

representatives, and any merchants or vendors participating in the Program from all liability regarding the redemption and use of rewards, including any rewards that may be lost, stolen or destroyed or a travel provider's provision or failure to provide transportation or services for any reason.

Service Provider

Administrative services, travel reservation and issuance of travel documentation are provided by TSYS Loyalty. TSYS Loyalty assumes all liability and responsibility for the provision of such administrative services only. TSYS Loyalty operates as an independent contractor and is not affiliated with the financial institution that issues your Eligible Credit Card. Neither we nor TSYS Loyalty makes any representations or warranties, whether express or implied with respect to, and do not guarantee or otherwise promise to ensure the satisfactory performance of any products or services provided, or to be provided, in connection with the fulfillment of any rewards by any third party, including, but not limited to any common carrier, airline, or other supplier of travel services or products ("Travel Suppliers") or any other supplier of rewards (such other suppliers, together with travel Suppliers, referred to as "Rewards Suppliers"); including, without limitation, an airline's or other carrier's or service provider's lack of provision or failure to provide, ticketed transportation or other services for any reason. Further, neither we nor TSYS Loyalty will be responsible or otherwise liable to you, or others, for any act, error, omission, injury, loss, accident, damage, delay, nonperformance, irregularity, strike, insolvency, grounding or other event caused by, relating to, or otherwise involving Rewards Suppliers or the products or services thereof, or for any direct, indirect, special, consequential or punitive damages resulting there from.

Reward Terms and Conditions

You may redeem Points for airline tickets, cruise travel, car rental certificates, hotel certificates, gift certificates, gift cards and merchandise as shown from time to time on the Bank of Hope Rewards Chart provided to you. The Rewards Chart is also available for viewing online when you log on to your account at www.BankofHope.CardManager.com. Rewards are subject to additional terms and conditions as noted herein and contained on the redemption materials. Certificates and gift cards may be subject to expiration as disclosed on the certificate or gift card. Rewards may not be resold or transferred. See the redemption chart for reward options. This Agreement in conjunction with the Eligible Credit Card's Terms and Conditions govern the Program.

All rewards are subject to availability and specific rewards may only be available for certain dates. Fees may be imposed when you redeem points for airline tickets. Specific restrictions may apply to certain travel rewards. Terms and conditions are placed in Program communications and on the rewards redemption materials. All reservations are made subject to the conditions of carriage, supply or business of the party providing the service, which include exclusions and limitations of liability. These conditions, restrictions and /or limitations may change from time to time.

Bank of Hope Rewards Program Terms and Conditions

These Terms and Conditions (hereinafter referred to as "Agreement"), as it may be modified from time to time, govern your participation in the Bank of Hope Rewards Program (the "Program"). The Program is offered by the financial institution issuing your card (hereinafter referred to as "we" or "us" or "our"), to the holders of Eligible Credit Cards ("Cardholders" or "you"). We may revise or terminate the Program or any portion thereof on 30 days prior written notice, and if we terminate the Program, you will have 30 days from the Program termination date to redeem your accumulated Bank of Hope Rewards Points ("Point(s)"). We may change or substitute rewards, as well as adjust Point levels required for specific rewards, at any time without prior notification. All rewards are subject to availability. You may access continuously updated Terms and Conditions for the Program at www.BankofHope.CardManager.com.

Program Eligibility and Enrollment

There is no annual fee for membership in this Program. To be eligible for enrollment in the Program you must hold a credit card issued by a financial institution participating in the Program ("Eligible Credit Card") which must be in good standing. Any holder of an Eligible Credit Card may enroll in the Program, and will then be considered to have an ("Enrolled Account"). If more than one credit card is authorized to make purchases to the same Enrolled Account then we will combine or pool the Points earned under all such cards that were established under the Enrolled Account. Points may not be combined or pooled between Enrolled Credit Card(s) provided by different or multiple financial institutions.

Earning Points

Once you enroll in the Program you will earn one point for each qualifying dollar spent using your Enrolled Account. Transactions made with your Enrolled Account are aggregated to determine the amount of Points credited to your account each calendar month, starting with the month of enrollment. The aggregate of such Points will be rounded up to the nearest whole dollar. Points will be credited on the next monthly account statement for the associated Enrolled Account.

Qualifying transactions are all signature-based transactions made using your Enrolled Account net of returns, credits or adjustments ("Eligible Transactions"). Ineligible transactions include purchases fraudulently initiated or initiated with a lost, stolen, counterfeit, cancelled card, gaming related purchases, cash access transactions (such as, but not limited to, the purchase of travelers' checks, money orders, or cashier's checks), cash access transactions designated as purchases, account fees, or finance charges (collectively "Ineligible Transactions"). PIN based transactions on your Enrolled Account are not eligible to earn points. We also reserve the right, at our sole discretion and at any time to include or exclude certain types of transactions from the meaning of qualifying transactions.

Reward Point Expiration

Points accrued in your Enrolled Account will be carried forward each year until they expire, unless we terminate the program. Points expire on the fifth (5th) calendar year anniversary following the date on which points were earned. For example, reward points awarded on September 1, 2015 will expire on September 1, 2020, unless we terminate the Program in which case you will have 30 days from the Program termination date to redeem any earned Points. Point expiration will not be communicated on your monthly billing statement, but is available by calling the Bank of Hope Rewards Service Center at 1-800-381-9045 or by checking your account online at www.BankofHope.CardManager.com. If you cancel your enrollment in the Program, any unredeemed Points shall be forfeited immediately upon cancellation. If you have enough Points to be eligible for a reward, you must request the reward prior to giving us notice of the cancellation. There are no exchanges or refunds for unused Points.

Any credits applied to your Enrolled Account may reduce or eliminate accumulated Points and may result in a negative Point balance. If such credits are applied to your Enrolled Account after a reward for redemption has been selected that reduces your Point balance below the amount required for such reward redemption, we may suspend delivery of the requested reward, including cancellation of travel reservations. If your Enrolled Account has a negative Point balance, any newly earned Points will be used to offset such negative Point balance until such balance has been brought to zero. And, if your Enrolled Account(s) show signs of fraud or abuse relating to the earning of Points, you may lose your accrued Points, and we may terminate your participation in the Program immediately.

Reward Point Redemption Center

In order to earn or redeem Points, your Enrolled Account must be in good standing. To be in good standing, your Account must be open, current, and have new charging privileges. All determinations regarding your Enrolled Account's standing shall be made by using our sole discretion. If your Eligible Credit Card has been coded delinquent by us you will not be allowed to redeem Points until your Enrolled Account is returned to good standing, although you may continue to earn Points if the Eligible Credit Card is used. Points will be forfeited and enrollment will be terminated if any Eligible Credit Card is charged-off.

Points will generally be available for redemption by the 10th day of the month following the close of the billing cycle for which such eligible transactions have occurred. Point award records are generally transmitted within one (1) month of the Eligible Transaction; however, on some occasions Points awards may be transmitted earlier or later. Redemption and expiration of Points will be done on a first-in/first-out basis.

Points may be redeemed by calling the Rewards Service Center at 1-800-381-9045. Our Service Representatives are available to help you redeem points and answer redemption related questions from 9:00 A.M. to 9:00 P.M. Eastern Time, Monday through Friday, and 9:00 A.M. to 8:00 P.M. Eastern Time, Saturday and Sunday, excluding federal banking holidays.

Subject to some limitations, Points may also be redeemed online at www.BankofHope.CardManager.com.

Any Cardholder of an Enrolled Account may redeem Points, subject to authentication of such holder, as deemed appropriate by the administrators of the Program. Neither we nor our affiliates shall be responsible or liable for disagreements between Cardholders concerning the use of Points accumulated in the Program.

Points have no cash value and may not be assigned, transferred, or pledged to any third party. You are responsible for any personal tax liability that may be related to participating in the Program and the redemption of any Program rewards. Points may not be transferred upon death or as part of domestic relations proceedings.

Rewards are considered fully redeemed once issued. Lost, stolen, expired or otherwise destroyed rewards including, tickets for travel, certificates, gift cards, merchandise or other documents are not reissuable or replaceable. No change or credit will be issued for unused portions of rewards, unless we tell you otherwise. Points and/or rewards may not be combined with any other discounts, special rates, or promotions including other promotional or discount programs unless otherwise indicated at the time of Point redemption. Rewards may not be redeemed for cash. To redeem your rewards, follow instructions in the Program materials provided to you from time to time. Allow at least four to six weeks for the delivery or redemption of any reward.

Shipping and Delivery of Rewards

Unless otherwise indicated at the time of redemption, all rewards, including travel rewards, will be sent to the address associated with the Enrolled Account. Delivery of rewards may not be made outside the U.S. or to a post office box. The Cardholder will be responsible for shipping costs for delivery of merchandise rewards to Alaska and Hawaii. Express shipping for rewards may be available upon request and related charges will be billed to your Enrolled Account. Rewards that consist of travel rewards may be subject to pre-purchase requirements, length of stay restrictions or Saturday overnight stay requirements, dollar amount caps and other restrictions. A ticket service fee will be charged when you redeem Points for airline tickets and will be billed to your Enrolled Account. In addition, miscellaneous travel charges including, but not limited to, ticket service fees, airport taxes, excess baggage charges, security fees, passenger facility charges, fuel surcharges, gratuities, insurance, and airline or hotel amenities, are your sole responsibility and are not intended to be included as part of the Program benefit. For a complete listing of restrictions that may apply to any travel rewards, please call the Rewards Service Center at 1-800-381-9045.

We, our affiliates and any merchants or vendors participating in the Program make no guarantees, warranties or representations of any kind concerning the rewards. The Program and/or any of its individual elements including rewards are void where prohibited by federal, state, or local laws and regulations and are subject to change as may be necessary to comply with such laws or regulations. You release us, our affiliates, employees, agents,