

uChoose Redemption Terms & Conditions

Merchandise Terms & Conditions

Merchandise orders cannot be canceled once they have been placed through the uChoose Rewards website. Instead, those orders must be returned upon arrival. Please see the Merchandise Return Policies & Process, below, for more information. **Merchandise cannot be shipped to PO Boxes.**

Merchandise prices include shipping and handling. Shipping and handling prices are determined at the time of selection and vary based on the number of items in your purchase as well as your selection of standard or expedited shipping speeds.

When you order merchandise, the physical address selected for delivery must match the address provided to us by your financial institution. In the event you attempt to select an alternative address for your proposed order that does not match the address we have received from your financial institution we will deny your order request. Please contact your financial institution if you would like to place any orders and send to an alternative address so that you can update the address on file.

Merchandise Return Policies & Process

Most new, unopened items returned within 30 days of shipment can be returned for either a replacement item or a refund of points. If you've received an incorrect or defective item, you can choose to receive the correct functioning merchandise or a full refund of your points including shipping and handling. **Restocking fees in addition to shipping and handling fees may be applied on items returned that are not damaged or the wrong item.** This would be deducted from the amount of points refunded to your account for a return.

There are some exceptions where returns are not allowed:

- Hazardous items that are gas-powered or contain flammable liquids
- Computer laptops and desktops more than 14 days after delivery
- Any product missing the serial number or UPC
- Gift cards/certificates
- Gourmet gift baskets

Also, items that are opened, used or shipped more than 30 days ago may not be eligible for an exchange or refund.

Return Process

1. Contact the Online Returns Center
 - a. You will need either your order confirmation or shipping document to provide certain information like order number, item number and item name. Providing all requested information will expedite processing.
2. Please log into your uChoose Rewards online account and complete the email "Contact Us" form for additional assistance.
 - a. Within 2-3 business days you will receive an email validating if the item is eligible for return and providing you with return instructions including any applicable shipping labels.
3. Return Merchandise
 - a. Return labels must be used for all exchange and refunds within the time frame designated (usually 10 calendar days); once the label expires the item is no longer eligible for return.
 - b. Each return mailing label is coded for a specific shipment and specific items; please do not include items from other orders, or other items and/or shipment from the same order, in the same box, or you will not receive the correct refund.
 - c. For special items that require a pickup by UPS, a "call-tag" will be issued. UPS will attempt a pickup at the address on the order during the next 3 business days. No specific time can be provided for the pickup as this is dependent upon the UPS route in the area.
 - d. If specialty carrier is required for large items, the carrier will call the phone number on the order to arrange a pickup date and time.
 - e. Return labels, call tags and carrier pick-ups are valid only for returns shipped within the U.S.
4. Receive Points within 4 weeks after merchandise is received by the rewards center.
 - a. Eligible uChoose Rewards Points will be deposited back to the participant's account.
 - i. Email notification will be sent once points have been deposited to your account.
 - ii. Validate your points return on your uChoose Rewards Points Detail page by logging into your online account.
5. Replacement items are typically shipped within 4 weeks of the merchandise being received by the rewards center.
 - a. All shipping addresses must be within the U.S. and cannot be P.O. boxes.

- b. If the item is unavailable a refund of uChoose Rewards Points will be created.
- i. Eligible uChoose Rewards Points will be deposited back to the participant's account.
 - ii. Email notification will be sent once points have been deposited to your account.
 - iii. Validate your points return on the uChoose Rewards Points Detail page by logging into your online account.

Return Guidelines

Some product lines have special restrictions or return policies. Review the table below to understand the returns policy for the various product lines.

Books Computer Games DVDs Electronics Music Videos Video Games Software	These items must be unopened and still in their plastic wrap unless the item is damaged or defective upon opening of the item's packaging.
Large Screen TV delivered by freight carrier	Inspect your television carefully for damage while the shipper is still present. If you discover any damage, please refuse delivery and the shipper will remove the TV and your order will be worked for a refund. Do not sign the shipper's release form unless you have inspected the TV for damages. All cabling or additional installation is your responsibility. Your signature on the carriers delivery receipt acknowledges that you understand the return policy. If you accept delivery and later find out that the television is not working properly, please review package enclosures to see if the problem is covered by a manufacturer's in-home service warranty. If you are unable to locate warranty information for a particular model, contact the manufacturer.
Outdoor Living Tools & Hardware Kitchen	These items must be unopened and still in their original packaging, unless the item is damaged or defective upon your opening of the item's packaging. For safety reasons, items that use flammable liquids or gases cannot be returned. Please contact the manufacturer directly for service, warranty, return, and refund information.
Apparel	These items must be unopened and still in their original packaging, unless the item is damaged or defective upon your opening of the item's packaging. It must be in its original condition with all tags and packaging intact.
Gourmet Food	We cannot accept returns on gourmet food items including candy, gift baskets, or any other food items.

Health & Personal Care	Items must be unopened and in new condition. We cannot accept returns of products that have special shipping restrictions imposed by the U.S. Department of Transportation.
Jewelry & Accessories	These items must be unopened and still in their original packaging, unless the item is damaged or defective upon your opening of the item's packaging.
Computers	Computers which have been opened are subject to a 15% restocking fee to be deducted from the total amount the customer is refunded. Computers may not be returned more than 14 days from the date of delivery.

Please Note:

- If you do not use the Online Returns Center and choose to work directly with the merchant, the Online Returns Center will not be able to assist you.
- Merchant direct returns only allow exchanges; return for uChoose Rewards Points will not be an option.
- Online Returns Center provides a traceable, insured return method for high value items. If you choose to work directly with the merchant, we recommend using a traceable U.S.P.S. or UPS shipping method and insure any items valued more than \$500. Shipping costs including insurance will be at the participant's expense.

Backordered Items

Items which are on back order for more than sixty (60) days may be cancelled due to unavailability; a full refund of points will be processed for the item(s) cancelled.

Travel Terms & Conditions

Travel management services are provided by Aspire Loyalty Travel Solutions LLC. and its affiliates ("Aspire"), a service provider to the uChoose Rewards Program ("Program"). Aspire acts as a service bureau that provides value added service to retail travel agents and consumers.

In these Terms, "Travel Suppliers" means the airlines, hotels, car rental agencies, cruise lines, railroads, tour operators and other service providers whose products and services are made available through the Program. The Program Terms incorporate by reference the terms of each Travel Supplier's terms and conditions, as applicable. You are responsible for checking the applicable Travel Supplier site(s) for terms and conditions which may be applicable to you.

Travel reservations are subject to the rules of the applicable Travel Supplier on your itinerary. A reservation is not complete until confirmed/ticketed. The passenger ticket(s) when issued, or electronic reservation shall constitute a contract between the Travel Supplier and the ticketed party. Some reservations cannot be cancelled or changed, other reservations may incur Travel Supplier fees to cancel or change.

All offers, prices, and conditions of sale may be subject to, change without notice, advance purchase, eligibility, seating, or other limitations, travel days, dates, minimum or maximum stays, holidays, seasons, blackout dates, stopovers, and/or waitlisting restrictions, reservation validation limitations of up to one year (if any extension permitted, penalties/restrictions may apply); and/or other conditions/restrictions.

Airline tickets are NON-REFUNDABLE and NON-CHANGEABLE unless permitted by the terms of the fare and are subject to airline rules, penalties and fare difference. Airline policies are subject to change at any time without notice.

Refunds/Cancellations of Flight, Hotels and Cars are subject to the applicable travel provider's terms and conditions.

Booking Windows: Bookings are subject to advance purchase booking windows. The online booking tool will not allow searches within the advance purchase booking window. Advance purchase requirements are as follows:

- Flights: 5 Day Advance Required
- Hotels: 5 Day Advance Required
- Cars: 7 Day Advance Required

Flights

- All airline purchases are subject to the applicable airline's terms and conditions, including policies on refunds and cancellations.
- Should you have any questions, contact the airline directly. All reservations must be made in the exact name of each person traveling. U.S. billing and delivery address, if applicable, are required. It is the customer's responsibility to review the final amount of reservation prior to ending the booking and making a purchase.
- When you place travel redemption orders, the email address or physical address, as applicable, must match the email address or physical address

provided to us by your financial institution. In the event you select an alternative email address or physical address for your proposed order that does not match the address we have received from your financial institution we will deny your order request. Please contact your financial institution if you would like to place redemption orders and send to an alternative address.

- You can book up to 6 seats within one transaction; however, there must be more Adult tickets than Children's tickets (e.g., 4 Adults and 2 Children).
- Any fees associated with the applicable redemption or ticket purchase will be the responsibility of the traveler at the time of booking. These fees include, but are not limited to, ticketing fees, airline fuel surcharges, and security fees. Government entry/exit fees may apply, depending on your destination. These are your sole responsibility and may be additional to your booking charges.
- In addition, the loyalty points price listed for airline tickets does not include any applicable baggage fees, meals, beverages or services fees. Restrictions may apply.
- Changes to and cancellations of airline tickets can be made only if the Travel Supplier and specific air ticket rules permit the changes or cancellations. Travel Suppliers may charge a ticket service fee for all exchanges, modifications, or cancellations, in addition to airline penalties and fare difference.
- Unused tickets contain no value if not canceled prior to departure. To inquire about refundability of a fare you are considering, please call the appropriate airline.
- The Program Terms incorporate by reference the terms of each airline's contract of carriage. Passengers may inspect the full text of the contract of carriage at each airline's airport or city ticket offices. The incorporated terms of the contract of carriage may include, but are not limited to: (1) Limits on the airline's liability for personal injury or death of passengers, and for loss, damage, or delay of goods and baggage, including fragile or perishable goods; (2) Claim restrictions, including time periods within which passengers must file a claim or bring an action against the airline for its acts or omissions or those of its agents; (3) Rights of the airline to change terms of the contract; (4) Rules about reconfirmation of reservations, check-in times, and refusal to carry; (5) Rights of the airline and limitations concerning delay or failure to perform service, including schedule changes, substitution of alternate airline or aircraft, and rerouting.
- Please note that your seats, meals, frequent flyer and other special requests are requests only. There is no guarantee that you will be assigned the seat(s) you have requested. There is also no guarantee that your meal(s), frequent flyer and other special requests will be honored by the airline. It is therefore

recommended you contact your airline directly to confirm these requests prior to your scheduled departure dates.

Vacation Rentals

- A. Vacation Rentals may be booked on the same day. Vacation Rental policies, including refunds and cancellation policies, are displayed on the website for each property. Due to various property rules, date restrictions over high-demand periods, and other special circumstances, property cancellation terms are subject to change at any time prior to purchase. For more information on details specific to the property, please refer to the cancellation policy on the property website or contact the property directly by following the instructions in the order confirmation received at the time of booking.
- B. No shows are non-refundable and will result in a total forfeiture of payment and Points without credit due.
- C. Requests for cancellations or modifications must be completed through the Program for all cancellation or modification requests. Cancellations or modifications handled by the property directly may result in no refund. Vacation Rentals can only be canceled in full. You cannot cancel just a portion of the reservation. If you desire to shorten your length of stay, you will need to cancel the entire reservation and rebook a new reservation.
- D. In the event of an involuntary cancellation due to weather, war, terrorism, epidemic outbreak, natural disaster, acts of civil unrest or other acts of God, property cancellation fees may be waived at the discretion of the property.
- E. Policies for children and pets vary by property. Child and pet benefits may be extended should a property offer them.
- F. Any charges for incidentals that you incur while traveling are not included in your reservation rate and must be paid directly to the property. These include, but are not limited to, resort fees, parking fees, room service, telephone fees, internet usage fees, in-room movies, mini-bar charges, gratuities, babysitting, pet fees and other incidentals. The property will assess these fees, charges, and surcharges upon checkout. Please check with the property for additional information on incidental charges.
- G. Reservations do not include services not specified in the reservation confirmation.
- H. Minimum age for the primary traveler is 18 years of age at time of stay, but some properties have different age requirements for booking.
- I. Travel Suppliers will attempt to notify guests of property renovation or refurbishment as reasonably soon as Travel Suppliers are notified by the

property; however, the Program and Aspire are not liable if the property has failed to notify you in advance.

- J. Reservations are restricted to a maximum of 21 days. If you need stay for more than 21 days, you will need to make another reservation.
- K. Reservations are restricted to a maximum of 11 months in advance.
- L. Availability of accommodation in the same property for extra guests is not guaranteed.
- M. Check-in hours may be limited depending on the property. Please refer to the Check In & Check Out instructions section of the email confirmation you received at the time of booking.
- N. Instructions for gaining access to the property will vary based on the type of property booked. The Check In & Check Out instructions section of the email confirmation you received at the time of booking will contain this information.

Hotels and Other Travel Products

- Hotel and/or car rentals will be subject to the applicable Travel Supplier's travel policies regarding hotel and/or car bookings. Hotel requests for specific features (non-smoking, bedding) are not guaranteed by Aspire or the Travel Supplier. Generally, although not guaranteed, bedding in the U.S. and Canada hotels is as follows: Single consists of a room with one bed; Double consists of a room with either one large bed for two people or two single beds; and Triple/Quad consists of a room with two beds accommodating up to 3-4 people. Requests for rollaway beds and cribs may result in additional charges payable directly to the hotel. Star ratings are for informational purposes only and are not a guarantee or warranty of any kind by Travel Supplier. All content of this site is correct, but it is subject to amendment without notice. All content is published in good faith, but Travel Supplier cannot guarantee the accuracy of all information provided by suppliers. Travel Supplier reserves to the right, in its sole discretion, to cancel any bookings made on this site for Groups and/or charge purchasers credit card for any additional fees and costs related thereto.

- Most advertised air inclusive package prices are per person, double occupancy and include room, air & all applicable taxes. Hotel only prices are per room including all taxes. Reservations depend on availability of travel products and

are subject to confirmation upon payment. Rates do not apply to conventions, and customers using these rates in connection with attending a convention will be assessed additional surcharges and/or Travel Supplier may cancel the reservation. Air inclusive package prices include federal segment fees, airport passenger facilities charges (PFCs) of up to \$24 per person and September 11th Security Fee of up to \$10 per person. Mexico packages include foreign departure taxes, customs fees, immigration fees, airport improvement, agricultural and health fees of up to \$90 per person. All rates/fees are subject to change without notice. Children rates apply only when sharing a room with two paying adults and/or subject to suppliers' rules. Additional charges for cribs, rollaway beds, infant car seats and similar special request items will be the responsibility of the guest and will be paid directly to the hotel or rental car agency. Generally, children 15 and under may not travel alone and must be accompanied by an adult. Hotel check-in and other travel product age restrictions may apply. Rates do not include incidentals such as meals and beverages, shows, tours not specifically included in the package, tips, telephone calls, liquor, laundry or other items of a personal nature not otherwise specified in the quoted rates or which are excluded from the price. All personal charges must be paid at the time of service, prior to departure from the hotel, upon return of the rental car, or as designated by supplier. A major credit card or cash deposit may be required upon check-in at the hotel and at time of car rental.

International Travel

- U.S. Citizens are required to present at flight check-in a valid U.S. passport. Hospital certificates are not acceptable. Children under the age of 18 years old must present a valid U.S. passport or an original county or state-issued birth certificate or a certified copy of a county or state-issued birth certificate. Hospital certificates are not acceptable. A notarized letter of permission to carry the child outside U.S. borders is required from any legal parent or guardian not traveling with the child. In cases of divorce, the original custody papers verifying full custody to the traveling parent eliminates the need for a notarized letter. Non-US. Citizens may require specific documentation related to their citizenship including a valid passport and visas (requirements vary by country). Visas and other special documents are the responsibility of the traveler including all costs involved. We highly recommend all non-US. Citizens contact the United States State Department directly for documentation requirements required for your country of origin. U.S. citizens and non-U.S.

citizens are responsible for obtaining current information regarding entry requirements and security.

- Travel Supplier is an independent contractor which makes arrangements with third party suppliers for services and accommodations. Travel Supplier is not an agent of the customer, or of other parties providing travel-related services. All travel documents are issued subject to the terms and conditions specified by such suppliers. Neither Travel Supplier nor any of its agents or employees, shall be held liable for, and by accepting these documents customer waives any claim against all such parties for, a) any loss of or damage to property or injury to any person caused by reason of any defect, negligence, or other wrongful act of omission of, or any failure of performance of any kind by any other transportation company, supplier or supplier; b) any inconvenience, loss of enjoyment, mental distress or other similar matter; c) any delayed departure, missed connections, substitutions of accommodations, terminations of service, or changes in fares and rates; and d) any cancellation or double booking of reservations or tickets beyond the control of Travel Supplier. In no event shall Travel Supplier be responsible for any amount other than the lesser of the price paid by the customer for the booking minus any fees charged to Travel Supplier. Travel Supplier reserves the right to accept, decline, retain or remove any person as a member of the tour or package program at any time. All purchases are subject to these Terms and Conditions. The Program does not endorse any particular travel product.

Legal

- ALL TRAVEL SERVICES PURCHASED USING POINTS, MUST BE PURCHASED THROUGH THE PROGRAM AND NOT WITH THE TRAVEL SUPPLIER DIRECTLY. TRAVEL SERVICES ARE PROVIDED SOLELY BY THE TRAVEL SUPPLIERS. ASPIRE AND THE PROGRAM ARE NOT LIABLE FOR THE FAILURE OF THE TRAVEL SUPPLIERS TO PERFORM THE SERVICES OFFERED BY THE TRAVEL SUPPLIERS. TRAVEL SUPPLIERS ARE INDEPENDENT CONTRACTORS AND NOT AGENTS OR EMPLOYEES OF THE PROGRAM OR ASPIRE. EXCEPT AS EXPRESSLY STATED HEREIN, THE PROGRAM AND/OR ASPIRE ASSUMES NO RESPONSIBILITY FOR ACTIONS RELATING TO TRAVEL SERVICES BEYOND THE CONTROL OF THE PROGRAM AND/OR ASPIRE OR THEIR RESPECTIVE EMPLOYEES. UNLESS PROHIBITED BY LAW, THE PROGRAM AND ASPIRE SHALL NOT BE LIABLE FOR ANY ACTS, FAILURE TO PERFORM, ERRORS, OMISSIONS, REPRESENTATIONS, WARRANTIES, BREACHES, NEGLIGENCE, GROSS NEGLIGENCE OR WILLFUL MISCONDUCT OF ANY SUCH TRAVEL SUPPLIERS, INCLUDING, BUT NOT LIMITED

TO, ANY PERSONAL INJURIES, DEATH, PROPERTY DAMAGE OR LOSS, INCONVENIENCE, LOSS OF ENJOYMENT, MENTAL DISTRESS OR OTHER SIMILAR MATTER, DELAYED DEPARTURE, MISSED CONNECTION, SUBSTITUTION OF SERVICES OR ACCOMODATIONS, TERMINATION OF SERVICE, OR CHANGES IN FARES AND RATES, AND/OR CANCELLATION OR DOUBLE BOOKING OF RESERVATIONS BY THE TRAVEL SUPPLIER. THE PROGRAM AND ASPIRE DO NOT GUARANTEE OR INSURE THE PERFORMANCE OF SERVICES BY THE TRAVEL SUPPLIERS, THE FINANCIAL POSITION OF THE TRAVEL SUPPLIERS OR REIMBURSEMENT TO YOU FROM ANY LOSS EXPERIENCED AS A RESULT OF AN ACT OR OMISSION OF THE TRAVEL SUPPLIERS.

- IN NO EVENT SHALL THE PROGRAM AND/OR ASPIRE AND/OR THEIR AFFILIATES BE LIABLE FOR ANY DIRECT, INDIRECT, PUNITIVE, INCIDENTAL, SPECIAL, OR CONSEQUENTIAL DAMAGES ARISING OUT OF, OR IN CONNECTION WITH, THE USE OF ANY INFORMATION, PRODUCTS, AND SERVICES OBTAINED FROM A TRAVEL SUPPLIER EVEN IF RESERVATIONS ARE PROVIDED THROUGH THIS SITE, A CALL CENTER, OR OTHERWISE, WHETHER BASED ON CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE, EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF DAMAGES.
- SOME STATES/JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR LIMITATION OF LIABILITY FOR CERTAIN DAMAGES. IF THESE LAWS APPLY TO YOU, SOME OR ALL OF THE ABOVE DISCLAIMERS, EXCLUSIONS, OR LIMITATIONS MAY NOT APPLY TO YOU, AND YOU MAY HAVE ADDITIONAL RIGHTS.

Event Tickets Terms & Conditions

All Ticket redemptions are final. We are unable to process refunds, exchanges or cancellations. Should the event be postponed, tickets will be honored for the rescheduled date.

General

This site acts as an intermediary between buyers and ticket brokers to facilitate the purchase and sale of event tickets and as such, is not directly involved in the actual ticket sale transaction between the buyers and ticket brokers. The following are the rules or Terms that govern use of the Web site ("Site") by you, the user of the Site (User). By using or visiting the Site, User expressly agrees to be bound by these Terms and to follow these Terms and all applicable laws and regulations governing the Site. We reserve the right to change these Terms at any time, effective immediately upon posting on the Site.

Orders

- Orders through this site will be fulfilled by one of our network of participating brokers. **All redemptions are final.** Since tickets are a one-of-a-kind item and not replaceable, **there are no refunds, exchanges or cancellations.** If an event is postponed, tickets will be honored for the rescheduled date. New tickets will not need to be issued. If an event is cancelled without a rescheduled date, User will need to contact the program headquarters for a refund. The Fulfilling Broker may require the User to return the supplied tickets at Users expense before receiving any refund User may be entitled to due to cancellation. Any shipping and handling charges are not refundable. When User receives tickets, User should keep them in a safe place. Please note that direct sunlight or heat may damage tickets.
- Occasionally tickets ordered may no longer be available at the price or in the quantity originally ordered at the time the order is received. If equivalent or better seat locations are available at the same price, and User has chosen to be automatically upgraded, the Fulfilling Broker will fill the order with the alternative seat locations. If User has not chosen to be automatically upgraded, a representative from the program headquarters may contact User to discuss alternative seat locations.
- For certain events, tickets may not be available for immediate shipment. In this case, a representative from the program headquarters will contact User with notification of an approximate shipping date. Tickets will be shipped when available.
- When you order event tickets the email address or physical address, as applicable, must match the email address or physical address provided to us by your financial institution. In the event you select an alternative email address or physical address for your proposed order that does not match the

address we have received from your financial institution we will deny your order request. Please contact your financial institution if you would like to order event tickets and send to an alternative address.

Gift Card Terms & Conditions

All physical Gift Card prices include standard shipping and handling (excludes expedited shipping charges). Shipping and handling prices are determined at the time of selection and vary based on the number of cards in your purchase as well as your selection of standard or expedited shipping speeds.

For orders of physical Gift Card totaling less than \$300, you will have the option to ship the Gift Cards either via standard shipping or expedited shipping. Gift Cards shipped with standard shipping will be delivered by the USPS and are sent without tracking.

Physical Gift Card orders totaling \$300 and over automatically require expedited shipping to ensure they are tracked to their destination. This means you will not have the option to ship your Gift Cards via standard shipping.

Expedited shipping includes an additional fee, which will be funded by your points and is disclosed at check-out.

Expedited orders cannot be shipped to PO Boxes. These are fraud control measures required by our suppliers.

When you order Gift Cards (including both physical and digital Gift Cards) the email address or physical address, as applicable, must match the email address or physical address provided to us by your financial institution. In the event you select an alternative email address or physical address for your proposed order that does not match the address we have received from your financial institution we will deny your order request. Please contact your financial institution if you would like to order Gift Cards and send to an alternative address.

Points redeemed for gift cards ("Gift Cards") offered in connection with the uChoose Rewards Program are also subject to the uChoose Rewards Terms and Conditions located on the website with respect to your use of these uChoose Rewards services. Additionally, your Gift Cards are subject to and governed by the terms and conditions provided by the issuer of your Gift Card that are presented to

you at the time you receive your Gift Card (and are included with your Gift Card) (the "Gift Card Agreement"). Additional information may be available on the issuer's website or by contacting them directly – please see your Gift Card Agreement for details.

Expiration policies and non-usage fees may apply to the extent allowed by law.

Gift Cards are not redeemable for cash. Gift Cards may not be exchanged or returned unless damaged or defective at the time of receipt. Gift Cards redeemable at only certain retailers and are no longer accepted by such retailers cannot be exchanged or returned.

Refunds or replacements for Gift Cards that are lost, stolen, or otherwise destroyed after receipt, used without the intended recipient's permission, or used in a manner inconsistent with the Gift Card Agreement or any applicable law will be subject to the discretion of the Gift Card issuer. If the Gift Card issuer does not permit refunds or replacements, you will need to reach out to your financial institution and any such refund or replacement will be handled at the discretion of your financial institution. Should a Gift Card not be delivered to the intended recipient within 14 days of the shipping date, please contact customer service at support@customerservice.uChooseRewards.com.

Research will be conducted to determine the appropriate resolution, but in no event will a replacement Gift Card be issued more than 60 days after the original Gift Card shipping date. **Please note, lost and non-delivered gift cards are researched for delivery and usage and can take up to 21 days to confirm eligible replacement.**

Redemption of uChoose Rewards Points for a Gift Card constitutes acceptance of these terms and conditions.

Cash Back Terms & Conditions

Credit Card Cash Back Rewards – Where your financial institution offers credit card cash back rewards in the form of statement credit, the statement credit is applied to the applicable credit card account. Statement credits will be made within 5 business days after redemption if your correct account information is provided. The statement credit does not relieve you from your regularly scheduled payment obligations.

Where your financial institution offers credit card cash back rewards in the form of cash back, cash back is provided in the form of an electronic deposit into the deposit account associated with the debit card issued by the same financial institution. Electronic deposits will be made within 5 business days after redemption if your correct account information is provided. Credit card cash back rewards may have a minimum rewards points requirement; please review your financial institution's minimum, if applicable, at the cash back redemption webpage. Additional restrictions may apply.

Debit Card Cash Back Rewards – Where your financial institution offers debit card cash back rewards, all cash back is offered in the form of an electronic deposit into the deposit account associated with your debit card. Electronic deposits will be made within 5 business days after redemption if your correct account information is provided. Debit card cash rewards may have a minimum rewards points requirement; please review your financial institution's minimum, if applicable, at the cash back redemption webpage. Additional restrictions may apply.

Use Pay with Points

With Pay with Points you can use your points for purchases at many e-commerce merchants – please visit www.uchooserewards.com to view a list of participating merchants. When you visit a participating Pay with Points e-commerce merchant, you will need to enroll your card issued by your financial institution and associated with your rewards points account with the participating merchant and agree to any applicable terms and conditions provided by such participating merchant.

You will then be able to use your rewards points to cover some or all of an eligible purchase with a participating merchant in the Pay with Points program. When you use your points to cover your entire purchase, we will deduct the points you used from your rewards points account. When you use your points to cover only part of your purchase as a participating merchant, we will deduct the points you used from your rewards points account, but you will be responsible for the amount of the purchase that is not covered by your rewards points account. Please see the terms and conditions of the participating Pay with Points merchants for more details on how eligible transactions can be redeemed through a combination of your points and a different payment method enrolled with such merchant. You are fully responsible to cover the balance of any purchase if your points do not cover the full cost of the purchase.

Returns under Pay with Points redemptions are subject to the policies of the participating merchant.