, first-out basis. Any Cardmember on the same Card Account may transfer some or all of the Reward Dollars to a Redemption Card associated with that Card Account. Redemption Cards are issued by Chase. To request your Redemption Card, or to transfer Reward Dollars to an existing Redemption Card, you must call Chase Cardmember Services at 1-800-300-8575 (all Cardmembers) or access DisneyRewards.com/ManageAccount (online access only available to primary Cardmember) and follow the applicable instructions. You may also obtain a Redemption Card from select locations at *Walt Disney World*® Resort and the *Disneyland*® Resort. Each Card Account is eligible for a maximum of two (2) Redemption Cards activated for use at any given time.
3. You must transfer at least twenty (20) Reward Dollars from your Card Account the first time you request a Redemption Card. All transfers after your first transfer to an existing or additional Redemption Card must be in increments of at least ten (10) or more Reward Dollars.

Disney Rewards LLC and Chase reserve the right to limit the amount of Reward Dollars that (x) may be transferred at a given time to a Redemption Card, and/or (y) may be contained as a maximum balance on a Redemption Card. Reward Dollars transferred to a Redemption Card cannot be transferred back to your Card Account.

4. Allow two (2) to three (3) weeks for delivery of the Redemption Card after ordering by phone or online from Chase. In certain circumstances the delivery time may be longer. Expedited delivery of a Redemption Card may be available for an additional fee charged to your Card Account. Redemption Card cannot be shipped to PO boxes or foreign addresses. Please call Chase Cardmember Services at 1-800-300-8575 to check availability and terms of the express delivery service. The Redemption Card will be mailed to the address associated with the Card Account, unless you authorize Chase to mail it to a different address.

5. Redemption Cards must be activated before they can be used. Call Chase using the phone number on the back of your Card and follow the instructions to activate your Redemption Card. You will not be able to order, activate, or use a Redemption Card, or transfer Reward Dollars to a Redemption Card, if your Card Account is in default, closed for any reason, and/or charged off as a loss by Chase.

6. Disney Rewards LLC is responsible for fulfillment of designated Disney goods and services for which Reward Dollars are redeemed. Redemption Cards can be used to purchase products or merchandise at most retail point of sale locations and at a select number of other locations that are owned and operated by, or under a license arrangement with, one (1) or more affiliates of Disney Rewards LLC. For a current list of Disney owned, operated and licensed locations where the Redemption Card is accepted, go to DisneyRewards.com.

7. If you were issued a Redemption Card during the calendar years of 2014 and 2015, it may have an expiration on the card, so if you have not redeemed all of the Reward Dollars prior to the expiration date on the Redemption Card, you may transfer those Reward Dollars to a new Redemption Card. Once your Reward Dollars are transferred to a new Redemption Card, the Reward Dollars on that Redemption Card will not expire.

8. You must present the Redemption Card to redeem Reward Dollars. Reward Dollars may not be redeemed towards past purchases or past orders of products or merchandise. Use of Redemption Cards is subject to any additional terms and conditions listed on the Redemption Card.

9. You will not receive a periodic summary of the redemptions and returns made using your Redemption Card. It is your responsibility to keep track of the *Disney Dream Reward Dollars* balance on your Redemption Card. We recommend that you keep the receipts you receive each time you use your Redemption Card. You can check the balance on your Redemption Card by calling Chase Cardmember Services at 1-800-436-7999 or visiting DisneyRewards.com/ManageAccount.

10. Reward Dollars have no cash or monetary value and may not be redeemed for cash or its equivalent, and any unused portion (whether in your Card Account or transferred to your Redemption Card) is not returnable as cash. If the Reward Dollars on your Redemption Card are greater than the price of the item purchased, the remaining balance of Reward Dollars will remain on the Redemption Card. No cash or other financial remuneration will be returned to you on redemption of the Reward Dollars on a Redemption Card towards products or merchandise whose price is less than the number of Reward Dollars on your Redemption Card. Reward Dollars are not purchasable by cash, Disney Dollars, or any other form of monetary or other payment. Redemption Cards may not be exchanged for or substituted with other rewards certificates, rewards cards or Redemption Cards regardless of the number of Reward Dollars on the Redemption Card.

11. All redemption of Reward Dollars from Redemption Cards is subject to the terms and conditions of the Program then currently in effect. Disney products and merchandise purchased with a Redemption Card can be returned at designated retail point of sale locations, subject to return policies that may vary by retail location. For permissible returns, an original receipt and a valid Redemption Card are necessary for Reward Dollars to be restored to the Redemption Card. You are responsible for determining (i) whether a specific retail point of sale location will accept the Redemption Card, (ii) the Disney products and merchandise that the Reward Dollars can be redeemed for, and (iii) the return privileges for specific products and merchandise.

12. Disney Premier Visa Cardmembers may redeem Reward Dollars for a statement credit towards airline tickets purchased on any airline to any destination using your Disney Premier Visa Credit Card (“Airline Statement Credit”). You can purchase your airline ticket either directly from the airline or through a travel agent or travel wholesaler. Each Reward Dollar can be redeemed for \$1 toward the price of a ticket purchased on any airline. Redemptions start at 50 Reward Dollars for a \$50 Airline Statement Credit for any airline travel purchased within 60 days prior to the request for the Airline Statement Credit, where permitted by law. Multiple airline travel purchases can be combined to meet \$50 minimum. You may redeem any amount of Reward Dollars starting at 50, up to the amount of the airline ticket(s) purchased. Subsequent redemption requests must meet the \$50 minimum. The airline ticket does not have to be in the name of the Cardmember to qualify but it must be purchased using the Cardmember’s Disney Premier Visa Credit Card. Airline Statement Credits will post to your Card Account within 5-7 business days of your request to redeem and will appear on your monthly Chase credit card billing statement within 1-2 billing cycles. Until the credit posts, we recommend you pay the full amount of the airline ticket charge on your credit card bill to avoid finance charges.

13. Once you have requested an Airline Statement Credit, it cannot be refunded, replaced or returned under any circumstance. Disney Premier Visa Cardmembers can only redeem Reward Dollars for an Airline Statement Credit by contacting Chase directly—either by logging in at DisneyRewards.com/ManageAccount (online access only available to primary

Cardmember) or by calling the phone number on the back of your card (all Cardmembers). Please have all information pertaining to your airline ticket purchase available when you log in or call to redeem. You cannot redeem Reward Dollars for an Airline Statement Credit using your *Disney Rewards* Redemption Card. Disney Rewards LLC and Chase reserve the right to determine which Disney Premier Visa Credit Card purchases qualify for an Airline Statement Credit.

General Terms and Conditions:

1. Chase and Disney Rewards LLC reserve the right to make appropriate adjustments to any accrued Reward Dollars with respect to any Card Account activity or Redemption Card activity. For example, if you are able to redeem more Reward Dollars than is the actual balance of Reward Dollars on your Redemption Card for any reason whatsoever, you agree that Chase may correspondingly reduce the number of Reward Dollars on your Card Account or on any Redemption Cards you may have outstanding to adjust for such excess redemption.

2. You must promptly report lost, stolen or mutilated Redemption Cards to Chase Cardmember Services by calling 1-800-436-7999. Subject to Cardmember verification, Chase shall then cancel any lost, stolen or mutilated Redemption Card, and provide you with a replacement Redemption Card. The replacement Redemption Card will contain the number of Reward Dollars that was on your lost, stolen or mutilated Redemption Card as of the time you notified Chase. Any Reward Dollars used prior to that time, whether such use was by you or anyone else, are permanently forfeited and cannot be restored.

3. The Program is offered at the discretion of Chase and Disney Rewards LLC for the benefit of Cardmembers only.

4. While there is no yearly Program fee associated with the *Disney Rewards* Program, there may be an annual fee in conjunction with your Disney Premier Visa Card Account.

5. The Reward Dollars accrued and posted to your Card Account monthly billing statement, and the Redemption Cards issued under the Program, are not the property of the Cardmember, and cannot be bought, sold, encumbered, transferred, assigned or extended in any manner whatsoever (including upon death, as part of a domestic relations matter or otherwise by operation of law). Any Reward Dollars accrued and/or posted to your Card Account, and any balance of Reward Dollars on your Redemption Cards, shall be permanently forfeited upon the Cardmember’s death.

6. Any disputes concerning Reward Dollars and/or the Program will not affect or reduce your payment obligations to Chase on your Card Account.

7. The Redemption Card is not an FDIC insured deposit, a credit card, a debit card or a stored value card with monetary value. You understand that by using the Redemption Card, you may not be able to make certain claims or use defenses that may be available to you if you use a credit, charge, debit or stored value card with monetary value. YOU AGREE THAT NEITHER CHASE NOR DISNEY REWARDS LLC MAKES ANY IMPLIED WARRANTY OF ANY KIND IN CONNECTION WITH THE *DISNEY REWARDS* REDEMPTION CARD OR THE PROGRAM. You acknowledge and agree that the redemption of Reward Dollars is subject to the availability of redeemable products and merchandise.

8. Chase and Disney Rewards LLC each reserve the right to disqualify you from participation in the Program and to invalidate all or a portion of the Reward Dollars balance, whether accrued or posted in your Program Rewards Balance or transferred to a Redemption Card (i) if at any time you maintain a negative balance of Reward Dollars in your Program Rewards Balance, or (ii) based on any abuse or fraud relating to the accrual or redemption of Reward Dollars, and/or any violation of the Program terms and conditions (including any attempt to sell, exchange, encumber or transfer Reward Dollars or Redemption Cards), or (iii) for any other reason. Chase and Disney Rewards LLC reserve the right, in their sole discretion, to determine whether termination is appropriate. These rights are in addition to any other legal or equitable remedy that may be available to Chase and/or Disney Rewards LLC under applicable law.

9. The Reward Dollars are only available for personal, family or household use. The Card Account is a consumer account and may only be used for personal, family or household purposes.

10. Chase and Disney Rewards LLC reserve the right to cancel, modify, restrict, waive or terminate the Program, any aspects or features of the Program and the Program terms and conditions (including, without limitation, changing the accrual rate of Reward Dollars for Qualifying Purchases, changing the terms on which Reward Dollars expire or are forfeited, or eliminating the right to redeem Reward Dollars) at any time without prior notice to you. Any such modifications and/or termination may reduce or eliminate entirely your accrued Reward Dollars or your Program Rewards Balance or the Reward Dollars transferred to your Redemption Card.

11. Neither Chase nor Disney Rewards LLC will be responsible for any disputes among primary Cardmembers (including joint account owners) or any authorized users of the Card Account related to the Program, or Reward Dollars on the Card Account or Redemption Cards.

12. You are solely responsible for reviewing your Reward Dollars posted on each month’s Disney Visa Card billing statement. You have sixty (60) days from the date of your billing statement to notify Chase of any suspected or actual error on your billing statement relating to the Reward Dollars posted to your Card Account.

13. All questions regarding eligibility for the Program or the accrual, posting to your Card Account, transfer to a Redemption Card or redemption, of Reward Dollars will be resolved by Disney Rewards LLC in its sole discretion.

14. Should events beyond Chase’s and/or Disney Rewards LLC’s control, such as, but not limited to, computer equipment or electronic data processing failure, strikes, acts of God, or the threat of, or actual, civil disturbance, terrorism, epidemic or war, affect either Chase’s and/or Disney Rewards LLC’s ability to perform its obligations under the Program, either Chase or Disney Rewards LLC may suspend or terminate the Program.

15. Subject to the terms of this Program, at locations designated by Disney Rewards LLC, you may apply Reward Dollars on your Redemption Card towards sales tax assessed upon the price of

the products or merchandise for which you redeemed the Reward Dollars. Your participation in the Program may result in the receipt of taxable income from Chase and we may be required to send to you, and file with the IRS, a Form 1099-MISC (miscellaneous income). You are responsible for any tax liability, including disclosure requirements, related to participating in the Program. Please consult your tax advisor if you have any questions about your personal tax situation.

16. You agree and hereby authorize Chase and Disney Rewards LLC to freely disclose and share information with respect to your participation in the Program and any Redemption Cards to each other and you also agree and hereby authorize Disney Rewards LLC to freely disclose information with respect to your Redemption Card or any redemption requests you make to (i) any affiliate of Disney Rewards LLC, and/or (ii) any third party (w) where it is necessary for completing the redemption request; or (x) in order to verify the existence and condition of your Redemption Card; or (y) in order to comply with legal process, subpoena or other mandatory disclosure requirements; or (z) when we believe it is necessary in order to investigate, prevent, or take action regarding illegal activities, suspected fraud, situations involving potential threats to the physical safety of any person, or violations of these terms and conditions or the Agreement.

17. If any term or provision or feature of the Program is found to be void or contrary to federal, state or local law, such term, feature or provision shall be deemed to be severable from the other terms, provisions and features hereof, but only to the extent necessary to bring the Program within the requirements of the specific federal, state or local law, and the remainder of the Program shall be given effect as if the severed term herein had not been included. You may only participate in the Program to the extent permitted by applicable law.

18. You agree that in the case of any ambiguity, uncertainty, or dispute, Chase and Disney Rewards LLC will have the right to determine the meaning and applicability of any of the terms and conditions of this Program, so long as its determination is a reasonable one, notwithstanding that other determinations might be equally or more reasonable, and notwithstanding that such determination is favorable to Chase and/or Disney Rewards LLC.

19. The terms and conditions of this Program, and those contained on or with the Redemption Card, shall constitute the entire terms and conditions applicable to the Program and supersede all previous brochures, marketing materials and agreements with respect to the Program. This Program shall be governed by and construed under the laws (excluding conflicts of law provisions) of the State of California.

20. Any use of the Card by any of the Cardmembers constitutes acceptance of each Cardmember to all of the foregoing terms and conditions of this Program.

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