

Discover it® chrome Card Cashback Bonus®

PROGRAM TERMS AND CONDITIONS

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").

How do I earn Cashback Bonus?

You earn cash rewards, called *Cashback Bonus*, by using your Card to make purchases. Your *Cashback Bonus* is stored in your Cashback Bonus account in dollars and cents and rounded to the nearest cent. We will add *Cashback Bonus* earned to your Cashback Bonus Account at the end of each billing period.

You will not earn *Cashback Bonus* on cash advances, balance transfers, illegal transactions or on any cash you receive in connection with a purchase at the point of sale through our Cash at Checkout feature.

How much Cashback Bonus can I earn?

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

2% Gas and Restaurant Cashback Bonus Program Purchases

Our Gas and Restaurant Cashback Bonus program allows you to earn 2% *Cashback Bonus* on your first \$1000 in combined gas and restaurant purchases each calendar quarter ("Program Purchases"). Gas and restaurant category purchases over the quarterly cap, and all other purchases, earn 1% cash back.

Purchases made at gas stations affiliated with superstores and supermarkets may not be eligible. Restaurants are defined as full service restaurants, cafes, cafeterias and fast-food locations. Purchases coded in categories other than these, including purchases made at warehouse clubs or wholesale distributors, will not qualify. Purchases made using third-party payment accounts, tap-and-pay, mobile or wireless card readers, virtual wallets or similar technology may not be eligible.

Calendar quarters are defined as the three-month periods beginning January 1, April 1, July 1, and October 1. Your first calendar quarter may be less than three months and will begin on the date of your first gas or restaurant purchase and end on the day the calendar quarter ends. At the end of each calendar quarter we calculate your *Cashback Bonus* by multiplying your Program Purchases by 2% (.02). These rewards are added to your Cashback Bonus account within 2 billing periods.

All Other Purchases

You will earn unlimited 1% *Cashback Bonus* on all purchases other than Program Purchases. At the end of each billing period, we calculate your *Cashback Bonus* by multiplying all other purchases by 1% (.01).

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. If your Account is closed or delinquent as of the date we determine whether you have met the terms of the offer, you will not receive the promotional *Cashback Bonus*.

How do I redeem my Cashback Bonus?

Visit Discover.com or call 1-800-347-3085 24 hours a day/7 days a week and choose how to redeem your *Cashback Bonus*.

You may redeem your Cashback Bonus for:

- Gift cards or instant eCertificates from our Partners—starting at \$20
 - Charitable donation to select charities—starting at a penny
 - Credit to your Account—starting at a penny
 - Electronic deposit into any account you designate—starting at a penny
 - Pay with *Cashback Bonus* at select merchant(s)—starting at a penny
- Visit Discover.com/paywithcashbackbonus for a list of current merchant(s)

If your card is reported lost or stolen, redemption may not be available for approximately 24-48 hours. It is your responsibility to notify us in the event you do not receive a reward. For full details about the redemption methods and amounts, visit Discover.com or call 1-800-347-3085.

Will my Cashback Bonus ever expire?

Rewards have no expiration. We will credit your Account with your *Cashback Bonus* balance if your Account is closed or if you have not used it within 18 months.

Are there any other details I should know?

Please note that you may only redeem your *Cashback Bonus* if your Account is open and not used for any illegal transactions. We apply certain security measures before clearing a redemption that may limit your ability to redeem in certain channels or result in a delay.

In the unfortunate event your Card is lost or stolen, or if we issue you a new account number for any other reason, we will transfer your *Cashback Bonus* to your new Account.

We may make adjustments to your *Cashback Bonus* based on your Account activity. For example, we will decrease the balance in your Cashback Bonus account 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 Cashback Bonus account balance.

You are responsible for reading the Cashback Bonus Program Terms and Conditions online at Discover.com in order to understand your rights and responsibilities under the Cashback Bonus Program. We may amend the terms and conditions at anytime without notice.