

## Travel Select Rewards Program Rules

Effective December 1, 2019

In these Rules, the terms “we,” “our,” or “Issuer” refer to UMB Bank, n.a., the issuer of your credit card (the “Card”). “You” or “your” means the person who holds a qualifying Card that we have issued. “Program” means our Rewards Program. The Rewards Program Rules are separate from the terms of your Credit Card Agreement.

1. You are eligible to participate in the Program if you hold a Card that the Issuer has issued, and your related credit card account is in good standing. Issuer reserves the right to approve, deny, or revoke Program membership and redemptions for any reason. Cardholder will forfeit all rewards points (“Points”) if account is closed or if account is not in good standing.
2. Issuer will automatically renew your membership in the Program, as long as your Account is in good standing and Issuer has not received a notice that you canceled the Card.
3. You will earn three (3) Points per dollar on Net Purchases in certain travel categories. Those categories are for airlines, hotels, resorts, tour buses, cruise ships and car rentals. Issuer will use the merchant category codes (MCCs) assigned by the Card Network to identify Net Purchases that qualify for accelerated Point earning. Those MCCs are the following: 3000-3756 (airlines, hotels and resorts), 3780 (resorts), 4131 (tour buses), 4411 (cruise ships), 4511 (other airlines), 7011 (lodging) and 7512 (car rentals). Issuer does not determine whether merchants correctly identify and bill transactions within these travel related MCCs. All other Net Purchases will earn one (1) Point per dollar spent. “Net Purchases” refers to the Purchase Advance of goods or services made minus any returns, refunds or Purchases that were unauthorized. The following transactions are excluded from “Purchases” and do not earn rewards points: convenience checks, balance transfers (unless our balance transfer offer specifically says otherwise), cash advances, returns, finance charges and credit card interest or fees.
4. The current rewards, the conditions and qualifications to earn those rewards, certain exceptions and exclusions, and certain incidental fees that you may incur if you select certain rewards options, are set forth in the Program Terms and Conditions which are available at [www.dreampoints.com/travelrewards](http://www.dreampoints.com/travelrewards).
5. Points will be awarded and can be redeemed only if you keep all of your accounts with Issuer in good standing.
6. You will begin to accrue Points as of your enrollment date in the Program. Points are not retroactive for previous purchases. Your enrollment date is the date that the Issuer has approved you as a Program participant.
7. Issuer reserves the right to deny redemption requests on carriers or other suppliers that Issuer or our Program Administrator have determined may provide unreliable service or if the particular reward you have requested is unavailable. This is covered more fully in the Program Terms and Conditions which are available at [www.dreampoints.com/travelrewards](http://www.dreampoints.com/travelrewards).
8. Points are awarded daily based on the total amount of Net Purchases posted to your account. Points are available for redemption as soon as they are awarded. Your credit card statement will show the accumulated Points you earned through the statement date. You may also view your Point balance by signing in to [www.cardcenterdirect.com](http://www.cardcenterdirect.com) and clicking through to the rewards redemption website.
9. Points expire on their anniversary date in the third full year following the calendar year in which any Point was earned. Points redeemed or canceled due to expiration are determined on a first-in, first-out basis. Points and rewards, including Cash Back, cannot be used as payment on accounts at UMB Bank, n.a. or any of its affiliates and are not transferable. However, if you notify us that your Card is lost or stolen, we will transfer your Points and your anniversary participation date from your old Card to your new Card.
10. To redeem your Points, please sign in to [www.cardcenterdirect.com](http://www.cardcenterdirect.com) and click through to the rewards redemption website. You may also call the toll free Points redemption number at 800.821.4115. Do not use the above website or toll free number to ask questions regarding your credit card account.

11. The Program is void where prohibited by federal, state, or local law. You are responsible for any tax liability relating to your participation in the Program or awards that you redeem, including income, sales and use tax.
12. Issuer reserves the right to deny or cancel your membership in the Program due to a violation of the Rewards Program Rules, suspected fraud, or abuse of privileges.
13. The Program and benefits are offered at the sole discretion of Issuer. Issuer reserves the right to modify or change any Program benefit or feature, prospectively or retroactively; including, without limitation, the annual fee, Point earning, Point accrual, Point expiration date, redemption criteria, reward options, and to cancel or suspend the Program at any time upon notice to participants.
14. Issuer shall not be liable for any death, bodily harm and/or property damage which may result from your participation in the Program or your redemption of an award. You are responsible for determining how to use your Points. Issuer fulfills its responsibility to you under the Program by providing the reward that you have requested and earned under the Rules then in effect. Issuer is not responsible if an air carrier, car rental company, accommodations supplier, other travel supplier, merchandise or merchandise supplier fails to provide the services or products or is negligent in any aspect of its performance. You may not have chargeback rights under your credit card for any failure of a travel or merchandise supplier to provide its services or products. **Any warranty related to a product or service you obtain by redeeming Points is provided exclusively by the manufacturer or service provider. UMB expressly disclaims any warranty related to any product or service available under the Program, including by warranty of merchantability or fitness for any particular purpose.**
15. Account Credit (Cash Back) redemption requests are handled by Issuer as a credit to your Program card monthly billing statement within 45 days of redemption request. Credit will be issued to your Program card account only and may not be redeemed for cash equivalent, transferred to another card or used as a payment on accounts at UMB Bank n.a., or any of its affiliates.
16. You agree that Issuer may provide certain account and transaction information to the Program Administrator to enable them to administer the Program.
17. Accumulated Points are not the property of the cardholder and cannot be bought, sold or transferred (including upon your death or part of a domestic relations settlement). Any abuse of the Program terms, or misrepresentation by a cardholder will make the cardholder ineligible to earn future rewards under the Program.