United MileagePlus® Explorer Card Program (or the “Program”) Rules and Regulations

Issuer: Your United MileagePlus Explorer Card credit card account (“Account”) is issued by Chase Bank USA, N.A. (herein after “we”, “our”, or “us”) located in Wilmington, DE. In these Program Rules, “you” or “your”, means all persons responsible for complying with this agreement, including natural persons, companies and other business entities, whether or not incorporated, the person who applied for the Account and the person to whom we address billing statements, as well as any person who agrees to be liable on the Account.

United MileagePlus Program: The following Program Rules and Regulations govern the receipt of miles in connection with your use of the Account. These Program Rules and Regulations are in addition to the MileagePlus Program Rules that govern your participation in the MileagePlus Program (“MileagePlus”), and that are available online at MileagePlus.com as may be modified from time to time without notice. You acknowledge, accept, and agree to be bound by these Program Rules and Regulations upon your initial use of the credit card and throughout the term of your use of the Account. “MileagePlus” is a service mark of Mileage Plus Holdings, LLC. All Chase Accounts will be the sole property of Chase Bank USA, N.A., which is solely responsible for all decisions with respect to such Accounts. MileagePlus is the sole property of United Mileage Plus Holdings, LLC. All reference herein to United shall be deemed to also refer to Mileage Plus Holdings, LLC. For complete details about MileagePlus visit mileagesplus.com.

Ability to Earn Rewards: If your Account is in default as described in your Cardmember Agreement (“Agreement”), and/or your Account is closed for any reason, and/or there is any fraud or abuse related to the accrual of miles, we reserve the right to prohibit you from earning miles through your Account and to cause you to forfeit any miles that we have not yet sent to your MileagePlus account. If your miles are forfeited for any reason, we will not reinstate these miles to your Account. If your Account is closed for any reason, your membership in the Program will be terminated.

Earning Rewards: You will earn 1 mile for each $1 of Net Purchases. You will earn an additional 1 mile for each $1 of Net Purchases (for a total of 2 miles) made directly from United (excluding purchases made on behalf of United). (“Net Purchases” means purchases of goods and services made by you or any authorized user on your Account minus any returns or refunds.) You are also eligible for two types of yearly bonuses: (1) Calendar Year Bonus: As a one-time bonus each Calendar Year, once you reach $25,000 or more in Net Purchases you will receive 10,000 bonus miles. (For your first year as a cardmember, “Calendar Year” means the period beginning with your Enrollment Date through December 31st of that same year. “Enrollment Date” is the day on which we approve you as a Program member.) Please allow 4 to 6 weeks after the billing cycle in which you qualify for bonus miles to post to your MileagePlus account. (2) Anniversary Bonus: You will receive two (2) United Club passes after each Anniversary (“Anniversary” is the date that is twelve months after your Enrollment Date, and the same date each twelve months thereafter.) Please allow 2 to 4 weeks from your Anniversary each year for delivery. United Club passes cannot be shipped to PO Boxes or addresses outside the 50 United States and Washington D.C. Valid when presented at any United Club location. Each pass is valid for one (1) guest for one (1) visit. United Club representatives will retain this certificate. No cash value. Cannot be replaced if lost or stolen. All United Club membership guidelines apply. Chase is not responsible for fulfillment of United Club passes. Mile accrual will begin upon the Enrollment Date in the Program. Retroactive miles will be awarded. You do not earn miles on balance transfers, cash advances, cash-like charges such as travelers checks, foreign currency, and money orders, any checks that are used to access your Account, overdrafts, interest, unauthorized or fraudulent changes, or fees of any kind, including fees for products that protect or insure the balances of your Account. Miles will be deducted for any returns or credits made on your Account. From time to time there may be promotional offers for the Program, which provide the opportunity to earn additional miles as defined by the terms of the promote.

Earning Restrictions: Miles earned have no cash value, and cannot be used as payment of obligation to us. If there is any abuse of the Program, failure to follow Program terms, or any misrepresentation by you, all miles not sent to your MileagePlus account shall be forfeited and no additional miles shall accumulate. There is no maximum number of miles that you can accumulate in the Program.

Redemption Process: Miles earned during a billing cycle are not available for redemption until they are posted on your credit card billing statement and transferred to your MileagePlus account. Miles will be automatically transferred to your MileagePlus account at the end of each billing cycle. Please contact MileagePlus at 1-800-421-4652 or visit mileagesplus.com to redeem your miles.

Additional Obligations: You are responsible for any personal tax liability related to participating in the Program. Any disputes concerning the Program will not affect your payment obligation to us on your Account. We are not responsible for any disputes among you or any authorized users relating to the Program. Questions regarding the Program should be directed to the toll-free number on the back of your credit card.

Program Restrictions: We reserve the right to approve, deny or revoke participation in the Program to any individual for any reason whatsoever. Please see MileagePlus terms and conditions for redemption information, reward restrictions and, if applicable, expiration information at mileagesplus.com.

Right to Change/Modify/Cancel: We along with United Air Lines, Inc. reserve the right to cancel, modify, restrict, waive, or terminate the Program or any aspects or features of the Program at any time without prior notice.

Program Responsibility: We are not responsible for redeemed goods and/or services offered through the MileagePlus Program. MileagePlus provides certain benefits through its partners and participating companies who are responsible for the quality and performance of any goods and/or services redeemed as a benefit of this Program. The MileagePlus Rules relating to the nature and quality of products and services offered through partners and returns and exchanges of redeemed items apply.

Program Void: The Program is void where prohibited by federal, state, or local law. These Rules and Regulations set forth all the terms of the Program; we have no other obligation with respect to the Program beyond those described in these Rules and Regulations.