

## **Imprint Rewards Program Terms and Conditions for the Eddie Bauer World Mastercard®**

These Imprint Rewards Program Terms and Conditions (“**Terms**”) describe the terms and conditions of the Imprint Rewards Program applicable to the Eddie Bauer World Mastercard (“**Program Card**”). These Terms supplement the Eddie Bauer World Mastercard Cardholder Agreement (“**Cardholder Agreement**”) that governs your Program Card. Please refer to the Cardholder Agreement for capitalized terms not defined in these Terms, and for further details on using your Program Card.

The Imprint Rewards Program allows you to earn Eddie Bauer Adventure Rewards points (“**Points**”) when you make eligible purchases with your Program Card. Points are issued by Eddie Bauer as part of Eddie Bauer’s Eddie Bauer Adventure Rewards program, and can be applied as Reward Certificates on future purchases at Eddie Bauer, as described in the Eddie Bauer Loyalty Program Terms & Conditions. The issuance and redemption of Points and Reward Certificates are governed by the Eddie Bauer Loyalty Program Terms & Conditions and any other rules established by Eddie Bauer, as seen at eddiebauer.com. Imprint is not responsible for any aspect of Eddie Bauer’s Eddie Bauer Adventure Rewards program, including the issuance of Points, Rewards Certificates or your ability to redeem Rewards Certificates with Eddie Bauer. By applying for a Program Card, you agree to these Terms.

### **Earning Rewards on Eligible Purchases**

Under the Imprint Rewards Program, you can earn Points based on the purchase amount for eligible Transactions charged to your Program Card (“**Reward**”).

For purchases at Eddie Bauer, the number of Points you earn varies based on your Membership Level and whether you pay for your Eddie Bauer purchase using a Program Card, or another form of payment. These Points will be added directly by Eddie Bauer, not Imprint. In order to receive points for an eligible purchase, customers must identify themselves as Adventure Rewards members at checkout. Any Points earned at Eddie Bauer, including for paying for your purchase with a Program Card will be added to the member number provided at checkout.

For purchases not at Eddie Bauer, we calculate your Reward by (1) taking the amount associated with an eligible Transaction, (2) multiplying that amount by the applicable Reward rate, and (3) rounding the total down to the nearest whole Point.

In order to earn a Reward, you must use your Program Card as described in these Terms. You will not earn a Reward under these Terms if you use a card other than your Program Card, to make purchases with Eddie Bauer (or any other merchant).

Rewards are earned based on the rate associated with eligible Transactions made at certain merchants or in certain merchant categories, as described below.

The Rewards earning rates are:

- 3 extra points per dollar spent on purchases at Eddie Bauer, for up to a total of 7 points per dollar spent depending on your membership level. These Points will be added directly by Eddie Bauer, not Imprint, and are subject to the limitations described above
- 2 Points per dollar spent on Gas
- 2 Points per dollar spent at Restaurants and Eating Establishments
- 1 Point per dollar spent on all other purchases

For any Reward linked to a merchant category, merchants are identified by a merchant category code (“**MCC**”) assigned to them by the card networks, based on what they primarily sell. We determine a Transaction’s Reward eligibility based on the MCC associated with the Transaction. We do not control, and are not responsible for, what MCC gets associated with any Transaction. As a result, you may not earn a Reward if we receive inaccurate information from the merchant or card network, including an incorrect MCC, or are otherwise unable to identify the Transaction as eligible for a particular Reward percentage based on its associated MCC. For example, you may not earn a Reward from a particular merchant if (1) the merchant 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; or (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.

We may from time to time offer temporary promotional additional rewards earning rates that apply to Purchases at certain merchants or merchant categories, but these rates will never be lower than 1 Point per dollar. We may communicate the terms of these promotional earning rates to you via the Imprint App, Program Website, email, or SMS.

We will typically credit your Pending Rewards balance to reflect your new Rewards within one day of completing the Transaction. Your Pending Rewards balance will be added to your Points balance after your Statement Closing Date, which can be up to 31 days after the Transaction. If your Pending Rewards balance is negative on your Statement Closing Date, Imprint may deduct that number of Points from your balance, at Imprint’s discretion. See **Redeeming Rewards** and **Adjustments and Corrections** for further information.

You must maintain an active Eddie Bauer Adventure Rewards account in good standing and linked to your Program Card account to have Points added to your balance. If you do not, Imprint will be unable to add your Pending Rewards to your Points balance. Pending Rewards which are unable to be added as Points will be forfeited after 3 months.

### **Promotional Rewards**

We or Eddie Bauer may, from time to time, offer you other ways to earn promotional Rewards using your Program Card, as further described in the Imprint app or other communications to you. The receipt and redemption of such promotional Rewards are subject to these Terms and

any Eddie Bauer Adventure Rewards rules, as applicable, except as otherwise expressly stated in the Imprint app or other communication.

### **Ineligible Transactions**

You will not earn Rewards for any of the following Transactions: balance transfers, Transactions made with checks that access your 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, and person-to-person payments.

### **Limitations Upon Default**

In addition to these ineligible Transactions, you will not earn and may not be able to redeem previously earned Rewards so long as any of the following apply to your Program Card account (each a "Default").

- Your 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 Imprint Card Account or the Imprint Rewards Program
- You have violated any provision of these Terms or your Cardholder Agreement
- You have violated any of the Eddie Bauer Adventure Rewards rules or your Eddie Bauer Adventure Rewards account is otherwise not in good standing

### **Adjustments and Corrections**

The Rewards 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 Card Account (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 Card Account), and will result in a negative adjustment to your Rewards balance subject to the same applicable earning rates as purchase Transactions;
- The Transaction is reversed due to a chargeback, whether for fraud or other reason;
- The Rewards 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 by us or Eddie Bauer in crediting you with Rewards.

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 you have a negative Pending Rewards balance at your Statement Closing Date, and Imprint is unable to deduct a sufficient number of Points from your account to cover that negative balance, you authorize Imprint, at Imprint's discretion, to charge your Card Account a Rewards Over-redemption Fee ("**Rewards Over-redemption Fee**") equal to the dollar amount necessary to bring your Rewards balance to zero. This fee will be charged at \$0.01 per Point. The charge will be reflected on your next billing statement and will be due in full as part of your Card Account Balance.

### **Redeeming Rewards**

Once added to your Eddie Bauer Adventure Rewards Points balance, you may redeem your Eddie Bauer Adventure Rewards Points from Eddie Bauer pursuant to any Eddie Bauer Adventure Rewards rules, as seen at eddiebauer.com.

### **Expiration of Rewards and Other Restrictions**

Expiration for Eddie Bauer Adventure Rewards Points, and other restrictions, is determined solely by Eddie Bauer. If we cancel your Program Card or close your Card Account due to an "event of default" as described in your Terms of Service or your Cardholder Agreement or you are in Default under these Terms, we or Eddie Bauer reserve the right to suspend, cancel, or revoke any Eddie Bauer Adventure Rewards Points you earned using the Program Card.

If you cancel your Program Card or close your Card Account for any reason, or we cancel your Program Card or close your Card Account due to an event of default, your Pending Rewards will immediately expire.

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

### **Errors and Disputes**

If you believe an error has occurred and you are eligible for a Reward that you haven't received or you were given an incorrect Reward for a purchase made NOT AT Eddie Bauer, please contact us by email at support@imprint.co or by phone at (888) 828-2290. We may ask you to submit documentation related to the Transaction associated with the Reward in order to service your request. If you believe an error has occurred and you are eligible for a Reward that you haven't received or you were given an incorrect Reward for a purchase made AT Eddie Bauer, please contact Eddie Bauer customer service at (800) 426-8020 or emailing customer@care@csc.eddiebauer.com.

### **Changes to the Program**

We reserve the right, at any time and at our sole discretion, to make any changes to or discontinue the Imprint Rewards Program, including by eliminating or altering any Reward rates, eligible Transaction categories, the list of Redemption Partners, or any other aspect of

the Imprint 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 Program Website, and as otherwise required by law, at which time such updated Terms shall immediately become effective.

Changes to the Eddie Bauer Adventure Rewards made by Eddie Bauer may impact your ability to earn Eddie Bauer Adventure Rewards Points using your Program Card, and any such changes will amend these Terms immediately upon their effectiveness under the Eddie Bauer Adventure Rewards rules. If Eddie Bauer terminates its Eddie Bauer Adventure Rewards program, these Terms will immediately terminate and you will not earn Eddie Bauer Adventure Rewards Points if you use your Program Card on or after termination of the Eddie Bauer Adventure Rewards program.

*Effective May 1, 2024*