IHG® Rewards Club Select Program (or the “Program”) Rules and Regulations

Issuer: Your rewards credit card account (“Account”) is issued by Chase Bank USA, N.A. (hereinafter “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.

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 accrual of points, we reserve the right to prohibit you from earning points through your Account and to cause you to forfeit any points that we have not yet sent to IHG Rewards Club. 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: You will earn 5 points for each $1 of InterContinental Hotels Group Net Purchases. (“InterContinental Hotels Group Net Purchases” means purchases on your room bill at any InterContinental Hotels Group property: InterContinental® Hotels & Resorts, InterContinental Alliance® Resorts, Crowne Plaza®, Hotel Indigo®, Holiday Inn®, Holiday Inn Express®, Holiday Inn Resort®, Holiday Inn Club Vacations®, Staybridge Suites®, Candlewood Suites®, EVEN® Hotels and HUALUXETM.) “Net Purchases” are purchases of goods and services made by you or any authorized user on your account minus any 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 advances, interest, unauthorized or fraudulent charges, or fees of any kind, including an annual fee. (If applicable.) You will earn 2 points for each $1 of Net Purchases made in any of the following categories: gas stations; grocery stores; restaurants. Merchants who accept Visa/MasterCard credit cards are assigned a merchant code based on the kinds of products and services they sell. Chase groups 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 listed categories. However, even though a merchant or the items that it sells may appear to fit within a listed category, the merchant may not have a merchant code that falls within that category. Therefore, purchases with that merchant will not qualify for the stated rewards offer on category purchases. For more information about Chase rewards categories, see www.Chase.com/RewardsCategoryFAQs. You will earn 1 point for each $1 of Net Purchases made in any of the following categories: gas stations; grocery stores; restaurants.

Points earned are not transferable through Chase, 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 points not sent to IHG Rewards Club shall be forfeited and no additional points shall accumulate. Points from separately enrolled Accounts may not be combined onto one Account. There is no maximum number of points that you can accumulate in the Program.

Redemption Process: Points earned during a billing cycle are not available for redemption until they are posted on your billing statement and transferred to your IHG Rewards Club account. Points will be automatically transferred to your IHG Rewards Club account at the end of each billing cycle. Please contact IHG Rewards Club at 1-800-421-5162 or visit www.ihgrewardsclub.com to redeem your points.

Redemption Restrictions: Please see IHG Rewards Club terms and conditions or visit www.ihgrewardsclub.com for redemption information, reward restrictions and, if applicable, expiration information.

Additional Obligations: You are responsible for any personal tax liability related to participating in 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 credit card.

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

Right to Change/Modify/Cancel: The Program is offered through IHG Rewards Club and us. We along with IHG Rewards Club 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. The redemption benefits are offered and administered by IHG Rewards Club, and are not an obligation of Chase.

Program Responsibility: IHG Rewards Club is responsible for the quality and performance of any goods and/or services redeemed as a benefit of this Program. Any rules of IHG Rewards Club relating to returns and exchanges of rewards apply. We are not responsible for redeemed goods and/or services offered through the Program.

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.

IHG Rewards Club Program Information

IHG Rewards Club Membership terms and conditions apply. For a complete list of current rewards, go to www.ihgrewardsclub.com. Points accrued and awards issued are subject to the rules of the IHG Rewards Club Program.

*Once points are posted to your IHG Rewards Club account, they may be transferable at IHG Rewards Club. See www.ihgrewardsclub.com for more details.

The above service marks are the property of Six Continents Hotels, Inc. (an InterContinental Hotels Group company), or its affiliates.