

Rewards Program Agreement Updates

As of 12/15/2018, we've updated the *How you can earn Avios points* section to remove reference to earning Avios points on flight purchases made directly with OpenSkies. You'll continue to earn Avios points on purchases made using your card as described in this agreement. This version of the agreement takes the place of any earlier versions.

British Airways Card Rewards Program Agreement

Important information about this program and this agreement

- Your British Airways credit card account is issued solely by Chase Bank USA, N.A. This British Airways card rewards program is offered through British Airways and Chase. This document describes how the British Airways card rewards program works and is an agreement between you and Chase. You agree that use of your account or any feature of this program indicates your acceptance of the terms of this agreement. In this document, the following words have special meanings:
 - › “agreement” means this document
 - › “program” means this British Airways card rewards program
 - › “account” means your credit card account that is linked to this program
 - › “card” means any credit card or account number used to access your account
 - › “we,” “us,” “our,” and “Chase” mean Chase Bank USA, N.A. and its affiliates
 - › “you” and “your” mean the person responsible for the account and for complying with this agreement
 - › “authorized user” means anyone you permit to use the account
 - › “Executive Club” means the British Airways Executive Club program operated and administered by BA and Avios Group Limited and governed by the Executive Club Program Terms and Conditions, available at BA.com
 - › “Avios points” are the rewards you earn under this program. You may simply see “Avios” in marketing materials when referring to the rewards you earn.
 - › “purchases” is defined in the section of this agreement titled *How you can earn Avios points*
- Chase may make changes to this program and the terms of this agreement at any time. For example, we may:
 - › add new terms or delete terms
 - › change how you earn Avios points in this program
- Chase may temporarily prohibit you from earning Avios points, using Avios points you've already earned that haven't been transferred to British Airways, or using any features of this program.
- Chase may supplement this agreement with additional terms, conditions, disclosures, and agreements that will be considered part of this agreement.
- You must have a U.S. address listed on your British Airways Executive Club profile to earn Avios points in this program. Avios points earned in this program are automatically transferred to British Airways after the end of each billing cycle. British Airways may change the terms of the Executive Club program in accordance with its rules. You will lose all Avios points earned if there is no Executive Club program activity for 36 consecutive months.
- This version of the agreement takes the place of any earlier versions, including those that were called “Rewards Program Rules and Regulations.” Chase may continue to refer to this

agreement as the Rewards Program Rules and Regulations in communications about this program and in supplemental terms, conditions, disclosures, and agreements.

Notice of changes

- Chase will give you 30 days' notice of the following types of changes to this program or this agreement:
 - › if we add or increase fees applicable to this program
 - › if we decrease the rate at which you earn Avios points in this program
 - › if we limit the number of Avios points you can earn in this program
 - › if we cancel this program
- Chase will send this notice to you in writing, which, at our option, may be delivered to you electronically by email or through our online services, such as chase.com or the Chase Mobile App.
- Chase will give you notice of other changes to this program or agreement by posting an updated copy of this agreement when you log in to our website, chase.com/ba.

How you can earn Avios points

- You'll earn Avios points when you, or an authorized user, use a card to make purchases of products and services, minus returns or refunds (collectively, the “purchases”). Buying products and services with your card, in most cases, will count as a purchase; however, the following types of transactions won't count and won't earn Avios points:
 - › 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
 - › any checks that access your account
 - › interest
 - › unauthorized or fraudulent charges
 - › fees of any kind, including an annual fee, if applicable
- **You'll earn:**
 - › **3 Avios points** for each \$1 spent on flight purchases made directly with British Airways, Aer Lingus, Iberia and LEVEL.
 - › **1 Avios point** for each \$1 spent on all other purchases.

Ways to earn bonus Avios points

- We may offer you ways to earn bonus Avios points through this program or special promotions. You'll find out more about the number of bonus Avios points you can earn and any other terms at the time of the offer. The additional terms will be part of this agreement.

Information about earning and transferring Avios points to British Airways

- Avios points are earned at the close of each monthly billing cycle, based on the purchases made during that billing cycle, plus any bonus Avios points posted during that billing cycle, but minus any

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returns or refunds. If you have more returns or refunds than Avios points earned from purchases or bonuses, then Avios points will be deducted from your total Avios points balance and may result in a negative Avios points balance.

- You'll see Avios points you've earned from card purchases on chase.com and on your monthly card billing statement.
- Avios points will be automatically transferred to British Airways after the end of each billing cycle.
- You must have a U.S. address listed on your British Airways Executive Club profile to earn Avios points in this program. If a U.S. address isn't listed, your membership in the Executive Club program will be terminated and you'll no longer be eligible to use the Avios points you've earned in this program.
- This agreement governs the receipt of Avios points in connection with this program and is separate and in addition to the British Airways Executive Club program terms and conditions that govern your participation in the British Airways Executive Club program. The Executive Club program terms and conditions are available online at BA.com. Information in this agreement that relates to the Executive Club program isn't complete or comprehensive and doesn't include all of the information that you should know about the Executive Club program.
- British Airways may change the Executive Club program, including, but not limited to, terms, conditions, travel rewards and special offers or terminate the Executive Club program at any time with reasonable notice as set forth in the Executive Club program rules.
- Avios points earned in this program won't be credited toward Executive Club tier level progression or retention.
- If your membership in the Executive Club program is terminated for any reason by you or British Airways, you'll no longer be eligible to use the Avios points you've earned in this program.
- Chase's sole obligation concerning the award and redemption of Avios points is to make a valid request to British Airways to award Avios points to your associated Executive Club account. Chase disclaims liability or responsibility for British Airways' failure to award or redeem Avios points to or from your associated Executive Club account after Chase has met its obligations to British Airways in connection with such a request.
- If you have not earned or redeemed Avios points or purchased or transferred Avios points through your Executive Club account in accordance with the Executive Club program terms and conditions for 36 consecutive months, all Avios points that have accrued to that date will expire.

How you can use your Avios points

- To use your Avios points, go to BA.com or call British Airways directly at 1-800-452-1201.

How you could be prohibited from earning or having Avios points transferred

- We may temporarily prohibit you from earning Avios points and we may not transfer Avios points you've already earned to British Airways:
 - if you don't make the minimum payment on your account within 30 days of the due date.
 - if we suspect that you've engaged in fraudulent activity related to your account or this program.
 - if we suspect you've misused, in any way, the Executive Club program to which Avios points are transferred under this program

- if we suspect that you've misused this program in any way, for example:
 - by repeatedly opening or otherwise maintaining credit card accounts for the purpose of generating rewards
 - by manufacturing spend for the purpose of generating rewards
- You can begin earning Avios points again and any Avios points that we've held will be transferred to British Airways in the next billing cycle after your account becomes current or when we no longer suspect fraud or misuse of the account or this program.

How you could lose your Avios points

- **You'll immediately lose all Avios points that haven't been transferred to British Airways if your account status changes, or your account is closed, for any of the following reasons:**
 - you don't make the minimum payment on your account within 60 days of the due date
 - you fail to comply with this or other agreements you have with Chase
 - we believe you may be unwilling or unable to pay your debts on time
 - you file for bankruptcy
 - we believe that you've engaged in fraudulent activity related to your account or this program
 - we believe you've misused, in any way, the Executive Club program to which Avios points are transferred under this program
 - we believe that you've misused this program in any way, for example:
 - by repeatedly opening or otherwise maintaining credit card accounts for the purpose of generating rewards
 - by manufacturing spend for the purpose of generating rewards
- We won't reinstate Avios points you lose, unless we've made an error.
- If your account is closed for any other reason, we'll automatically transfer any Avios points earned to British Airways, as long as you don't lose them for any of the reasons described in this agreement.

Other important information you should know

- Avios points aren't your property and have no cash value. Additionally, Avios points can't be transferred by operation of law, such as by inheritance, in bankruptcy or in connection with a divorce.
- Your participation in this 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 this program. Please consult your tax advisor if you have any questions about your personal tax situation.
- 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.
- We're not responsible for any disputes you may have with any authorized users on your account about this program.
- Chase, British Airways and their respective third-party service providers, affiliates, directors, officers, employees, agents or

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contractors make no representations or warranties, either express or implied, including, those of merchantability, fitness for intended use or a particular purpose and otherwise arising by law, custom, usage, trade practice, course of dealing or course of performance. You release Chase, British Airways and their respective third-party service providers, affiliates, directors, officers, employees, agents and contractors for all activity in connection with this program, including but not limited to, use of this program, and any redemption for or purchase of products or services through this program.

- You agree to indemnify and hold Chase, British Airways and their respective third-party service providers, affiliates, directors, officers, employees, agents and contractors harmless from and against any loss, damage, liability, cost, or expense of any kind (including attorneys' fees) arising from your or an authorized user's: use of this program, any fraud or misuse of this program, violation of this agreement and/or violation of any applicable law or the rights of any third party.
- The merchants and third-party service providers that participate in this program are not affiliated with us and are not sponsors or co-sponsors of this program. All participating merchant and third-party service provider names, logos, and marks are used with permission and are the property of their respective owners. Participating merchants and third-party service providers are subject to change without notice.
- Participating merchants and third-party service providers are responsible for the quality and performance of any products or services they provide. Chase is not responsible for any aspects of the products and services provided by participating merchants or third-party service providers.
- This program is void where prohibited by federal, state, or local law.
- This agreement and use of this program is governed by federal law, as well as the law of Delaware, and will apply no matter where you live or use this program.
- We may enforce the terms of this agreement at any time. We may delay enforcement without losing our right to enforce this agreement at a later time. If any term of this agreement is found to be unenforceable, we may still enforce the other terms.

Communications

- We may send communications about this program to you at any mailing or email address in our records or through our online services, such as chase.com or the Chase Mobile App.
- Let us know right away about any changes to your contact information using the Cardmember Services address on your card billing statement or call the Chase phone number on the back of your card.

Telephone monitoring

- You agree that Chase and its third-party service providers may listen to and record telephone calls as part of providing program services.