Discover it® Chrome Card Cashback Bonus®
Program Terms and Conditions

Important Information About the Program
These Terms and Conditions give you detailed information about how our Cashback Bonus® 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® Chrome Card account. This information is provided to you, the Cardmember, from us, Discover® Bank, the issuer of your Discover it® Chrome Card (the “Card”).

Earning Cashback Bonus®
You earn cash rewards, called Cashback Bonus®, 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 Cashback Bonus® is calculated on each purchase, accumulates daily, and is rounded to the nearest cent. Your accumulated Cashback Bonus® is then applied to your Cashback Bonus® account at the end of each billing period. It may take 1-2 billing periods after a transaction has been processed for your Cashback Bonus® to be added.

You will not earn Cashback Bonus® 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.

You earn Cashback Bonus® on every purchase you make with your Card, as described below.

2% Cashback Bonus® Program Purchases
You earn a full 2% Cashback Bonus® on your first $1,000 in combined purchases at Gas Stations (stand-alone), and Restaurants each calendar quarter.
Calendar quarters are defined as the three-month periods beginning January 1, April 1, July 1, and October 1. Purchases at Gas Stations and Restaurants over the quarterly cap, and all other purchases, earn 1% cash back.
Purchases made at Gas Stations include only merchants in the category that sell automotive gasoline that can be paid for either at the pump or inside the station, and some public electric vehicle charging stations. Gas Stations affiliated with supermarkets and supercenters may not be eligible. Restaurant purchases include only those made at merchants classified as full-service restaurants, cafes, cafeterias, fast food locations, and restaurant delivery services.

2x Cashback Bonus® Categories
Merchants are assigned a Merchant Category Code (MCC), which is determined by the merchant or a payment processor in accordance with standard industry practices. The MCC is typically assigned based on the line of business and type of products and/or services primarily sold or provided by the merchant. MCCs can change at any time without notice, which may lead to exclusion of certain purchases from the 2x Cashback Bonus® Program. For the purposes of the 2x Cashback Bonus® Program, we may group certain MCCs to create categories. This does not reclassify the select Merchants or MCCs in any way. Discover® Bank does not assign MCCs to merchants, but we make every effort to include all relevant MCCs for our rewards categories. Some purchases, however, may not qualify for the rewards category that you might expect. Even if you purchase items at a merchant that appears to fit in a rewards category, the merchant may have an assigned MCC in that rewards category. When this occurs, transactions made with that merchant will not qualify for rewards towards that specific category. We calculate your Cashback Bonus® by multiplying your eligible Program Purchases by 2% (0.02). These rewards are added to your rewards balance within 2 billing periods.

All Other Purchases
You will earn unlimited 1% Cashback Bonus® on all purchases other than Program 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 Cashback Bonus® and any limitations that apply. We may prevent you from receiving your promotional Cashback Bonus® 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.

You may redeem your Cashback Bonus® for:

- Statement Credit
  - Credit to your Card Account—starting at a penny.
  - 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 a penny.
- The requested deposit will be presented to your financial institution within 3 business days.