

Purchase Perks® Program

Rules & Conditions

Effective Date – April 2020

These Rules and Conditions (Terms and Conditions) apply to the following credit cards that are issued by Synovus Bank and are participating in the Purchase Perks Program:

- Synovus Reward Visa® Credit Card
- Synovus Travel Rewards Visa® Credit Card
- Synovus Business Rewards Visa® Credit Card
- Synovus Business Travel Rewards Visa® Credit Card

Banking products are provided by Synovus Bank, Member FDIC.

To review your point balances, redeem points for rewards, or find more information on the rewards available, please visit **synovus.com** and **view the reward pages**. You must enroll your card at this site to access your account information. You can also call 1-888-608-8683 for account information.

GENERAL PROGRAM RULES

1. **Synovus Rewards and Travel Rewards, also known as Purchase Perks**, is a service provided through TSYS Loyalty, which is the issuer of rewards points you may be eligible to earn under the Purchase Perks program (“the program”). **Purchase Perks does not include the Synovus Cash Rewards program.**
2. Administrative services, travel reservations and issuance of travel documentation are provided by TSYS LOYALTY, which assumes all liability and responsibility for the provision of, or failure to provide, the services. The financial institution will be referred to as “BANK” throughout this document. Neither BANK nor TSYS LOYALTY 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.
3. You may transfer points (not account credits) to Synovus Rewards Visa, Synovus Travel Rewards Visa, Synovus Business Rewards Visa, or Synovus Business Travel Rewards Visa Credit Card accounts. Transferring points is free and can be initiated through synovus.com on the rewards page or by calling the Redemption Center. Points may be transferred in any amount (up to the total points balance) and can only be transferred to card accounts that are open and in good standing. The transferred points recipient email address is required to complete the points transfer and must be associated with the designated transferee Synovus rewards account (which also must be enrolled in the rewards point program). If there are multiple accounts with the same associated email address, the last four digits of the card number will display for account selection.

4. BANK reserves the right to disqualify any Synovus Rewards Visa Credit Card, Synovus Travel Rewards Visa Credit Card, Synovus Business Rewards Visa Credit Card, and/or Synovus Business Travel Rewards Visa Credit Card account from participating in the program and to invalidate any or all points for abuse, fraud or any violation of the Purchase Perks Rules and Conditions (including any attempt to sell, exchange or transfer points or any instrument exchangeable for points).
5. BANK reserves the right to cancel, alter or temporarily suspend the program at any time without notice, which may result in the cancellation of outstanding points.
6. Points redeemed cannot be disputed.
7. YOU AS PRINCIPAL CARDHOLDER, AUTHORIZED OFFICER, AND/OR GUARANTOR ACKNOWLEDGE THAT THE PROGRAM IS PROVIDED BY TSYS LOYALTY AND RELEASE BANK FROM ANY AND ALL CLAIMS IN ANY MANNER RELATING TO THE PROGRAM.
8. The program is void where prohibited by law.

Eligibility for Synovus Rewards Visa Credit Card and Synovus Travel Rewards Visa Credit Card and Synovus Business Rewards Visa Credit Card and Synovus Business Travel Rewards Visa Credit Card

1. The program is restricted to persons designated as Principal account owners on Synovus Reward Visa Credit Card, Synovus Travel Rewards Visa Credit Card, Synovus Business Rewards Visa Credit Card or Synovus Business Travel Rewards Visa Credit Card accounts of the BANK, and its correspondent banks designated by BANK to participate in the program. Eligibility is restricted to those whose accounts are open and in good standing. For purposes of clarity, the Synovus Cash Reward Visa Credit Card is not eligible to participate in the Purchase Perks program and is subject to the separate Cash Rewards program, which has its own terms, conditions, and eligibility requirements.
2. Persons designated as Principal account owners on Synovus Rewards Visa Credit Card or Synovus Travel Rewards Visa Credit Card or Synovus Business Rewards Visa Credit Card or Synovus Business Travel Rewards Visa Credit Card accounts may designate authorized redeemers to redeem the accumulated points of combined accounts.
 - Principal account owners may designate authorized redeemers when registering your cards online at synovus.com. Consumer and Small Business cards will no longer have registration and direct login. Access for Consumer and Small Business cards will come through synovus.com on the rewards user profile page. Signatures of all Principal account owners on participating accounts are required if authorized redeemers are to be allowed.
 - Authorized redeemers may be designated after account opening by completing an "Authorized Redeemer Form" available at the BANK.
(PLEASE NOTE THAT AUTHORIZED REDEEMERS, ONCE DESIGNATED, CAN REDEEM ANY AND ALL POINTS DULY ACCUMULATED ON SYNOVUS REWARDS VISA® CREDIT CARD or SYNOVUS TRAVEL REWARDS VISA CREDIT CARD or SYNOVUS BUSINESS REWARDS VISA CREDIT CARD or SYNOVUS BUSINESS TRAVEL REWARDS VISA CREDIT CARD ACCOUNTS PARTICIPATING IN THE PROGRAM.)

3. Sole proprietorships and partnerships may participate in the combining of points. Business partnerships may only combine business card points with consumer card points if one or more partners' names appear as primary or secondary account owners on both cards. No card can participate in more than one (1) combined point's relationship.
4. This program as described herein is not available for Synovus Cash Rewards Visa Credit Card, Visa Purchasing, Visa Corporate and Mastercard® Fleet credit cards. It is also not available to Visa Check Card, Visa Business Check Card, and Visa Health Savings Account Check Card, Visa Home Equity Line Card or accounts that participate in other BANK reward programs or co-branded card programs as determined by BANK.
5. Eligibility is restricted to cardholders and businesses with a billing address within the United States.

Annual Fee

If your credit card has an annual fee it will be disclosed in account opening materials and new account materials or in subsequent change in terms notices.

Earning Points

1. Credit Card accounts enrolled in the program will earn one (1) point for every \$1 in qualifying "net purchases" (purchases less returns), rounded to the nearest whole dollar. Points earned on qualifying purchases during a billing cycle will be displayed at the end of the billing cycle on the statement on which the qualifying purchases appear. Those points will appear as "Points Earned this Period." They will also be reflected in "Available Points to Redeem."
2. The 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.
3. Dynamic Earn feature is automatically available to personal and business credit card accounts eligible to participate in the program.

As a participant in Dynamic Earn Rewards, you will earn three (3) points for every \$1 in qualifying net purchases in one (1) 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 at synovus.com on the rewards home page or by calling the Redemption Center at 1-888-608-8683. Reward Categories and the Default Category are subject to change.

You will earn three (3) points for every \$1.00 spent within the Reward Category that is currently active for your account. Dynamic Earn Rewards will be calculated by awarding one (1) base point and two (2) bonus points for each \$1.00 in qualifying net purchases (rounded to the nearest whole dollar), up to the quarterly maximum. You can earn bonus points on up to \$3,000 in qualifying net purchases each calendar quarter in your reward category, or up to 6,000 bonus points per calendar quarter. Once you reach the maximum bonus points per quarter, you will continue to earn one (1) base point per \$1 in purchases. When a purchase that earns Dynamic

Earn is credited back to your account, the one (1) base point earned for each \$1 spent 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 association procedures, and based on the kinds of products and services the merchant primarily sells. BANK is not involved in determining or assigning these codes to merchants. BANK groups similar merchant categories codes into categories for purposes of making rewards offers to you. BANK 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 Reward 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 for eligible credit cards are automatically enrolled in Dynamic Earn Rewards and will begin earning points for purchases in a 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 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

4. Synovus Travel Rewards Visa Credit Card and Synovus Business Travel Reward Visa Credit Card accountholders are eligible to participate in Bonus Travel Rewards. You will earn five (5) points for every \$1 spent on qualifying net purchases (rounded to the nearest whole dollar) in travel related posted transactions (as described below). Five (5) points will be calculated by awarding one (1) base point and four (4) bonus points for each \$1 in qualifying net purchases. You can

earn bonus points on up to \$5,000 in qualifying net purchases annually. Once you reach the maximum bonus points per year, you will continue to earn one (1) base point per \$1 in purchases. Travel related transactions are considered airfare, hotel, car rental, vacation packages, and certain other qualifying travel purchases. However, in some cases you may not receive the Bonus points for a transaction which appears to fit within this category, depending on what merchant category code was assigned the merchant or on the Technology used in connection with your transaction—see “Merchant Category Codes” in paragraph three (3) above. When a purchase that earns Bonus Travel Rewards is credited back to your account, both the one (1) base point and four (4) bonus points earned for each \$1 spent on the purchase will be removed from the available rewards.

General Terms

1. Credits and returns do not earn points. Any credits to your account will reduce the number of points available for reward selections by the dollar amount of the credit (or by five times the dollar amount if the credit pertains to a transaction on which you earned 5x points for Travel Reward customers).
2. Redemption is not allowed if it will result in a negative point balance. Negative points will post on your statement if returns or credits exceed purchases.
3. Points may not be purchased to attain a quantity necessary for a redemption item. Synovus Rewards Visa Credit Card, Synovus Travel Rewards Visa Credit Card, Synovus Business Rewards Visa Credit Card, and Synovus Business Travel Rewards Visa Credit Card accounts are automatically enrolled in the program. All enrolled accounts must be in good standing to earn points. In order to be in good standing, your account must (i) not be closed (either by you or the BANK), (ii) be current, which means that all required minimum payments have been paid by their payment due date, and (iii) not have a balance at the end of the billing cycle that exceeds the credit line assigned to the account. If you close your account, all points that were accumulated but unused will be forfeited. If the Synovus Rewards Visa Credit Card, Synovus Travel Rewards Visa Credit Card, Synovus Business Rewards Visa Credit Card, or Synovus Business Travel Rewards Visa Credit Card account is not in good standing with BANK, points earned cannot be redeemed until the negative status is removed. The Redemption Center will not be able to hold reservations or guarantee fares while Cardholder resolves the issue with BANK.
4. Points cannot be redeemed on credit card accounts that are 31 calendar days or more in arrears. Credit card accounts that are 61 calendar days or more in arrears will forfeit ALL accumulated but unused points.
5. Point accrual will begin upon the first day of the statement cycle that includes Cardholder's enrollment date. No other retroactive points will be awarded.
6. Synovus Rewards Visa Credit Card, Synovus Travel Rewards Visa Credit Card, Synovus Business Rewards Visa Credit Card and Synovus Business Travel Rewards Visa Credit Card customers can earn unlimited points each calendar year, unless the BANK informs you otherwise.
7. Points earned on the Synovus Rewards Visa Credit Card or Synovus Travel Rewards Visa Credit Card, which are being combined with points earned on a Synovus Business Rewards Visa Credit Card or Synovus Business Travel Rewards Visa Credit Card will be combined into one total at the Redemption Center. Points will be combined under one Account. Points are rounded to the

nearest whole dollar. Any participating credit card account number can be provided to the Redemption Center for point inquiries.

8. Points earned are not the property of the Cardholder or any other person, have no cash value, and cannot be redeemed for any benefit except as used in accordance with the Rules and Conditions of the program and of the rewards' suppliers.

Redeeming Points

1. Points may be redeemed for some or all of the following reward types, depending on which Synovus credit card you have selected: tickets on any participating major airline carrier (excluding charter airlines), hotel stay certificates, car rentals, cruise, retail merchant gift cards and name brand merchandise. Rewards points may also be redeemed through the redemption category "Pay Me Back" (Synovus Business Rewards and Synovus Business Travel Rewards Credit Card accounts are excluded from this feature). Travel Reward account holders can also redeem for Tours & Attractions (Synovus Business Rewards and Synovus Business Travel Rewards Credit Card accounts are excluded from this feature).
2. Tickets and rewards may be issued in another person's name.
3. When ready to redeem points, you can go to www.synovus.com to on the rewards home page to redeem. You can also call the Redemption Center at 1-888-608-8683 for redemption inquiries, orders and travel bookings. 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. For specialty travel (cruises and vacation packages) the hours are 9:00 a.m. to 6:00 p.m. EST Monday – Friday.
4. When redeeming, points will be utilized on a "first earned-first redeemed" basis, regardless of the credit card account on which they were earned.
5. Points will be redeemable only if your enrolled account(s) is open and in good standing.
6. Points for purchases that have not yet appeared on a monthly statement are not eligible for redemption.
7. Cardholder or Business is responsible for any tax liability related to participation in the Purchase Perks program, and for payment of any baggage charges, departure taxes or other charges that may have been assessed by government entities.
8. Neither BANK nor TSYS Loyalty is responsible for a dispute between the Business and its employees or any third party reward recipients relating to points redemption and reward distribution.
9. Points may not be used with any other discount or coupon offer. No cash refunds or partial rewards will be issued on redemption of points.
10. Points, rewards and certificates have no value except as used in accordance with the Rules and Conditions of the program and of the rewards' suppliers.
11. Except where expressly provided as part of the reward offer, points do not constitute credits to the card account and cannot be offset against the Cardholder, Business or Authorized Officer and/or Guarantor obligations to the BANK.
12. All redemption orders are sent to the address on the account. Expedited delivery is available upon Cardholder's request. Any additional costs, such as overnight shipping, are at Cardholder's expense, and will be charged to the enrolled credit card. When points earned from two credit card accounts are combined (for greater point accumulation), additional costs must be charged to one of the enrolled credit cards.

13. All rewards are subject to availability. Reward items may be discontinued or withdrawn without notice.
14. BANK and TSYS LOYALTY are not responsible for replacement of lost or stolen documents, damaged airline tickets or certificates.
15. BANK and TSYS LOYALTY are not responsible for any unauthorized redemption by Cardholders, account users and/or designated authorized redeemers.

Redemption Charges

Redemption charges may apply when redeeming points for certain transactions under the program. Redemption charges will be disclosed at the time of redemption, and will be applied to the card account supplied to the Redemption Center by the customer. When redeeming with points, the BANK does not impose any redemption fee for airline, hotel and car booking redemptions.

Please visit synovus.com to view the on-line reward catalog pages for a complete list of travel and retail merchant gift card disclaimers.

REWARDS DISCLOSURES

Airline Rewards

1. The cardholder may redeem points for a scheduled ticket on a major airline carrier, providing that the fares, schedules, and the ability to generate an electronic ticket (paper tickets are not available) are possible through the Global Distribution System (GDS). Some blackout dates may apply.
2. Reservations for tickets also exclude the use of charters, wholesalers, consolidators, and any Internet fares that are not published, available through the GDS, and/or available for ticketing through a certified travel agency.
3. Participating air carriers are subject to change.
4. All airline tickets are non-refundable and non-transferable.
5. Changes to existing reservations may be requested up to 5 calendar days prior to your travel date. Changes may require additional costs such as airline penalty fees, increased fares, and service fees. Please be aware that most airlines do not allow changes or corrections to passenger names. Our ability to honor itinerary change requests is ultimately governed by airline rules and restrictions.
6. The number of points needed to redeem for an airline ticket varies with the value of the ticket, which also includes taxes and destination charges, and may be subject to a maximum dollar amount per ticket for which an airline ticket can be redeemed. The number of points needed to redeem, and the maximum value of the tickets which may be obtained through redemption of points, may also vary based on the reward level in which you participate, and may be adjusted or changed at any time at our discretion. You must redeem for the number of points that correspond to your ticket value which, including taxes and destination charges, must not exceed the maximum; you cannot redeem for a lower point value, or for a ticket value that exceeds the maximum, and make a payment difference.
7. Rebate Travel allows cardholder to redeem points to assist in full or partial payment of travel cost based on the associated dollar value of points against one airline ticket without advance purchase or Saturday night stay requirements. The full ticket price would be charged to the

credit card on which the points are earned. The rebate amount will appear on a billing statement as a credit within 1-2 billing cycles. Multiple rebates cannot be applied to one airline ticket. Reservations for same day airline travel are not permitted.

8. Tickets may be purchased in any individual's name. A confirmation email with itinerary will be sent to the email address associated with the Cardholder's Account.
9. Airline ticket awards may not be used in conjunction with any type of coupons, vouchers, Internet fares or companion fares.
10. Cardholder may elect to book non-rewards airline tickets through synovus.com; or may choose to have the Redemption Center book non-rewards airline tickets through a major airline carrier providing that the fares, schedules and ability to generate a ticket are possible through the GDS. This service will be subject to a service fee at time of booking.
11. Any changes to travel reservations must be made directly with the corresponding airline and are subject to penalty, fees, or other charges enforced by that carrier. The traveler may be subject to Customs fees, excess baggage charges or any other charges assessed by governmental entities as a result of travel.
12. Neither the BANK nor TSYS LOYALTY is responsible for communication of airline schedule changes. Flight reservations should be re-confirmed by the traveler at least 72 hours prior to departure. All reservations are subject to the conditions of carriage, supply or business of the service provider, which include exclusions and limitations of liability.
13. The traveler is responsible for obtaining the appropriate international travel documentation, such as passports and visas. The traveler should have valid government issued photo ID upon airport check-in.
14. All travel itineraries and supporting documentation will be sent via e-mail.
15. Neither the BANK nor TSYS LOYALTY is responsible for the performance of the airline.

CAR RENTAL REWARDS

1. Advance reservations are recommended for reward rentals. Reservations for all car groups are subject to availability. Vehicles may only be reserved by vehicle class and not by vehicle make or model. 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. 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.
2. You may use points, points plus cash or all cash for car rental reservations with select car rental companies as shown available on the rewards website or when making reservations directly with a rewards agent. Some blackout dates may apply. 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 credit card on file. Car rental charges will appear on the credit card statement as "Card Member Services". 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.
3. Renter may be provided a voucher or certificate as an instrument of securing a rental vehicle. If provided, voucher or certificate must be presented to Car Rental Company at time of the rental

pickup. Vouchers and certificates are negotiable instruments for the purpose of securing car rental services and cannot be replaced if lost, stolen or destroyed. No rebate or credit will be issued for unused portions of rewards. Renter is subject to the restrictions and vehicle type listed on voucher or certificate, as well as any restrictions imposed by the Car Rental Company.

4. Rewards do not include taxes, insurance, mileage fees, airport fees, extra drivers, optional service charges such as refueling, or any other fees or charges imposed by rental location and/or company.
5. Each Renter (and any person identified 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, unless otherwise required by the applicable Car Rental Company, 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 Car Rental Company at the applicable renting location.
6. 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, and will comply with all of the rules and requirements of the Car Rental Company. Renter will not sublease the Rented Vehicle or use it as a vehicle for hire.
7. 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 and cash used for the rental will be forfeited. If Renter returns a Rented Vehicle prior to the end of the reserved rental period, neither the Car Rental Company nor the program will credit or refund Renter for the unused portion thereof.
8. BANK and TSYS LOYALTY are not responsible for performance of Car Rental Company. Renter agrees to indemnify, defend, and hold harmless the BANK and TSYS Loyalty 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.
9. The Car Rental Company may inquire about a renter's driving record at time of rental to determine rental eligibility.
10. Participating rental car service providers and reward offerings are subject to change without notice.

Cash Back

1. The Cash Back Reward will post in the form of a credit to your card account within 5 calendar days of redemption.
2. Statement credits post to the card account from which the points are redeemed. The statement credit applies toward the balance and does not replace the monthly payment. Therefore, it does not dismiss the payment due for the billing cycle.
3. Points can also be redeemed via www.synovus.com on the rewards home page for the Cash Back reward in the form of direct deposit credit in your Synovus Bank checking or savings account.

4. Applies to consumer (personal) credit card products only, and only to a personal Synovus Bank checking or savings account of the Cardholder (Synovus Business Rewards and Synovus Business Travel Rewards Credit Card accounts are excluded from this feature).

Pay Me Back

1. Rewards points may be redeemed through the redemption category Pay Me Back for 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.
2. When you are logged into synovus.com, on the rewards home page you may select your 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 calendar days of redemption. The credit will be identified on your statement as "Rewards – Pay Me Back" and will post to the card account from which the points were redeemed. (Note: Statement credits post to the card account from which the points are redeemed. The statement credit applies toward the balance and does not replace the monthly payment. Therefore, it does not dismiss the payment due for the billing cycle.)
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 points or 5x points (Travel Rewards only) associated with the original purchase(s) will be deducted from your points balance, as explained above under "Earning Points" and "General Terms").
4. Synovus Business Rewards and Synovus Business Travel Rewards Credit Card accounts are excluded from this feature.

Hotel Rewards

1. Hotel Rewards are not redeemable for cash and are void if sold for cash or other considerations.
2. Cardholders may elect to make hotel reservations at synovus.com on the rewards travel page and pay without reward points.
3. Guests will be provided with a reward certificate to redeem for their hotel stay. Reward certificates are not refundable or replaceable if lost, stolen, or destroyed.
4. Reward certificates are not redeemable and are void if altered, photocopied, or reproduced.
5. Guest must present and submit reward certificate at check-in.
6. Rewards may not be valid where restricted by law.
7. Length of stay restrictions and other restrictions imposed by the hotel or applicable law may apply.
8. Any tax liability, including disclosure, connected with receipt or use of this reward is the recipient's responsibility.
9. The reward certificate will not be extended beyond the expiration date.
10. Hotels may require advance deposits to reserve accommodations and may not include resort fees or taxes.
11. Hotels may require advance reservations.
12. Accommodations are subject to availability at time of reservation and blackout dates may apply due to seasonal periods or special events.
13. Participating properties are subject to change at any time without notice.

14. BANK and TSYS LOYALTY are not responsible for hotel performance.

Merchandise Rewards

1. Merchandise rewards are offered and provided by independent manufacturer.
2. Merchandise rewards include applicable sales tax and shipping and handling (via first class Mail, ground delivery or motor freight service within the continental U.S.).
3. Merchandise will not be delivered to P.O., A.P.O. or F.P.O. boxes.
4. Please allow four to six weeks for delivery from time of order. The Cardholder will be notified of any delays.
5. Merchandise will be shipped to Cardholder's card account statement mailing address unless otherwise authorized by BANK. For security reasons, parcel or motor freight couriers may contact card member to arrange delivery of merchandise. It is the responsibility of the Cardholder to respond to the courier in a timely and reasonable manner to facilitate the delivery process. Additional shipping and handling fees for merchandise returned to vendor due to Cardholder's failure to make delivery arrangements would be the responsibility of the Cardholder.
6. Merchandise cannot be shipped or delivered to Alaska or Hawaii.
7. All merchandise reward orders are subject to product availability and BANK reserves the right to substitute merchandise of equal or greater value. Cardholder will be notified if the merchandise reward ordered is not available and when it will become available.
8. BANK reserves the right to alter or substitute any or all merchandise rewards at any time without prior notification.
9. Returns are only accepted for merchandise that is damaged, defective, or incorrectly shipped.
10. Notification of return requests must be made within 48 hours of delivery and must be returned within 30 calendar days for credit or shipment of replacement item. If the item is damaged or defective, please contact the Redemption Center at 1-888-608-8683 to report the problem and obtain assistance.
11. The manufacturer's warranty applies to all merchandise rewards. BANK and TSYS LOYALTY make 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 reward or from a reward's defect or failure.
12. BANK and TSYS LOYALTY disclaim any implied warranty of merchantability or fitness for a particular purpose.

Retail Gift Card Rewards

1. To learn about specific restrictions on each Gift Card Reward prior to redeeming your points, you may call Redemption Center at 1-888-608-8683.
2. Gift cards may not be combined with any other promotional offers.
3. Gift cards are valid at participating merchants only through the expiration date printed on the card.
4. Gift cards must be submitted at redemption, and no photocopies of card will be honored.
5. Fulfillment of the gift card is the sole responsibility of the participating merchant.
6. Use of any gift card is subject to any additional restrictions listed on the gift card or imposed by the participating merchant.

7. Gift cards are not valid toward previous purchases, and cannot be used as payment on existing account balances with either the participating merchant or BANK. Gift cards have no cash value and may not be redeemed for cash or its equivalent. Any unused portion will not be returned as cash unless a gift card states otherwise.
8. Gift cards are not refundable or exchangeable, and are not replaceable in the event of loss or destruction or not delivered by mail carriers.
9. Gift cards are transferable unless otherwise noted on the gift card.
10. Gift cards are void where prohibited by law.
11. Unless otherwise stated on the gift card, gift cards for rewards offered do not include any federal, state, or local taxes, which are the sole responsibility of the Cardholder.
12. BANK and TSYS LOYALTY are not responsible for the problems or defects of any merchandise purchased using a gift card or for failure of merchant to perform because of bankruptcy, insolvency or any other reason.
13. BANK and TSYS LOYALTY are not responsible for any merchant performance.

Travel Rewards

The following rewards categories may only be redeemed by holders of the Synovus Travel Rewards Visa Credit Card and Synovus Business Travel Rewards Visa Credit Card:

Cruise Rewards

1. All redemption requests must be made at least 30 calendar days prior to sailing. All cruise awards are based on double occupancy for a cabin. At least one member sailing must be 21-years of age or older. Some blackout dates may apply.
2. All cruise rewards are non-refundable. Changes may be made up to 90-days prior to sailing (120 days for holiday and special event cruises) for a \$100.00 change fee, plus any fees imposed by the cruise line. Changes or cancellation under 90-days (120 days for holiday and special event cruises) may result in forfeiture of reward, or additional fees may apply. In addition, if a reservation is not canceled, and Cardholder or recipient is a no-show, the travel reward is void.
3. BANK and TSYS LOYALTY are not responsible for the performance of the cruise line, and use of rewards is subject to the rules and restrictions of the cruise line, to which the Cardholder and/or others travelling are obligated to adhere.

Travel Packages

1. All travel packages must be booked a minimum of 30 calendar days prior to travel date or Cardholder will incur additional fees. Bookings made less than 30 calendar days prior to a travel date will result in the imposition of a special handling fee/per traveler in addition to other fees imposed by the travel provider.
2. Traveler must meet the eligibility requirements established by the travel provider. Travel packages may only be booked through the Redemption Center.
3. Travel packages may not be combined with upgrade certificates, frequent traveler promotions or other reward programs, promotional or discount certificates/vouchers, Internet fares, companion fares, group travel, convention fares or special rate programs.

4. Travel packages that have been booked may not be cancelled and are not eligible for any refund in part or whole. No interim price reductions will be considered or offered once the booking has been completed.
5. After booking, any additional special handling may result in the imposition of additional fees.
6. BANK and TSYS LOYALTY are not responsible for any travel provider performance.

Tours & Attractions

1. Travel Rewards points may be redeemed towards participating tours and attractions provided by local operators. You may be required to present a voucher to participate in certain tours & attractions. Please note: The voucher information displays on the redemption summary page during the redemption process at synovus.com on the rewards page. Depending on the requirements of the specific local operator of the tours & attractions, you must redeem your voucher using one of the following methods:
 - a. 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.
 - b. 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.
 - c. 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).
2. Cancellation and Refund Policy: The cancellation and refund policy will vary by tour/activity. Generally, if you cancel at least 7 calendar day(s) in advance of the scheduled departure, there is no cancellation fee and all payments made or points used will be refunded to your account. If you cancel between 3 and 6 calendar day(s) in advance of the scheduled departure, there is a 50 percent cancellation fee. If you cancel within 2 calendar 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 for applicable terms and conditions.
3. BANK and TSYS LOYALTY are not responsible for any local operator performance.

Please visit synovus.com to view the on-line reward catalog pages for a complete list of travel and retail merchant gift card disclaimers.