Amazon.com Rewards Program (or the “Program”) Rules and Regulations

Issuer: Your Amazon.com Rewards Visa or Amazon.com Business Rewards Visa card credit ("Card") account ("Account") is issued by Chase Bank USA, N.A. (hereafter "we," "our," or "us") located in Wilmington, DE. In these Program Rules and the Redemption Rules, "you" or "your," means all persons responsible for complying with this agreement, including the person who applied for the Account and the person to whom we address billing statements.

Ability to Earn Rewards: If your Account is in default as described in your Cardmember Agreement/Business Card Agreement, as applicable ("Agreement"), and/or your Account is closed for any reason, and/or there is any fraud or abuse related to the accumulation of points in your Account, you have the right to prohibit you from earning points on your Account until the next billing cycle after your Account is no longer in default, and to cause you to forfeit any points in your Account. If your points are forfeited for any reason, we will not reissue these points to your Account. If your Account is closed for any reason, your membership in the Program will be terminated.

Earning Rewards: % Back, Points and Net Purchases: Your % Back rewards are earned as % Back rewards. You get one point for every % you earn in % Back rewards. Your points can be redeemed for eligible Net Purchases on Amazon.com, cash back, gift cards or travel through our travel redemption center. Minimum redemption amounts apply to gift cards and cash back. For more details see the Redemption Rules. Net Purchases are the total cost of goods and services made by you or any authorized user on your account, including returns or refunds, and do not include balance transfers, cash advances, cash-like charges such as travelers checks, foreign currency, and money orders, any checks that access your account, overdraft and interest, unauthorized or fraudulent charges, or fees of any kind, including an annual fee, if applicable. Additional promotional opportunities to earn points may be available with the Program.

3% Back: You earn 3% Back for each $1 of eligible Net Purchases made at Amazon.com. 3% Back rewards are earned as points. Your points can be redeemed for eligible Net Purchases on Amazon Fresh orders, Amazon Prime subscription, and items sold by third-party merchants through Amazon.com's marketplace. 3% Back does not apply to purchases made at Amazon.co.uk, Amazon.de, Amazon.fr, Amazon.jp, Amazon.ca, or any other website operated by Amazon.com, its affiliates and subsidiaries.

2% Back: You earn 2% Back for each $1 of Net Purchases made in any of the following categories: groceries, clothing, household, restaurant, drugstore, office supply stores, restaurants. Merchants who accept Visa/MasterCard credit cards are assigned a merchant code which is determined by the merchant or its processor in accordance with Visa/MasterCard procedures based on the kinds of products and services they primarily sell. As a result, merchants may group similar merchant codes into categories for purposes of making rewards offers to you. Chase makes every effort to include all relevant merchant codes in its rewards categories. However, even though a merchant or some of the items that it sells may appear to fit within a rewards category, that merchant may not have a merchant code that falls within that category. Therefore, Chase reserves the right to determine that a merchant will not qualify for the stated rewards offer on category purchases. Purchases submitted by you or the merchant through third-party payment accounts (e.g. PayPal), mobile or wireless card readers, wearable devices or mobile digital wallets, or similar technology (collectively, "Technology") will not qualify in a rewards category if the Technology is not set up to process the purchases in the rewards category. For more information about Chase rewards categories, see www.Chase.com/RewardsCategoryA2s.

1% Back: You earn 1% Back on all Net Purchases.

Earning Restrictions: Points earned are not transferable, 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 unredeemed points shall be forfeited and no additional points shall accumulate. There is no maximum number of points that you can accumulate in the Program. Bonus/Promotional offers may have a maximum accumulation.

Expiration: Points earned in this Program will not expire.

Redemption Process: Points earned during a billing cycle are not available for redemption until they are posted on your billing statement. Points for transactions made on or near the end of your billing cycle may take up to one billing cycle to post on your billing statement. Once you accumulate the required number of points, you will be eligible to redeem them for your selected reward item. To redeem your points for travel 24 hours a day, 7 days a week, call our toll-free travel redemption number 1-855-234-2538. To redeem for all other items, visit chase.com or call the toll-free number on the back of your Card. See Program Redemption Rules for more details. Only you, as the holder of the Account, may redeem points authorized users may not redeem points.

Additional Obligations: You are responsible for any tax liability, including disclosure requirements, related to participating in the Program.

Program Restrictions: We reserve the right to approve, delay or revoke participation in the Program for any reason whatsoever.

Right to Change/Modify/Cancel: The Program and benefits are offered through Amazon.com and us. We along with Amazon.com reserve the right to modify, restrict, waive, temporarily suspend, or terminate the Program and/or any aspects or features/benefits of the Program at any time before or after the Program responsibility, including, without limitation, participation fees, point accrual or redemption criteria.

Program Responsibility: Individual merchants and service providers are responsible for the quality and performance of any goods and/or services redeemed as a benefit of this Program. Any rules of the merchants relating to returns and exchanges of rewards apply. We are not responsible for redeemed goods and/or services offered through the Program. Any disputes concerning rewards 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 Card. Administrative services for the Program are provided on our behalf by our agents. Neither Chase nor any of our agents shall be liable for any bodily harm and/or property damage and/or lost opportunity, which may result from participating in the Program or for the provision of goods or services by award merchants or service providers.

Program Suspension: The Program is void where prohibited by federal, state, or local law. These Rules and Regulations set forth all of the terms of the Program in addition to, and supplement, the Redemption Rules that govern the redemption of points, and any other redemption rules provided by us or our agents. We have no other obligation with respect to the Program beyond those described in these and the Redemption Rules.

Redemption Rules

Ability to Redeem Rewards: If your Account is in default as described in your Cardmember Agreement/Business Card Agreement, as applicable, and/or your Account is closed for any reason, and/or there is any fraud or abuse related to the accrual of rewards, we reserve the right to prohibit you from redeeming rewards through your Account. If your Account is in default, and to cause you to forfeit any rewards in your Account. If your rewards are forfeited for any reason, we will not reissue these rewards to your Account.

Shop With Points™ Using Points for Purchases: You may redeem points for eligible items at Amazon.com. If any balance remains due on a purchase after your point redemption, you may use Amazon.com Gift Cards, an Amazon Payments, Inc. payments account, or your Card to pay such balance. We will subtract points that you elected to redeem for them in your Amazon.com purchase, at the time your item is shipped, as long as your account is open, not in default, and has enough points to cover your purchase. Your points balance may not reflect redemptions for pending purchases until the purchase has been shipped. Points for orders that remain unfilled for 30 days will automatically be credited back to your account. Points will be credited back to your account for valid returns. Returns and refunds are subject to Amazon's policies.