

Rewards Program Terms and Conditions for the Booking.com Genius Rewards Visa Signature® Credit Card

Booking.com, part of Booking Holdings Inc., ("Booking.com") is the sponsor of the Booking.com Rewards Program (the "Rewards Program"), a promotional program offering rewards and incentives to eligible cardholders in connection with qualifying credit card transactions applicable to the use of the Booking.com Genius Rewards Visa Signature® Credit Card ("Program Card"). Imprint Payments, Inc. ("Imprint") provides administrative, servicing, and technical support for the Rewards Program on behalf of Booking.com. Booking.com has authorized Imprint to act on its behalf in administering the Rewards Program, including but not limited to implementing Reward Program rules and communicating with cardholders regarding the Rewards Program.

These Booking.com Rewards Program Terms & Conditions for the Booking.com Genius Rewards Visa Signature® Credit Card ("Terms") describe the terms and conditions of the Rewards Program applicable to the use of the Program Card.

The Rewards Program allows the primary cardholder ("you" or "Primary Cardholder") and any authorized users on your Program Card to earn Booking.com Travel Credits* ("Travel Credits") in your Booking.com Account*, which will be shown in your Booking.com Wallet* when you or any authorized users make eligible Purchases with your Program Card. The issuance and redemption of Travel Credits and operation of your Booking.com Account are governed by the Booking.com Customer Terms of Service available at booking.com/content/terms and any other rules established by Booking.com from time to time (together referred to as the "Booking.com Terms").

*As defined in the Booking.com Terms from time to time, currently as:

- 'Travel Credits' means a benefit with a monetary value that you can put towards the cost of a future Travel Experience but cannot 'cash out'.
- 'Travel Experience' means one of the travel-related products or services on the Platform.
- 'Platform' means the website/app on which you can book Travel Experiences, whether owned or managed by Booking.com or by a third-party affiliate.
- Your Booking.com 'Account' means an account with Booking.com, through which you can book Travel Experiences on our Platform.
- Your Booking.com 'Wallet' means a dashboard in your Account that shows your Travel Credits and other incentives.
- Imprint is not responsible for any aspect of service provided by Booking.com, including the issuance of Travel Credits to your Booking.com Wallet or your ability to redeem Travel Credits with Booking.com.

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By applying for a Program Card, you agree to the (1) Cardholder Agreement, (2) these Terms with Imprint and Booking.com, and (3) the Booking.com Terms.

Eligibility for Introductory Offer

You are not eligible for the introductory offer if you are an existing cardholder, or if you are a previous cardholder who closed your Program Card account in the previous 12 months, or if you received an introductory offer for this Program Card in the previous 48 months. If your Program Card account is not open for at least 12 months, Imprint and/or Booking.com reserve the right to deduct the bonus Travel Credits from your Booking.com Wallet. Offer subject to change.

Introductory Offer

With this offer, you will qualify and receive \$150 in bonus Travel Credits after you make net Purchases (i.e. Purchases minus returns/credits) totaling \$1,500 or more with your Program Card during the first 90 days from account opening. "Purchases" are transactions made with the Program Card to buy goods and services but do not include balance transfers, transactions made with checks that access your Program Card, and cash advances, including to obtain cash equivalents, such as traveler's checks, foreign currency, money orders, lottery tickets and gaming chips (and similar betting transactions), wire transfers, loads or reloads of balances on gift cards or prepaid cards, cryptocurrency, person-to-person payments, unauthorized or fraudulent charges, and Imprint-assessed fees of any kind. Purchases can be made by you and any authorized users on a single Program Card account. Authorized users on your Program Card are not eligible for their own Introductory Offer.

In rare instances, you may have less than 90 days to earn the introductory offer if there is a delay in receiving your Program Card. Purchases may fall outside of the 90-day period in some cases, such as a delay in merchants submitting transactions to us or if the purchase date differs from the date you made the transaction. For example, if you buy goods online, the purchase date may be the date the goods are shipped. We reserve the right to discontinue or alter the introductory offer at any time at our sole discretion.

Annual Spend Bonus

You will qualify and receive \$100 in bonus Travel Credits ("Annual Spend Bonus") after you make net Purchases totaling \$15,000 or more with your Program Card during each 12-month period beginning on your Program Card open date ("Anniversary Date") and ending on the day of the following year prior to your next Anniversary Date (the "Anniversary Year"). Purchases can be made by you and any authorized users on a single Program Card. Authorized users on your Program Card are not eligible for their own Annual Spend Bonus. Purchases may fall outside of the Anniversary Year in some cases, such as a delay in merchants submitting transactions to us or if the purchase date differs from the date you made the transaction. For example, if you buy goods online, the purchase date may be the date the goods are shipped.

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Genius Level 3 Status

You will receive “Genius Level 3” status under the Booking.com Terms as a benefit of being a cardholder. Please allow up to 4 weeks from approval of your Program Card application for your Genius Level 3 status to be reflected in your Booking.com Account. Only the Primary Cardholder is eligible to receive Genius Level 3 status. You will continue to benefit from Genius Level 3 status as long as your Program Card is open. If you close your Program Card, your Genius status may be downgraded unless you have met the Genius Level 3 qualification criteria set out in the Booking.com Terms (currently, completing at least 15 bookings within the past two years).

Earning Booking.com Travel Credits on Eligible Purchases

Under the Rewards Program, you can earn Travel Credits based on the net Purchase amount for eligible transactions charged to your Program Card by you or any authorized users on your Program Card, subject to certain exclusions listed below.

The Travel Credits you earn are calculated by (1) taking the amount of your eligible transaction, (2) multiplying that amount by the applicable earn rate, and (3) rounding the total down to the nearest whole dollar of Travel Credits. Only one earn rate will be applicable to each transaction (i.e. you cannot earn Travel Credits for the same transaction or Purchase more than once, and you cannot earn additional Travel Credits in respect of a transaction that has previously earned Travel Credits).

In order to earn Travel Credits, you must use your Program Card as described in these Terms. You will not earn Travel Credits under these Terms if you use a card other than your Program Card to make Purchases with Booking.com (or any other merchant). Travel Credits are earned based on the rate associated with eligible transactions made at certain merchants or in certain merchant categories, as described below. Eligible merchants and merchant categories may change at any time at our sole discretion.

Imprint and Booking.com reserve the right to determine which Purchases are eligible for Travel Credits. You may not receive bonus Travel Credits (as described below) if we receive inaccurate information or are otherwise unable to identify the Purchase as eligible for a particular earn category. For any Travel Credit earn rate that is linked to a merchant category, merchants are identified by a merchant category code (“MCC”) assigned to them by Visa, based on what they primarily sell. We determine a transaction’s eligibility based on the MCC associated with the transaction. We do not control, and are not responsible for, which MCC is associated with any transaction. As a result, you may not earn Travel Credits if we receive inaccurate information from the merchant or Visa, including an incorrect MCC, or are otherwise unable to identify the transaction as eligible for a particular earn rate based on its associated MCC. For example, you may not earn Travel Credits from a transaction with a particular merchant if (1) the merchant

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uses a third-party to sell its products or services and that third-party uses an MCC that is different from the merchant's own MCC; (2) the merchant uses a third-party to process or submit your transaction (such as a mobile or wireless card reader) that assigns a different MCC to the transaction; (3) you choose to make a purchase using a third-party payment account or make a purchase using a mobile or digital wallet, which may assign its own unique MCC to the transaction; (4) when Booking.com is not the merchant of record for a given transaction, the travel supplier information provided to Booking.com does not match the corresponding merchant information provided to Visa; or (5) the transaction is made through a corporate application or website that Booking.com provides to companies for employee corporate travel or through any other partner-specific, cobranded, or a white labelled website.

We may from time to time offer temporary promotional earn rates that apply to Purchases at certain merchants or merchant categories. We may communicate the terms of these promotional earning rates to you via the Imprint or Booking.com mobile application or website, or via email or SMS.

Once a transaction posts to your Program Card account, please allow 4-12 weeks for Travel Credits to be deposited into your Booking.com Wallet. To receive Travel Credits, your Program Card must not be canceled or past due at the time of fulfillment.

You must maintain an active Booking.com Account in good standing and linked to your Program Card account to have Travel Credits added to your Booking.com Wallet. Travel Credits that have been earned but not added to your Travel Credits balance in your Booking.com Wallet are pending. Pending Travel Credits which are unable to be added as a result of your Booking.com Account not being in good standing will be forfeited after 90 days. See the "Adjustments and Corrections" section for information on negative Pending Travel Credits.

2% earn rate of Travel Credits (Base Earning rate) - You will earn 2% in Travel Credits for each dollar of eligible net Purchases spent (the "Base Earning Rate").

3% earn rate of Travel Credits (Everyday Spend Bonus) - You will earn 3% (1% bonus in addition to the Base Earning Rate) in Travel Credits for each dollar of eligible net Purchases spent in the following merchant categories:

- Dining (eating places and restaurants, drinking places, fast food restaurants, and/or caterers)
- Gas (gas stations, automated fuel dispensers, and electric vehicle charging stations)
- Groceries (grocery stores, supermarkets, delis, and bakeries)

3% earn rate of Travel Credits (In-Trip Bonus) - You will earn 3% (1% bonus in addition to the Base Earning Rate) in Travel Credits ("In-Trip Bonus") for each dollar of eligible net Purchases

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spent in person at the destination during an accommodation stay booked on Booking.com, on up to \$10,000 of net Purchases each Anniversary Year.

- Generally, you will need to input a form of payment to complete your accommodations booking on Booking.com. In this case, you must reserve and entirely pay for your stay using your Program Card to earn the 1% bonus Travel Credits.
- If you choose to use a mobile or digital wallet to complete the payment for your accommodations booking on Booking.com, you must make the reservation while logged into the **Primary Cardholder's Booking.com Account** and entirely pay for your stay using your Program Card to earn the 1% bonus Travel Credits, otherwise we will not receive the information that we rely upon to identify the Purchase as eligible for this earn rate. Bookings made from any Booking.com Account other than that of the logged-in Primary Cardholder will **not** earn the 1% bonus Travel Credits, including bookings made from the Booking.com Account of authorized users.
- In some instances, you will not need to input a form of payment to complete your accommodations booking on Booking.com. In this case, you must make the reservation while logged into the **Primary Cardholder's Booking.com Account** and entirely pay for your stay using your Program Card to earn the 1% bonus Travel Credits. Bookings made from any Booking.com Account other than that of the logged-in Primary Cardholder will **not** earn the 1% bonus Travel Credits, including bookings made from the Booking.com Account of authorized users.
- For purposes of the In-Trip Bonus, eligible Purchases are in-person transactions made within a 50-mile radius of the accommodation's address as provided to Booking.com by the accommodation partner, during the travel dates as booked on Booking.com. Purchases made online, over the phone, or via any other means where your Program Card is not presented in person at the merchant location are not eligible for the 1% bonus Travel Credits. We rely upon receiving accurate information from the accommodation partner and the merchant to fulfill this bonus earn rate. You may not receive 1% bonus Travel Credits if we receive inaccurate information or are otherwise unable to identify the Purchase as eligible for this earn rate. If you change your travel dates outside of Booking.com (such as directly with the accommodation partner), you will be eligible for this reward only based on your travel dates as reserved on Booking.com. You may not receive 1% bonus Travel Credits if the Purchase falls outside of your travel dates; for instance, if there is a delay in the merchant submitting the transaction to us or if the Purchase date differs from the date you made the transaction.
- In some cases, confirmation from the accommodation partner that the stay was completed may be required before the 1% bonus in-trip Travel Credits are added to your Booking.com Wallet, which may take up to 12 weeks from the end of travel.

5% earn rate of Travel Credits (Travel Spend Bonus) - You will earn 5% (3% bonus in addition to the Base Earning Rate) in Travel Credits for each dollar of eligible net Purchases spent resulting from bookings made on Booking.com in the following categories: accommodations, flights, car rentals, cruises, attractions, and airport taxis.

- Travel packages fulfilled by Priceline.com are not eligible for the 3% bonus Travel Credits.
- You will earn 3% bonus Travel Credits on up to the total reservation amount shown on Booking.com at the time of booking; you may not earn 3% bonus Travel Credits on charges made directly by the travel partner after the booking is made including but not limited to resort fees, incidentals, upgrades, change fees, cancellation fees, damage deposits, damage fees, and damage protection on accommodation rental bookings.
- You may not earn 3% bonus Travel Credits on bookings made prior to becoming a Cardholder, or bookings that are cancelled, changed or extended directly with the travel partner rather than modified via Booking.com.
- For transactions where Booking.com is not the merchant of record, we rely upon receiving information from the travel partner as provided to Booking.com and Visa to fulfill this benefit. You may not receive 3% bonus Travel Credits if we receive inaccurate information or are otherwise unable to identify the Purchase as eligible for this earn rate. In some cases where Booking.com is not the merchant of record, confirmation from the travel partner that the travel was completed may be required before the 3% bonus Travel Credits are added to your Booking.com Wallet, which may take up to 12 weeks from the end of travel.
 - Generally, you will need to input a form of payment to complete your booking on Booking.com. In this case, you must reserve and entirely pay for your transaction using your Program Card to earn the 3% bonus Travel Credits.
 - For (1) accommodations where you do not need to input a form of payment to complete your booking on Booking.com and (2) all car rentals labelled "Pay at pick-up" on Booking.com: you must make the reservation while logged into the **Primary Cardholder's Booking.com Account** and entirely pay for your booking using your Program Card to earn the 3% bonus Travel Credits. Bookings made from any Booking.com Account other than that of the logged-in Primary Cardholder will **not** earn the 3% bonus Travel Credits, including bookings made from the Booking.com Account of authorized users.

6% earn rate of Travel Credits (In-App Bonus) - You will earn 6% (4% bonus in addition to the Base Earning Rate) in Travel Credits for each dollar of eligible net Purchases spent resulting from accommodations bookings made via the Booking.com mobile application. You will earn 4% bonus Travel Credits on up to the total reservation amount shown on Booking.com at the time of booking; you may not earn 4% bonus Travel Credits on charges made directly by the accommodations partner after the booking is made including but not limited to resort fees,

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incidentals, upgrades, change fees, cancellation fees, damage deposits, damage fees, and damage protection on accommodation rental bookings. You may not earn 4% bonus Travel Credits on bookings made prior to becoming a Cardholder, or bookings that are cancelled, changed or extended directly with the accommodation partner rather than modified via Booking.com.

- For transactions where Booking.com is not the merchant of record, we rely upon receiving information from the accommodation partner as provided to Booking.com and Visa to fulfill this reward. You may not receive 4% bonus Travel Credits if we receive inaccurate information or are otherwise unable to identify the Purchase as eligible for this earn rate. In some cases where Booking.com is not the merchant of record, confirmation from the accommodation partner that the travel was completed may be required before the 4% bonus Travel Credits are added to your Booking.com Wallet, which may take up to 12 weeks from the end of travel.
- Generally, you will need to input a form of payment to complete your accommodations booking on Booking.com. In this case, you must reserve and entirely pay for your stay using your Program Card to earn the 4% bonus Travel Credits.
- If you choose to use a mobile or digital wallet to complete the payment for your accommodations booking on Booking.com, you must make the reservation while logged into the **Primary Cardholder's Booking.com Account** and entirely pay for your stay using your Program Card to earn the 4% bonus Travel Credits, otherwise we will not receive the information that we rely upon to identify the Purchase as eligible for this earn rate. Bookings made from any Booking.com Account other than that of the logged-in Primary Cardholder will **not** earn the 4% bonus Travel Credits, including bookings made from the Booking.com Account of authorized users.
- In some instances, you will not need to input a form of payment to complete your accommodations booking on Booking.com. In this case, you must make the reservation while logged into the **Primary Cardholder's Booking.com Account** and entirely pay for your stay using your Program Card to earn the 4% bonus Travel Credits. Bookings made from any Booking.com Account other than that of the logged-in Primary Cardholder will **not** earn the 4% bonus Travel Credits, including bookings made from the Booking.com Account of authorized users.

Rewards Calculation of Foreign Currency Transactions on Booking.com

When you make a booking on Booking.com where your Program Card will be charged in a currency other than U.S. Dollars (USD), you will be eligible to earn the Travel Spend Bonus or In-App Bonus as described above on up to the USD equivalent of the total transaction amount displayed on the Booking.com website or mobile application at the time that you make the booking. If there has been a fluctuation in exchange rates, this amount may differ from the amount(s) charged to your Program Card, which may affect the total amount of Travel Credits you earn in respect of the transaction.

Promotional Rewards

We or Booking.com may, from time to time, offer you other ways to earn Travel Credits or other benefits using your Program Card, as further described in the Imprint or Booking.com mobile application or website, or via email, or SMS. The receipt and redemption of such promotional offers are subject to these Terms, the Booking.com Terms and any other terms as applicable.

Ineligible Transactions

You will not earn Travel Credits or any other benefits for any of the following transactions: balance transfers, transactions made with checks that access your Program Card account, and cash advances, including to obtain cash equivalents, such as traveler's checks, foreign currency, money orders, lottery tickets and gaming chips (and similar betting transactions), wire transfers, loads or reloads of balances on gift cards or prepaid cards, cryptocurrency, person-to-person payments, unauthorized or fraudulent charges, and Imprint-assessed fees of any kind.

Limitations upon Default

In addition to the ineligible transactions described above, you will not earn and may not be able to redeem previously earned Travel Credits or other benefits so long as any of the following apply to your Program Card account (each a "Default"):

- Your Program Card account is delinquent or otherwise not in good standing;
- We suspect that you are engaged in any gaming, or any abusive or other suspicious behavior, with respect to your Program Card or the Rewards Program;
- You have violated any provision of these Terms or your Cardholder Agreement; or
- You have violated any of the Booking.com Terms or your Booking.com Account is not in good standing for any reason.

Gaming and Misuse

If we determine that you have engaged in abuse, misuse, or gaming in any way or that you intend to do so, we may not credit, we may freeze, or we may work with Booking.com to deduct Travel Credits from your Booking.com Wallet. If your Program Card account is not open for at least 12 months, we reserve the right to work with Booking.com to deduct the introductory bonus Travel Credits from your Booking.com Wallet.

Travel Credit Adjustments and Corrections

The Travel Credits you earn for an eligible transaction may be subject to adjustment, if, among other reasons:

- The transaction is refunded (in whole or in part) by a merchant due to a return or other reason, or the merchant has agreed to adjust the price you paid. Note that refunds posted to your Program Card (whether or not the refund corresponds to a purchase made on a Program Card or another card) are treated as a credit transaction (i.e., one that posts a credit to your Program Card account), and will result in a negative

adjustment to your Travel Credits balance subject to the same applicable earning rates as purchase transactions;

- The transaction is reversed due to a chargeback, whether for fraud or another reason;
- The Travel Credits were calculated based on the pre-authorized transaction amount, but the final transaction amount is different from the pre-authorized amount. This can occur when, for example, you pay for a hotel room or gas with your Program Card, and the hotel or gas merchant pre-authorizes your Program Card for a larger amount to make sure you can cover the full expense. This hold will typically be released as soon as you're charged for the actual transaction amount (which may be less, but can be more) or the hold is removed by the merchant; or
- A calculation error or other mistake is made by us or Booking.com in crediting you with Travel Credits.

An adjustment can occur any time after the related transaction, depending on a merchant's return or refund policy, the time in which you may initiate a chargeback, and other reasons. If an adjustment is made due to such a scenario, your Travel Credits may be reversed, cancelled, otherwise removed from your Booking.com Wallet, or you may have a negative Pending Travel Credits balance.

Example: You made a purchase of \$100 and earned \$3 in Travel Credits, which were transferred to your Booking.com Wallet. If later you return that \$100 purchase and do not make any additional purchases, your Pending Travel Credits balance would be negative \$3 in Travel Credits.

If you have a negative Pending Travel Credits balance (displayed in the Imprint application or website) and you have not earned sufficient Travel Credits to bring your Travel Credits balance to at least \$0 within 90 days of the date your Travel Credits balance first became negative, you authorize Imprint, at Imprint's discretion, to charge your Program Card account a fee equal to the dollar amount of any redeemed Travel Credits associated with an adjustment. This fee will be charged at a rate of \$1 in Travel Credits = \$1. The charge will be reflected on your next billing statement and will be due in full as part of your Program Card account balance.

Redeeming Rewards

Once Travel Credits are added to your Booking.com Wallet, you may redeem them at Booking.com pursuant to the Booking.com Terms.

Expiration of Travel Credits and Other Restrictions

As long as your Program Card account is open and in good standing, and you continue to meet Booking.com's eligibility criteria, there is no limit to the total Travel Credits you can earn. Travel Credits that are earned through use of your Program Card will expire 2 years from the date they are awarded, unless otherwise displayed in your Booking.com Wallet. Travel Credits can only be redeemed toward certain travel-related products and services on Booking.com, (e.g.

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specific accommodations, attractions, car rentals, etc.) which will be displayed on the application or website.

Expiration dates of Travel Credits, and any other restrictions or terms that apply to Travel Credits, Genius status, or any other Booking.com benefit, are determined solely by Booking.com. If Imprint, in its capacity as servicer on behalf of the issuing bank, cancels your Program Card or closes your Program Card account due to an “event of default” as described in your Cardholder Agreement or you are in Default under these Terms, Imprint and/or Booking.com reserve the right to suspend, cancel, or revoke any Travel Credits you earned using the Program Card.

If you cancel your Program Card or close your Program Card account for any reason, or Imprint, in its capacity as servicer for the issuing bank, cancels your Program Card or closes your Program Card account due to an event of default, your pending Travel Credits will immediately expire.

You may not assign, transfer or pledge Travel Credits. You have no property rights or other legal interest in Travel Credits.

Errors and Disputes

If you believe an error has occurred and you are eligible for Travel Credits or other benefits that you haven't received or you were incorrectly allocated Travel Credits, please contact us by email at bookingcreditcard@imprint.co or by phone at (888) 982-6650 or Int'l: (541) 982-6650. Self-service physical card activation (call or text): (888) 982-6655.

We may ask you to submit documentation related to the relevant transactions in order to service your request.

Changes to the Program

Imprint and/or Booking.com reserve the right, at any time and at our sole discretion, to make any changes to or discontinue the Rewards Program, including by eliminating or altering any Travel Credit earn rates, eligible transaction categories, the list of redemption partners, or any other aspect of the Rewards Program or these Terms. If any changes are made, we will notify you of such changes by such means as we deem appropriate, which may include posting an updated version of these Terms to the Imprint app or website, and as otherwise required by law, at which time such updated Terms shall immediately become effective.

Changes made by Booking.com may impact your ability to earn Travel Credits using your Program Card, and any such changes will amend these Terms immediately upon their effectiveness under the Booking.com Terms. If Booking.com terminates its Travel Credits

program, these Terms will immediately terminate. You will not earn Travel Credits if you use your Program Card on or after termination of the Travel Credits program.

What Data We Receive About You

When you become a cardholder, Booking.com will share with Imprint for the purposes of rewards fulfillment:

- Information related to all bookings made using your Program Card or associated additional cards on Booking.com
- Information related to all bookings made by you while logged into your Booking.com Account, regardless of the form of payment used

For more information on how Booking.com processes your personal data, please refer to Booking.com's Privacy Notice.