

## **IMPORTANT NOTICE**

J.P. Morgan Corporate Rewards (“the Program”) is provided by J.P. Morgan (also referred to as “us”, “we”) and administered by a third party vendor (the “Rewards Provider”). The Program and benefits are offered at our sole discretion. Except as otherwise provided herein, we reserve the right to alter or waive any Program feature or benefit, including and without limitation membership fees, point accrual or redemption criteria, or to cancel or temporarily suspend the Program at any time without prior notice. We reserve the right to approve, deny or revoke card member (“you”, “your”, “Cardholder”) participation in the Program for any reason.

## **ELIGIBILITY**

Eligibility is based on your employer’s instructions for Cardholder enrollment and is restricted to companies who have a billing address within the 50 United States or the District of Columbia and who maintain a J.P. Morgan Corporate Card or One Card program (“Client”). Eligibility is restricted to individuals who have a billing address within the 50 United States or the District of Columbia. There is an annual membership fee of \$75.00, as reflected in the Commercial Card Cardholder Agreement. The initial annual membership fee will be charged to a Cardholder’s Corporate Card or One Card account (the “Account”) within their Program Enrollment Month, which is the month that J.P. Morgan completes the enrollment process for a Cardholder. The Account will be automatically billed annually upon the anniversary of their Enrollment Month. The membership fee is non-refundable. Membership will automatically renew each year at the then-current membership fee as long as Cardholder account is in good standing, unless otherwise noted herein.

## **EARNING POINTS**

1. The Cardholder will accumulate 1 point for each Net Purchase Dollar purchase on the Account. Only purchases appearing on the Cardholder billing statements during Cardholder’s participation in the Program are eligible to earn points.
2. Net Purchase Dollar is defined as the U.S. dollar amount of qualifying goods and services purchased with the Account that is enrolled in the Program, minus credits and returns, and excluding any fees, finance charges, returns, or other adjustments as reflected on the monthly billing statements.
3. Points are not earned on cash advances, cash advance fees, traveler’s checks, convenience checks, balance transfers, balance transfer fees, overlimit fees, finance charges, late payment fees, annual fees, insurance charges, card-related service charges, unauthorized charges, returned payment fees, declined check fees and related service charges, stop payment fees, foreign transaction fees, duplicate statement fees, ATM transactions, and U.S. Postal charges.
4. All points will accrue to the Account in the name of the Cardholder. Only the Cardholder may redeem points.

5. A maximum annual or lifetime point accumulation may apply if determined by your employer.
6. Points are updated on a billing cycle basis. Enrolled Cardholders may access point balance information on the Program at [yourcorporaterewards.com](http://yourcorporaterewards.com) ("Program Website"). Points are not considered earned and available to redeem until they are posted on the Program Website.
7. Point availability for redemption is based on the transactions posted as of the Cardholder's last Account statement closing date.
8. The Cardholder's points do not have an expiration date, provided the Account is open and in good standing.
9. Upon closure of an Account, whether by the Client, Cardholder, or J.P. Morgan, the Cardholder will have a 90 day grace period to redeem points, beginning on the date of closure. J.P. Morgan will determine what constitutes a closed Account.

## **RESTRICTIONS ON POINT EARNING**

1. Points can only be earned if the Account is open and in good standing, as determined by us in our sole discretion.;
2. Points cannot be earned until an Account has been enrolled. No retroactive credit will be given. Points may not be combined from different accounts to earn a reward. Points cannot be used in conjunction with other frequent flier or rewards programs.
3. J.P. Morgan reserves the right to disqualify any Cardholder from participating in the Program or to invalidate or cause to be forfeited any or all points for abuse, fraud or any violation of the Program Terms and Conditions, or for any other reason in J.P. Morgan's sole reasonable discretion.
4. Points are not the property of the Cardholder, and cannot be bought, sold or transferred in any way (including upon death or as part of a domestic relations matter). Points are not transferable, are not redeemable for cash, do not constitute credits to the Account and cannot be offset against the Cardholder's obligations to J.P. Morgan.
5. The Cardholder is not entitled to compensation from J.P. Morgan or any other entity if points are forfeited or terminated for any reason.
6. Determination of any tax liability of a Cardholder relating to points is solely the responsibility of the Cardholder.
7. Questions as to what constitutes a qualifying purchase, as well as exceptions, are at the sole discretion of J.P. Morgan. J.P. Morgan reserves the right to verify and adjust points at any time prior to or following posting and redemption.

## **POINT REDEMPTION**

1. As the Cardholder, you can log into the Program Website to review your rewards account and redeem points. In addition, you can call the J.P. Morgan Corporate Rewards Center ("Rewards Center") at 800-680-8980. Hours are 9am - 9pm Eastern Standard Time with the exception of major holidays, when the Rewards Center is closed.

2. Rewards points cannot be combined with points or miles from any other rewards program.
3. All rewards are subject to availability. Certain rewards are available only during the time periods described in the Program communications (including Program Website). Certain restrictions apply to rewards.
4. Terms and conditions of each reward are set forth in Program communications and/or on the certificates and gift cards. Merchants participating in the Program are subject to change. Some rewards have limited availability.
5. Once points in your rewards account have been redeemed, they cannot be added back into the rewards account.
6. Unless specifically noted, redeemed rewards are not refundable, exchangeable, replaceable, redeemable or transferable for cash, credit, other rewards or points under any circumstances.
7. By redeeming rewards, you release J.P. Morgan and its parent, subsidiaries and affiliates from any and all liability regarding the redemption or use of rewards or other participation in the Program.
8. Rewards must be redeemed in accordance with Program communications. J.P. Morgan and participating merchants are not responsible for replacing lost, stolen or mutilated certificates, tickets or gift cards.
9. We reserve the right to modify or cancel any reward at any time.
10. A shipping and handling fee will be charged to your Account if you request expedited/insured shipping.

## **GIFT CERTIFICATES AND GIFT CARDS**

1. Certificates and gift cards are valid at participating merchants.
2. Acceptance of the certificates and gift cards is the sole responsibility of the participating merchant, not J.P. Morgan. No photocopies of certificates or gift cards will be honored.
3. Certificates and gift cards are not valid toward previous purchases and cannot be used as payment on existing account balances with either the participating merchant or J.P. Morgan.
4. Certificates and gift cards have no cash value and may not be redeemed for cash or its equivalent, and any unused portion will not be returned as cash unless a certificate or gift card states otherwise.
5. Certificates and gift cards are transferable unless otherwise noted on the certificate or gift card.
6. Certificates and gift cards are void where prohibited by law.
7. Unless otherwise stated on the certificate or gift card, certificates and gift cards for rewards offered do not include any federal, state or local taxes, which are your sole responsibility at time of redemption.
8. If applicable, certificates and gift cards do not include gratuities.
9. Physical certificates and gift cards will usually arrive within 3 weeks of placing the redemption order. Expedited/insured delivery of a certificate or gift card may be available upon request. If you select expedited, express, or international shipping, your Account will be charged a shipping fee.
10. The certificates and gift cards are redeemable for eligible products and services through the applicable merchant location and/or website.
11. Products or services obtained with the certificate or gift card cannot be returned or canceled for a cash refund. Returns will be subject to the applicable merchant's standard return policy.

12. Certificates and gift cards are not returnable or exchangeable for cash, except where required by law.
13. A replacement certificate or gift card will not be provided or refunded if lost, stolen, destroyed or in the event of unauthorized use.
14. Certificates and gift cards are subject to any additional terms, conditions, and restrictions disclosed by the participating merchant.
15. If the certificate or gift card has been used, it may not be returned.

## **MECHANDISE REDEMPTIONS**

1. Merchandise options are based on availability, selection may vary, and are subject to change.
2. Product specifications are subject to change without notice and all product orders are subject to product availability.
3. We reserve the right to modify or cancel rewards offered in membership rewards program guides or in any merchandise catalog without notice.
4. Merchandise will be shipped to the address entered at the time of redemption. Merchandise cannot be shipped to P.O., APO, FPO boxes or any non-contiguous United States. Merchandise will be delivered within 4 - 6 weeks of placing redemption order.
5. You will be notified if the merchandise ordered will not be available within the 4-6 week time frame and when it will become available. We reserve the right to substitute items of equal or greater value. Items ordered at the same time may arrive separately. The model pictured or the most current comparable model available will be shipped. We are not responsible for typographical or pictorial errors.
6. Returns are only accepted for merchandise that is damaged, defective, or incorrectly shipped. Notification must be made to us within 48 hours of delivery by calling the Rewards Center at 800-680-8980. Hours are 9am - 9pm Eastern Standard Time with the exception of major holidays, when the Rewards Center is closed. The item(s) must be returned, in the original packaging, within 30 days from receipt of delivery for credit or shipment of replacement item.
7. Merchandise point levels include all taxes, standard shipping, handling and delivery charges.
8. Merchandise options are offered and provided by independent manufacturers.
9. Merchandise options are subject to manufacturer's warranty if applicable.
10. J.P. Morgan makes no express or implied representation or warranty and will not be liable for injury, damage, loss or expense resulting from your acceptance of use of the merchandise or from a merchandise's defect or failure. We disclaim any implied warranty of merchantability or fitness for a particular purpose.

## AIRLINE TICKETS

1. You can search for the flights you want to book online at the Travel Rewards section of the Program Website. If you do not have enough points to purchase the entire ticket, you may redeem for a portion of the cost and pay the balance with your Account.
2. You may also redeem your points for airline tickets by calling the Rewards Center at 800-680-8980. Hours are 9am - 9pm Eastern Standard Time with the exception of major holidays, when the Rewards Center is closed.
3. Administrative services, travel reservations and issuance of travel documentation are provided by Rewards Provider, who assumes all liability and responsibility for the provisions of, or failure to provide, the services that are in direct control and administration of Rewards Provider. Rewards Provider operates as an independent contractor and is not affiliated with J.P. Morgan. Neither J.P. Morgan nor Rewards Provider shall be liable for any bodily harm and/or property damage that may result from participation in the Program or an airline's or other carrier's provision or failure to provide, ticketed transportation, for any reason. J.P. Morgan does not guarantee the availability of any flight on any airline or seats on any such flight. J.P. Morgan does not endorse guarantee, or warrant the goods and services offered by any airline. Tickets are subject to the applicable airline rules and regulations.
4. There are no blackout dates or other travel restrictions. Reservations for tickets exclude the use of charters, wholesalers, consolidators and any internet fares that are not published, available through the Global Distribution System (GDS), and/or available for ticketing through a certified travel agency.
5. Cardholder must meet the airline provider's eligibility requirements.
6. Airline ticket prices do not include baggage fees and some international departure taxes. A departure tax is a fee charged (under various names) by a country when an individual is leaving that country. The traveler is responsible for obtaining the appropriate international travel documents, such as passports and visas. The traveler should have valid government issued photo ID upon airport check-in. Visit [Travel.State.Gov](http://Travel.State.Gov) for passport and visa requirements. The Rewards Center assumes no responsibility for advising guests of proper travel documentation.
7. You may redeem points for travel in any class of service on a major airline carrier, providing that the fares, schedules and ability to generate an electronic ticket are possible through GDS. All travel itineraries and supporting documents will be sent via email.
8. You may receive airline frequent flier points for all redeemed and purchased airline tickets. Please provide your frequent flier number at the time of booking to receive credit. If you do not have your number available at the time of booking, please call the Rewards Center prior to travel to update your reservation or you may provide your number directly to the airline at the time of check-in.
9. Airline ticket rewards may not be used in conjunction with any type of coupons, vouchers, other mileage programs or companion fares.
10. Once points are redeemed, the transaction cannot be reversed. If changes to an itinerary are later necessary, you may contact the Rewards Center with your request. Changes will require additional costs such as airline penalty fees, increased fare and service fees. Most airlines will not allow traveler name changes.
11. Lost, stolen, or otherwise destroyed tickets or documents are not reusable or replaceable. Points are considered fully redeemed when an airline ticket is issued and mailed to the Cardholder.

12. All reservations are subject to the conditions of carriage, supply or business of the service provider, which include exclusions and limitations of liability. J.P. Morgan is not responsible for the performance of the airline.
13. If you purchase a non-rewards ticket through the Rewards Center your Account will be charged a \$25 agent servicing fee for each ticket booked.
14. Flight reservations should be reconfirmed by the traveler at least 72 hours before departure as schedule changes may have taken place. J.P. Morgan is not responsible for communication of airline schedule changes.
15. If a cancellation or modification is made to the reservation, the Account will be subject to a \$45 service fee as well as any additional airline cancellation or modification fees.

## **CRUISES**

1. All cruise redemption requests must be made at least 30 days prior to sailing date or Cardholder may incur additional fees.
2. Cruises can be booked by calling the Rewards Center at 800-680-8980 Monday through Friday 9am - 6pm EST (Specialty Travel), with the exception of major holidays, when the Rewards Center is closed.
3. Rewards cannot be used on previous purchases or for items not covered by your cruise passage. Any fees, add-ons or items of a personal nature will be charged to your personal credit card.
4. Responsibility and Liability: J.P. Morgan is not liable for any loss or penalties incurred by you when a hotel, tour operator or cruise line is sold, ceases to exist, or becomes inoperative; or if a tour operator cancels a vacation package, or a cruise line cancels a cruise for acts of nature. Vacation package components and cruise line ports of call are subject to change without notice. We are not liable for amenities, services and/or facilities not being available due to seasonal closings, renovations, strikes, bankruptcy and/or acts of nature. The traveler is responsible for obtaining the appropriate international travel documentation, such as passports and visas. Visit [Travel.State.Gov](http://Travel.State.Gov) for passport and visa requirements. The Rewards Center assumes no responsibility for advising guests of proper travel documentation.
5. The partners and benefits described herein are accurate at time of printing and are subject to change or cancellation at any time.
6. Cruise packages may only be booked through the Rewards Center.
7. Traveler must meet the eligibility requirements established by the cruise provider.
8. Cancellations may include penalties and a cancellation service fee will apply. Refunds for cancellations may take up to 3-4 weeks for points to post to the account.
9. No interim price reductions will be considered or offered once the booking has been completed.
10. If the Cardholder or traveler is a no-show, the cruise reward is void.
11. J.P. Morgan is not responsible for the performance of the cruise line. Participating cruise lines are subject to change at any time without notice.

## **HOTEL**

1. Cardholder must meet the eligibility requirements established by the hotel provider.
2. Responsibility and Liability: J.P. Morgan is not liable for any loss or penalties incurred by you when a hotel is sold, ceases to exist or becomes inoperative. We are not liable for amenities, services and/or facilities not being available due to seasonal closings, renovations, strikes, bankruptcy and/or acts of nature. The traveler is responsible for obtaining the appropriate international travel documentation, such as passports and visas. Visit [Travel.State.Gov](http://Travel.State.Gov) for passport and visa requirements. The Rewards Center assumes no responsibility for advising guests of proper travel documentation.
3. Most hotel rates allow cancellation with a minimum of a 24-hour notice.
4. Please see the specific hotel/rate cancellation policy at the time of booking.
5. Cancellations may include penalties and a cancellation service fee will apply. Refunds for cancellations may take up to 3-4 weeks for points to post to the rewards account.
6. Hotels do not allow changes to dates, names, room type, and number of occupants once booking is complete.
7. J.P. Morgan assumes no responsibility for advising guests of proper travel documentation.
8. J.P. Morgan is not responsible for the performance of any hotel provider.

## **VACATION PACKAGES**

1. All vacation packages must be booked a minimum of 30 days prior to travel date or Cardholder may incur additional fees.
2. Vacation packages can be booked by calling the Rewards Center at 800-680-8980 Monday through Friday from 9am - 6pm EST (Specialty Travel), with the exception of major holidays, when the Rewards Center is closed.
3. Vacation packages may only be booked through the Rewards Center.
4. Traveler must meet the eligibility requirements established by the travel provider.
5. Cancellations may include penalties and a cancellation service fee will apply. Refunds for cancellations may take up to 3-4 weeks for points to post to the rewards account.
6. No interim price reductions will be considered or offered once the booking has been completed. After booking, any additional special handling may result in the imposition of additional fees.
7. Responsibility and Liability: We are not liable for any loss or penalties incurred by you when a hotel, tour operator, or cruise line is sold, ceases to exist, or becomes inoperative; or if a tour operator cancels a vacation package, or a cruise line cancels a cruise, for acts of nature. Vacation package components and cruise line ports of call are subject to change without notice. We are not liable for amenities, services and/or facilities not being available due to seasonal closings, renovations, strikes, bankruptcy and/or acts of nature. The traveler is responsible for obtaining the appropriate international travel documentation, such as passports and visas. Visit [Travel.State.Gov](http://Travel.State.Gov) for passport and visa requirements. The Rewards Center assumes no responsibility for advising guests of proper travel documentation.
8. J.P. Morgan is not responsible for the performance of any travel provider used in vacation packages.



## EVENTS

1. Order Acceptance and Cancellation
  - a. Your receipt of an electronic or other form of an order confirmation does not signify our acceptance of your order. We reserve the right at any time after receipt of your order to accept, decline, or limit your order for any reason, whether or not your rewards have been redeemed and/or Account has been charged. If your rewards have been redeemed and/or Account has been charged and your order is canceled, you will receive a refund credit to your Account. We reserve the right at any time after receipt of your order, without prior notice to you, to supply less than the quantity you ordered of any item.
  - b. Once an order has been placed, it cannot be canceled unless the shipment is unavoidably delayed. In this case, we will do our best to cancel the order if requested.
  - c. Additionally, if your order requires you to pick up your tickets or vouchers at any will-call office, your order shall be deemed accepted upon your receipt from us of an order confirmation; subject, however, to the first paragraph of this Section. Your failure to pick up your order as described at the time of purchase shall not be deemed a rejection by you of your order and shall not relieve you of any payment or purchase charge for such order.
  - d. If you do not receive a confirmation (in the form of a confirmation page, email, or other form of an order confirmation) after submitting payment information, or if you experience an error message or service interruption after submitting payment information, it is your responsibility to confirm with the Rewards Center whether or not your order has been placed. We are not responsible for orders that are not processed or accepted nor will we be responsible for losses (monetary or otherwise) if you assume that an order was not placed because you failed to receive confirmation, nor if you erroneously assume the order was placed.
2. Changes in Events and Pricing
  - a. Our event offerings are regularly revised, and we may discontinue events at any time without notice to you prior to your redemption. To the extent that we provide information on availability of events, you should not rely on such information, and we will not be liable for any lack of availability of events that you may wish to order through the Program Website.
  - b. All pricing for the events available on the Program Website are subject to change. We reserve the right to make adjustments due to changing market conditions, product discontinuation, manufacturer price changes, errors in advertisements and other extenuating circumstances at any time without notice to you.
  - c. In the event the amount you pay for a ticket or voucher is incorrect, regardless of the cause, we shall have the right (but not the obligation) to cancel that ticket or voucher (or the order for that ticket or voucher) and refund to you the amount that you paid. Alternatively, we may offer the tickets to you at the corrected price. If the corrected price is not acceptable to you, we will allow you to cancel your order.
3. Miscellaneous Other Fees: Various service fees and/or restrictions may be applicable to ticket transactions. This information will be displayed prior to all purchases and additional delivery options are for your convenience. Certain service fees are charged for processing your ticket orders through the Program Website.
4. Refunds and Exchanges; Fees

- a. Before making a purchase on the Program Website, carefully review your event, seat selection, and other information pertinent to your purchase, as applicable. Policies set forth by event providers, including but not limited to venues, generally prohibit exchanges or refunds after a ticket has been purchased or for any lost, stolen, damaged or destroyed tickets. As such, there are no refunds, cancellations, or changes after an order has been placed under any circumstances, except as explicitly permitted herein or as the events provider may permit in its sole and absolute discretion. Unless otherwise stated changes, cancellations, and refunds, may carry a fee of 10% of your total order price.
  - b. Neither the event provider nor J.P. Morgan will be liable for travel or other expenses that you or anyone else incurs in connection with a cancelled or postponed event.
5. Preferred Access Ticket-Specific Terms & Conditions
  - a. You acknowledge that third-party sellers may participate in the practice of reselling tickets (i.e., obtaining tickets from providers on the primary market or from resellers with the intent to resell such tickets in a secondary market); and that such tickets are typically sold by third-party sellers at a price that may be either higher or lower than the "face value" listed on the ticket (each a "Preferred Access Ticket"). By purchasing Preferred Access Tickets through the Program Website, you agree that the purchase price for Preferred Access Tickets may not reflect the original "face value" of the ticket.
  - b. J.P. Morgan does not own the Preferred Access Tickets advertised on the Program Website; J.P. Morgan does not set the prices for the Preferred Access Tickets advertised on the Program Website; J.P. Morgan does not have control over the third-party sellers or their business practices; and, with respect to the Preferred Access Tickets, J.P. Morgan is not acting as a primary sale box office or operating agent for the providers.
  - c. You are responsible for reading the complete listing before making a purchase. We does not guarantee the accuracy of any information provided by third-party sellers. We will collect your payment for any purchases, ensure that the applicable third-party seller is paid for the Preferred Access Ticket, and ensure that you receive the purchased Preferred Access Tickets in accordance with the terms and conditions contained herein. You cannot change or cancel your purchase at any time or for any reason, except as explicitly described herein.
  - d. We may charge service, shipping, delivery, fulfillment, or other fees for Preferred Access Tickets purchased through the Program Website (the "Preferred Access Ticket Fees"). The Preferred Access Ticket Fees will be explained to you prior to your purchase. We reserves the right to change the Preferred Access Ticket Fees at any time, in its sole discretion. The Preferred Access Ticket Fees may not be refundable except as explicitly described herein. We reserves the right to change the delivery method, at our sole discretion, in order to ensure delivery prior to the scheduled event – you will not be charged for any additional delivery fees.
6. Order Confirmation; Processing: Immediately after you place an order for Preferred Access Tickets, we will send you an email confirming that we have received your order (the "Confirmation Email") and begin the process of securing your tickets. Once tickets have been secured, you will receive a second email that will confirm your tickets have been secured and will either provide you with your tickets or explain how you may receive or obtain your tickets (the "Ticket Delivery Email"). For example, depending on the ticket purchased or fulfillment method selected, we may either send you electronic or physical tickets directly, arrange for a third-party to deliver your tickets, provide you

access to your tickets through a third-party's "electronic wallet", or you may be required to pick-up your tickets at the provider's Will Call office or from the third-party seller. If you place an order and do not receive a Confirmation Email or Ticket Delivery Email, you are responsible for calling the Rewards Center to check on the order status. Your order may be finalized even if you do not receive a Confirmation Email or Ticket Delivery Email. Do not make an assumption about the status of your order because you have not been contacted by us. Orders may not be cancelled due to problems with your receipt of emails.

7. Preferred Access Ticket Availability: All orders are subject to availability. Occasionally tickets ordered may no longer be available at the price or in the quantity originally ordered at the time the order is received. We reserves the right to replace tickets with comparable or better tickets if the originally-ordered tickets are no longer available. If no alternates are available, either your Account will not be charged at all or the entire amount charged will be refunded and rewards used reinstated to your rewards account, and you will be notified of any such determination. We reserve the right to cancel your order and provide you with a full refund (including any Preferred Access Ticket Fees) at any time for any reason, prior to the scheduled event.
8. Event Cancellation, Postponement, and other Event Changes
  - a. Should an event be cancelled (and not rescheduled), or should a contingent event (e.g., a playoff game) not occur, you will receive a full refund (including any Preferred Access Ticket Fees) for your purchase.
  - b. Should an event be postponed and/or rescheduled, we will cooperate with you to resolve any issues; including, but not limited to, coordinating the delivery of any additional documentation that you may need in order to attend the rescheduled event; provided, however, that we reserve the right to cancel any orders and provide you with a full refund (including any Preferred Access Ticket Fees) if new tickets are required. Refunds may not be issued for postponed events unless they are ultimately cancelled.
  - c. We is not responsible for partial performances, or venue, line-up, date or time changes. Refunds may not be issued in such circumstances.
9. Preferred Access Ticket Promise
  - a. We promise that: You will receive your Preferred Access Tickets before the scheduled event; Your Preferred Access Tickets will be genuine and valid for entry to the event; You will receive the Preferred Access Tickets you ordered, or comparable or better tickets will be substituted; and if the event is cancelled and not rescheduled, you will receive a full refund.
  - b. If you do not receive the Preferred Access Tickets before the scheduled event, please notify us as soon as possible. You are responsible for notifying us prior to the scheduled event. Should you fail to notify us prior to the scheduled event, you may not be eligible for a refund based on non-delivery of tickets. Upon such notification, we will, in our sole discretion, attempt to locate and facilitate delivery of your tickets, provide you with comparable or better replacement tickets at no additional cost, or issue you a full refund (including any Preferred Access Ticket Fees).
  - c. If you receive tickets that are not the same, comparable or better than the ones you ordered, please notify us within 24 hours of your receipt of the tickets. Should you fail to notify us within 24 hours of your receipt of the tickets, you may not be eligible for a refund based on the accuracy of the tickets. Upon verification by us, and depending on when you notify us, we may do any of the following in its sole discretion: provide you with comparable or better replacement tickets, or issue you a full refund (including any Preferred Access Ticket Fees). We may

require that you return the tickets you received in order to obtain a refund, and in such event: tickets must be returned within fourteen days; tickets must be returned via personal delivery, certified mail or using a carrier that can provide you with proof of delivery

- d. As used herein "comparable or better" replacement tickets are determined by us in our sole discretion, based on cost, quality, availability, and other factors. However, if you initially ordered your seats next to each other, "comparable or better" tickets will keep your seats together.
- e. In no event shall an exchange or refund be given for any Preferred Access Tickets that are lost, stolen, damaged or destroyed, through no fault of us. Once delivered, you are solely responsible for ensuring the accuracy and security of the Preferred Access Tickets. No exchanges or refunds shall be provided in the event you fail to comply with the terms and conditions contained herein.

#### 10. Shipping Policy

- a. In addition to offering electronic delivery for many products, we offer a variety of shipping options to meet your shipping needs, as further set forth in the Shipping/Delivery Terms/Conditions located on the Checkout page of the Program Website. Please check the Checkout page for specific delivery options. All shipping prices are quoted in United States dollars. No C.O.D. orders can be accepted.
- b. Please note the posted shipping time frame is listed on the Checkout page and may vary from item to item.
- c. These shipping terms are accepted by you by placing an order with us.
- d. J.P. Morgan assumes no liability for the performance of any shipping carrier and shall not be held liable for any loss, damage, expense, or delays to the goods shipped.

#### 11. Advertising Disclaimer and Trademarks

- a. The descriptions of products and services that are posted on the Program Website are the representations of our providers. We are not responsible for the accuracy of such descriptions, nor are we responsible for typographical, pricing, product information, advertising or shipping errors.
- b. All trademarks and registered trademarks relating to products or services available through our Program Website are the sole property of their respective owners.

12. Ticket-Holder Behavior Policy; Ejection and Cancellation: Venues reserve the right to refuse admission to or eject any person whose conduct such venue's management deems disorderly, who uses profane, vulgar or abusive language, or who fails to comply with the venue's rules or policies. In any such event, you shall not be eligible for, and We shall not be obligated to issue you, a refund for any such purchase and shall not be liable for any incidental or consequential expenses incurred by you.

13. Notwithstanding anything herein to the contrary, no refund shall be provided to you in the event you violate the terms and conditions of this important notice or of any other applicable terms and conditions including the terms and conditions of the Program Website, or in the event you fail to abide by all rules and policies related to the venue where the event is located, which violation or failure results in your inability to gain admittance to the venue or ejection from the venue.

## **TOURS AND ATTRACTIONS**

Please note: The 'Voucher Info' section details which voucher type(s) apply specifically to your selected tour/activity.

1. **PAPER VOUCHER ONLY:** Our local operator requires you to present a printed copy of this voucher on the day of your activity. You may be refused entry if you do not present a printed copy of your voucher.
2. **E-VOUCHER:** The local operator accepts both printed and electronic vouchers (e-vouchers). If you travel with a mobile device, simply show your Photo ID and present your e-voucher on your Smartphone or tablet on the day of travel.
3. **VOUCHER NOT REQUIRED:** You can present a paper or electronic voucher for this activity, or you can simply present the lead traveler's Photo ID. Our local operator has your reservation on file and only requires proof of identity (valid photo ID for the Lead Traveler).
4. **CANCELLATION POLICY:** The cancellation policy will vary by tour/activity general if you cancel at least 7 day(s) in advance of the scheduled departure, there is no cancellation fee. If you cancel between 3 and 6 day(s) in advance of the scheduled departure, there is a 50 percent cancellation fee. If you cancel within 2 day(s) of the scheduled departure, there is a 100 percent cancellation fee. Please note some activities and special events may be non-refundable. Please review the additional information at the time of booking each tour/activity.

## CAR RENTAL

1. Each renter (and any person identify on the Rental Contract as an “Additional Authorized Driver”) must possess a valid driver’s license issued by the state or province in which such person resides, be age 21 or older (or 18 or older where required by law; and 25 or older for luxury, large sport utility, and 12 and 15 passenger vans), and meet the other normal qualifications of the applicable Rental Car Company at the applicable renting location.
2. Cardholders may use points for car rental reservations with select car rental companies as shown available on the Program Website or when making reservations directly with the Rewards Center.
3. Car reservations will be prepaid at the time of booking and payment for costs not covered by the use of points will be made to the Account.
4. Car rental charges will appear on the Account statement as “Card Member Services”.
5. Renter will be solely responsible at the time the rented vehicle is returned for all additional rentals days and for any and all taxes and other charges not included in the daily rental rate.
6. Reservations for all car groups are subject to availability. Vehicles may only be reserved by vehicle class and not by vehicle make or model.
7. In the event Renter reserves a vehicle and the class of vehicle is not available at the time of rental, the applicable car rental company shall provide the Renter with a vehicle in a higher class, subject to availability, at the same rate as the vehicle class which was reserved.
8. Performance by the car rental company of car rental services shall be under a standard rental agreement in effect at the time of rental, which must be executed by the Renter at the time of pickup.
9. Renter will use the rented vehicle only for personal or routine business use, and operate the rented vehicle only on properly maintained roads and parking lots. Renter will comply with all applicable laws relating to holding of licensure to operate the vehicle, and pertaining to operation of motor vehicles. Renter will not sublease the rental vehicle or use it as a vehicle for hire.
10. Car rental reservations must be cancelled at least 72-hours in advance of pick-up. Failure to cancel reservations 72-hours in advance will result in the loss of all payments at the time of booking. If renter is a no-show all points used for the rental will be forfeited, in addition if renter returns a rented vehicle prior to the end of the reserved rental period, neither the car rental company nor J.P. Morgan will neither credit nor refund Renter for the unused portion thereof.
11. Renter agrees to indemnify, defend, and hold harmless J.P. Morgan and the Rewards Provider for any loss, damage, or legal actions against the car rental company as a result of renter’s operation or use of the rented vehicle during the term of the car rental agreement. This includes any attorney fees necessarily incurred for these purposes. renter will also pay for any parking tickets, moving violations, or other citations received while in possession of the rented vehicle.