

# Discover it® Miles

## Program Terms and Conditions

### **Important Information About the Program**

These Terms and Conditions give you detailed information about how our Miles Program works. This is a separate and independent agreement from the Cardmember Agreement; however, it is subject to the Arbitration of Disputes section of the Cardmember Agreement, which is incorporated herein.

When you, or an Authorized User, use your Account or Card, it means you accept these Terms and Conditions. The word "Account" means your Discover it® Miles Card account. This information is provided to you, the Cardmember, from us, Discover® Bank, the issuer of your Discover it® Miles Card (the "Card").

### **Earning Miles**

You earn rewards, called Miles, only when they're processed, which may be after your transaction date. Rewards are paid out based on the transaction date provided by the merchant. Discover® does not determine the transaction date. Some merchants may provide a transaction date that may be different than the day the purchase was initiated. Your Miles are calculated on each purchase, accumulate daily, and are rounded to the nearest whole Mile. Your accumulated Miles are then applied to your rewards balance at the end of each billing period. It may take 1-2 billing periods after a transaction has been processed for your Miles to be added.

You will not earn Miles on cash advances, portion of purchases paid with rewards, balance transfers, transfers from Discover® checking or other deposit accounts, illegal transactions, or on any cash you receive in connection with a purchase at the point of sale through our Cash at Checkout feature. Purchases made through third-party payment accounts, mobile or wireless card readers, digital wallets, or similar technology may not earn rewards if Discover® does not receive sufficient transaction detail to determine that the purchase qualifies to receive any rewards. Discover® does not determine the transaction details it receives for purchases. Digital Wallet purchases include some online purchases and some in-store purchases made with your smartphone, tablet, or wearable.

Miles have no cash value, except when you redeem them for certain rewards.

### **You earn Miles on every purchase you make with your Card, as described below** **All Purchases**

You will earn one and a half (1.5) Miles for each dollar you spend on all purchases.

### **Promotional Offers**

From time to time, you may receive promotional offers from us ("Promotional Offers"). Each Promotional Offer will contain details on how to earn Miles and any limitations that apply. We may prevent you from receiving your promotional Miles based on your account status as of the date we determine whether you have met the terms of the offer.

### **Using Your Rewards**

We may prevent you from redeeming your rewards based on your account status. Your Account must also not be used for any illegal transactions. We apply security measures before clearing a redemption that may limit your ability to redeem in certain channels or result in a delay. All redemptions are final. Any way you redeem, 1 Mile is the cash equivalent of 1 penny.

### **You may redeem your Miles for:**

#### **Travel Credit**

- Credit to your Account for Travel Purchases—starting at 1 mile.
- Travel Purchases include a purchase made within the last 180 days on commercial airline tickets; hotel rooms; car rentals; cruises; tour operators; vacation packages purchased through airlines, travel agents, online travel

sites; local and suburban commuter transportation, including ferries; passenger railways; taxicabs and limousines; charter/tour bus lines; gas stations; restaurants. Purchases made using third-party payment accounts, tap-and-pay, mobile or wireless readers, virtual wallets, or similar technology may not be eligible.

### **Statement Credit**

- Credit to your Card Account—starting at 1 mile.
- Applicable to your minimum payment if the minimum payment has not been met.

### **Electronic Deposit**

- Deposit into an eligible checking or savings account that you designate—starting at 1 mile.
- The requested deposit will be presented to your financial institution within 3 business days.

### **Pay with Miles**

- Pay with Miles at select merchant(s)—starting at 1 mile.

For more details about earning and redeeming rewards, visit **Discover.com** or call 1-800-DISCOVER (1-800-347-2683) 24 hours a day/7 days a week.

### **No Rewards Expiration or Forfeiture**

Rewards never expire. We reserve the right to determine the method to disburse your rewards balance. We will credit your Account or send you a check with your rewards balance if your Account is closed or if you have not used it within 18 months.

If your card is reported lost or stolen, you may not be able to earn or redeem rewards for approximately 24-48 hours. You should notify us if you do not receive a reward. We will transfer your rewards balance to your new Account if your Card is lost or stolen or if we issue you a new account number for any other reason.

### **Prohibited Use of Rewards Program**

We reserve the right to disqualify customers from earning rewards in the event of fraud, abuse of program privileges, or violation of the Terms as determined by the sole judgment of Discover®. Abuse of the rewards program includes, but is not limited to, repeatedly opening or maintaining account(s) solely for the purpose of generating Rewards. Any rewards earned as a result of fraud, abuse of program privileges or violation of these terms and conditions may subject your rewards to immediate termination and forfeiture.

### **Additional Program Details**

We may make adjustments to your rewards balance based on your Account activity. For example, we will decrease your rewards balance to correspond with the return of a purchase or the amount of a reward disbursed by us in error. In certain circumstances, it is possible to have a negative rewards balance.

You are responsible for reading the Discover it® Miles Program Terms and Conditions online at **Discover.com** in order to understand your rights and responsibilities under the Discover it® Miles Program. We may amend the terms and conditions at any time without notice.