

Discover it® 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® Card account.

This information is provided to you, the Cardmember, from us, Discover Bank, the issuer of your Discover it Card (the "Card").

What is 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 down to the nearest cent.

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 Over feature.

How do I earn Cashback Bonus?

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

5% Cashback Bonus Program Purchases

Our 5% *Cashback Bonus* program offers you the opportunity to earn a full 5% *Cashback Bonus* on purchases made at select merchants or in certain merchant categories that change throughout the year. You must sign up for each program either by calling 1-800-347-3085 or on www.Discover.com. When you sign up, we'll give you all the details, including which purchases are eligible and any limits on the amount of *Cashback Bonus* you can earn ("Program Purchases").

At the end of each billing period, we calculate your *Cashback Bonus* by multiplying your total Program Purchases by 5% (.05).

Discover DealsSM Purchases

With Discover DealsSM, you can shop at top merchants and earn additional *Cashback Bonus* or instant savings at checkout both online and in stores. *Cashback Bonus* will take approximately 10 weeks to show up on your account and instant savings immediately reduce your amount due at the merchant's point of sale. Visit Discover.com/deals for more details.

All Other Purchases

You will earn 1% *Cashback Bonus* on all purchases other than Program Purchases. At the end of each billing period, we calculate your *Cashback Bonus* by multiplying the total amount you spent on 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 Amazon.com—starting at a penny

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. Redemption may not be available for approximately 24-48 hours if your card is reported lost or stolen.

Are there any other details I should know?

Please note that to be eligible to sign up for the 5% program and Promotional Offers, your Account must be open and in good standing. In addition, 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. If your card is reported lost or stolen, redemption may not be available for approximately 24-48 hours. 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.

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.