

# Bank of Hope Cashback Program

## Terms and Conditions

The holder (an “**Accountholder**”) for each eligible credit card account (an “**Account**”) issued through Bank of Hope (hereinafter referred to as “**we**” or “**us**” or “**our**”) may earn cash back through monthly rewards (“**Cash Rewards**”) under the Cashback Program (the “**Program**”), as provided in these Terms and Conditions.

Statement Date: The “**Statement Date**” for an Account will be the day the statement is produced for the Account.

Each Account is automatically enrolled in the Program when the Account is opened and remains open to new charges.

Monthly Cash Rewards: Each eligible Accountholder may earn Cash Rewards equal to one and one-quarter percent (1.25%) of the Net Purchases on the Account during the prior billing cycle (an “**Enrollment Month**”). If more than one credit card is authorized to make purchases to the same Account, then we will combine the Net Purchases for such Account for purposes of calculating the Cash Rewards. “**Net Purchases**” means the total dollar amount for all Purchases (as defined in the Credit Card Agreement for the Account) that are posted to the Account during an Enrollment Month, minus any credits, returns, or other adjustments arising from or related to those Purchases that are posted to the Account in any Enrollment Month. Net Purchases do not include any Cash Advances or Balance Transfers (as defined in the Credit Card Agreement), interest charges, fees (including foreign transaction fees), insurance charges, or amounts for the purchase of payment instruments that can readily be converted to cash (for example, travelers’ checks, cashier’s checks, money orders, wire transfers, lottery tickets, casino chips and similar products or services). For each Enrollment Month in which Cash Rewards are earned, the Cash Rewards will be posted as a credit to an eligible Accountholder’s Account within 20 days after the Statement Date that occurs at the end of that Enrollment Month.

Eligibility: For an Accountholder to be eligible to receive any Cash Rewards, the Account must be in good standing on the Statement Date. An Account will not be in good standing,

and the Accountholder will not be eligible for Cash Rewards, if on the Statement Date: (a) the Account is closed to new charges, either temporarily or permanently and by either us or any accountholder; (b) the Account is past due or otherwise in default under the Credit Card Agreement for the Account; or (c) the Accountholder has violated these Terms and Conditions. If the Accountholder is not eligible to receive Cash Rewards on any Statement Date, any Cash Rewards earned during the preceding Enrollment Month will be forfeited.

Cash Rewards Information: We will include information about the Net Purchases during the current Enrollment Month and the amount of any Cash Rewards on the billing statements for the Account.

Customer Service: For any questions or problems regarding the Program or any Cash Rewards, the Accountholder should call the customer service number provided in the billing statement for the Account.

Limitations/ Program Changes: We reserve the right to determine, in our sole discretion: (1) whether any Purchase on the Account will be included in the Net Purchases for the Account; and (2) whether an Account is eligible for Cash Rewards for any Enrollment Month. No Cash Rewards will be awarded retroactively (for example, if an Account was not in good standing on the Statement Date and later returns to good standing). Cash Rewards are not transferable and cannot be used as a payment on any account with us. The Program is offered at our sole discretion. We reserve the right to change or waive any Program feature, benefit or requirement (including, how or when any Cash Rewards are earned or provided), or to cancel or temporarily suspend the Program at any time. Any and all taxes due in connection with the program are solely the responsibility of the Accountholder. The Accountholder should consult with a tax advisor about any income or other tax consequences that may be related to the Program.

Privacy: All information collected in connection with the Program is subject to our privacy policy, a copy of which was provided with the Credit Card Agreement for the Account.