

CASH REWARDS

Program Rules and Conditions

Effective April 6, 2020

General

1. The Cash Rewards program is provided by Synovus Bank (“Issuer”), the card issuer for the Synovus Cash Rewards Visa® Credit Card program.
2. Issuer reserves the right to disqualify any Cardholder from participating in the Cash Rewards program and to invalidate any and all Cash Rewards for Cardholder’s abuse, fraud or any violation of the Cash Rewards program Rules and Conditions as determined by Issuer.
3. Issuer reserves the right to cancel, alter or temporarily suspend the Cash Rewards program at any time without notice, which may result in the cancellation of outstanding Cash Rewards. Cardholder has no vested interest in any Cash Rewards.
4. The award, invalidation or termination of Cash Rewards cannot be disputed by Cardholder.
5. By accepting the Cash Rewards credit card, Cardholder acknowledges that the Cash Rewards program is provided by Issuer and releases his or her bank from any and all claims in any manner relating to the program to include the invalidation of Cash Rewards or cancellation of the Program.
6. As long as your account remains open and in good standing, Cash Rewards do not expire.
7. You may transfer Cash Rewards (not actual account credits) to credit card accounts at Issuer other than your own that are enrolled in the Cash Rewards program. You only may transfer Cash Rewards (not actual account credits) to Synovus Cash Rewards Visa, Synovus Rewards Visa, or Synovus Travel Rewards Visa credit card accounts. Transferring Cash Rewards is free and may be initiated through www.synovus.com or by calling the redemption center. Cash Rewards may be transferred in any amount (up to your total available Cash Rewards balance) and may only be transferred to accounts issued by Issuer that are open and in good standing. You must provide the email address of the Cash Rewards transfer recipient and that email address must be associated with the designated transfer recipient Issuer Cash Rewards account enrolled in the Cash Rewards program.

If there are multiple accounts with the same designated email address, the last four digits of the card number will display for your selection.

Eligibility

1. Eligibility for the Cash Rewards program is restricted to consumers. Business entities may not utilize the Synovus Cash Rewards Visa credit card, and the Synovus Cash Rewards Visa credit card may not be utilized for business purposes.
2. Being issued the Synovus Cash Rewards Visa credit card means that the Cardholder automatically is a participant in the Cash Rewards program, is subject to the rules and conditions contained herein, and may earn a Cash Rewards on qualifying purchases.

Earning Rewards

1. Cash Rewards are earned based on Net Purchases (“Net Purchases” means all qualifying Purchases made with the Card minus any Credits or Returns).
2. Eligible Accounts will earn one percent (1%) Cash Reward for every \$1 in Net Purchases, rounded to the nearest whole dollar. Cash Rewards earned on Net Purchases during a billing cycle will be displayed at the end of the billing cycle on the statement on which the Net Purchases appear. Those Cash Rewards will appear as “Rewards Earned this Period.” They will also be reflected in “Available Rewards to Redeem.”
3. All eligible cards on an account with Net Purchases will earn Cash Rewards. The Cash Rewards will be accumulated at the account level and not at the individual card level.
4. You will earn three percent (3%) Cash Rewards for every \$1.00 spent on qualifying Net Purchases in within the Dining category. Three percent (3%) Cash Rewards will be calculated by awarding one percent (1%) base reward and two percent (2%) bonus rewards for each \$1.00 in qualifying Net Purchases. In some cases you may not receive the bonus rewards for a transaction which appears to fit within this category, depending on what merchant category code is associated with merchant or on the Technology used in connection with your transaction—see “Merchant Codes,” in item number 6 below. When a purchase that earns Cash Rewards in the Dining Category is credited back to your account, both the one percent (1%) base rewards and (2%) bonus rewards earned on the purchase will be removed from the available rewards.

Dynamic Earn Rewards feature is automatically available to consumer credit card accounts eligible to participate in the Cash Rewards program. Through Dynamic Earn Rewards, you will earn Cash Rewards for qualifying Net Purchases in the amount of three percent (3%) in a Reward Category of your choice, or in the current default reward category if you do not select a category. Available Reward Categories, and the current Default Category, can be found by logging in to synovus.com on the rewards home page or by calling the Cash Rewards Redemption Center at 1-888-608-8683. Reward Categories and the Default Category are subject to change.

You will earn three percent (3%) Cash Rewards for every \$1.00 spent within the Dynamic Earn Rewards Reward Category that is currently active for your account. Dynamic Earn Rewards will be calculated by awarding one percent (1%) base reward and two percent (2%) bonus rewards for each \$1.00 in qualifying Net Purchases (rounded to the nearest whole dollar), up to the quarterly maximum. Once you reach the maximum bonus rewards per quarter, you will continue to earn one percent (1%) base reward per \$1.00 in purchases. You can earn bonus rewards on up to \$3,000 in qualifying Net Purchases each calendar quarter in your designated Reward Category, or up to \$60 bonus rewards per calendar quarter. When a purchase that earns Dynamic Earn Rewards is credited back to your account, the one percent (1%) base reward earned on the purchase will be removed from the available rewards.

Merchant Category Codes: Merchants who accept credit cards are all assigned a merchant category code, which is determined by the merchant, or its credit card processor, in accordance with payment network procedures, and based on the kinds of products and services the merchant primarily sells. Issuer is not involved in determining or assigning these codes to merchants. Issuer groups similar merchant category codes into categories for purposes of making rewards offers to

you. Issuer makes every effort to include all relevant merchant category codes in its reward categories. However, even though a merchant or some of the items that it sells may appear to fit within a reward category, the merchant may not have been assigned a merchant category code that falls within that category. For this reason, purchases with that merchant will not qualify for the stated rewards offer for category purchases. Purchases submitted by you or the merchant through third-party payment accounts (e.g. PayPal), mobile or wireless card readers, online or mobile digital wallets, or similar technology (collectively, "Technology") will not qualify in a reward category if the Technology is not set up to process the purchase in the reward category.

New accounts are automatically enrolled in Dynamic Earn Rewards and will begin earning these rewards for purchases in the then current Default Category from the date the account is opened. New participants can log in to synovus.com on the rewards home page or call the Cash Rewards Redemption Center at 1-888-608-8683 to change from the Default Category to any other available Reward Category within 30 calendar days after account opening. Your Reward Category preference can be changed once during the first 30 calendar days after your account is opened and/or the date your Dynamic Earn Rewards participation begins.

After the first 30 calendar days, you can change your Reward Category preference for the future quarter at any time up until 11:59 pm EST on the last day of each calendar quarter. But please note that Rewards Category changes are updated only once per calendar quarter and take effect at 12:00 am EST on the first day of each calendar quarter. If you do not change your Reward Category, it will remain the same; and if you never select a Reward Category, you will continue to earn bonus rewards on purchases made in the current Default Category.

Calendar Quarters are as follows:

First Quarter – January 1- March 31

Second Quarter – April 1 – June 30

Third Quarter – July 1 – September 30

Fourth Quarter – October 1 – December 31

6. The Cash Rewards program is based on Net Purchases only and does not include cash advances, balance transfers, cash advances designated as purchases, wire transfers, casino gambling chips, off-track wagers or lottery ticket transactions. It also does not include any fees posted to the credit card account, including late fees, over limit fees, annual fees and finance charges.
7. Credits and returns do not earn Cash Rewards. Any credits to your account will reduce the Net Purchases and thus Cash Reward for that Billing Cycle. Net Purchases and Cash Rewards will be negative if returns or Credits exceed Purchases. In the event your Cash Rewards Balance is negative, you will not be able to redeem Cash Rewards earned on future purchases until you earn enough Cash Rewards to offset the negative balance and meet the minimum redemption amount described herein.

Receiving Cash Rewards

1. Once redeemed, Cash Rewards will post in the form of a credit to your card account within 5 to 7 calendar days of redemption. The credit posts to the card account from which the rewards were redeemed. Cash Rewards can also be redeemed via [www. synovus.com](http://www.synovus.com) on the rewards home page in the form of direct deposit credit into the Cardholder's personal checking or savings account at Issuer. A threshold can also be set via www.synovus.com on the rewards home page to automatically redeem cash rewards for either a statement credit or a direct deposit into the Cardholder's personal checking or savings account at Issuer. (Note: The statement credit applies toward the balance and does not replace the monthly payment. Therefore, unless the credit exceeds the balance, it does not eliminate the payment due for the billing cycle).
2. Cash Rewards program Cash Rewards may be redeemed by the primary cardholder or joint cardholder for a statement credit or direct deposit into the cardholders' personal checking or savings account at Issuer. Authorized Card Users are not authorized to redeem Cash Rewards. Joint cardholders will only be able to redeem by calling the Cash Rewards Redemption Center. Issuer is not responsible for any disputes between a primary cardholder and a joint cardholder regarding the Cash Rewards program, including any redemption of Cash Rewards. Issuer will be entitled to rely on the instructions of any joint cardholder with respect to any Cash Rewards program reward without confirmation from the primary cardholder. Issuer will be entitled to rely on the instructions of the primary cardholder with respect to any Cash Rewards program reward without confirmation from any joint cardholder.
3. When ready to redeem Cash Rewards, you can go to synovus.com on the rewards home page to redeem 24-hours a day. You can also call the Redemption Center at 1-888-608-8683 for redemption inquiries. Redemption Center hours of operation are from 9:00 a.m. to 9:00 p.m. EST 7 days a week with exception of major holidays.
4. When redeeming, Cash Rewards will be utilized on a "first earned-first redeemed" basis, regardless of the credit card on which they were earned.
5. Cash Rewards for purchases that have not yet appeared on a monthly statement are not eligible for redemption.
6. Cardholder is responsible for any tax liability related to participation in the Cash Rewards program.
 1. Cash Rewards may not be used with any other discount or coupon offer.
 2. Until validly redeemed, Cash Rewards do not constitute credits to the card account and cannot be offset against the Cardholder obligations to Issuer.
 3. Issuer is not responsible for any unauthorized redemption by Cardholders (whether primary or joint).
 4. Cash Rewards will be redeemable only if your account is open and in good standing.
 5. If you voluntarily close the account, or if Issuer closes your account for any reason, all Cash Rewards that were accumulated but unused will be forfeited.
 6. The Cash Rewards redemption will be a minimum of \$25. Redemptions greater than \$25 can be redeemed to the penny.
 7. 13. As used herein the terms "you", "your" and "Cardholder" shall mean the individual to whom a Cash Rewards credit card is issued.

Pay Me Back

1. Cash Rewards may be redeemed through the redemption category Pay Me Back to apply your Cash Rewards to specific, line item transactions that have posted to your account in the past 90 days. Pay Me Back is valid for up to three (3) transactions totaling a minimum of \$25 per redemption.
2. When you are logged into synovus.com on the rewards home page, you may select your specific transaction(s) for which you desire to use the Pay Me Back Reward. The Pay Me Back Reward will post in the form of a statement credit to your card account within 5 to 7 calendar days of redemption. The credit will be identified on your statement as “Rewards – Pay Me Back Credit” and will post to the card account from which the rewards were redeemed.
3. If you return any purchase(s) you selected for Pay Me Back redemption, your having received a Pay Me Back rewards statement credit will not affect any return credit you are otherwise entitled to receive (but the rewards earned on such purchases, as well as the bonus rewards earned on Dining category purchases, will be deducted from your rewards balance, as explained above under “Earning Rewards” and “General Terms”).

Issuer banking products are provided by Synovus Bank, Member FDIC.