

Imprint Rewards Program Terms and Conditions for the Turkish Airlines Miles&Smiles Premier Visa Signature® Credit Card

These Imprint Rewards Program Terms and Conditions (“**Terms**”) describe the terms and conditions of the Imprint Rewards Program applicable to the Turkish Airlines Miles&Smiles Premier Visa Signature® Credit Card (“**Program Card**”). These Terms supplement the Turkish Airlines Miles&Smiles Premier Visa Signature® Credit Card 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 Turkish Airlines Miles&Smiles miles (“**Miles**”) when you make eligible purchases with your Program Card. Miles are issued by Turkish Airlines as part of Turkish Airlines’s Miles&Smiles program, and can be applied to future award tickets, in-flight service, cabin upgrades, extra baggage allowance, as well as Shop&Miles and special services from Turkish Airlines’ program partners, as described in the Miles&Smiles Terms & Conditions. The issuance and redemption of Miles are governed by the Miles&Smiles Terms & Conditions and any other rules established by Turkish Airlines, as seen at turkishairlines.com. Imprint is not responsible for any aspect of Turkish Airlines’s Miles&Smiles program, including the issuance of Miles or your ability to redeem Miles with Turkish Airlines. By applying for a Program Card, you agree to these Terms.

Earning Rewards on Eligible Purchases

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

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 Mile.

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 Turkish Airlines (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 Miles per dollar spent on purchases at Turkish Airlines
- 2 Miles per dollar spent on Dining, Grocery, Entertainment, and Lodging
- 1 Mile 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 Mile 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 Miles 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 will deduct that number of Miles from your balance. See **Redeeming Rewards** and **Adjustments and Corrections** for further information.

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

Promotional Rewards

We or Turkish Airlines 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 Miles&Smiles rules, as applicable, except as otherwise expressly stated in the Imprint app or other communication.

Additional Cardholder Benefits

In addition to the ability to earn Miles as outlined in these Terms, your Program Card includes access to the following Turkish Airlines travel benefits, available to cardholders in good standing. Miles&Smiles U.S. Credit Card holders must match their Miles&Smiles memberships with their credit cards in order to benefit from the privileges:

- **Turkish Airlines Lounge Access:** Program Cardholders may enjoy complimentary

access to Turkish Airlines-operated lounges when flying with Turkish Airlines. This benefit is available exclusively to Program Cardholders and is non-transferable. Lounge access is limited to Turkish Airlines' own branded lounges and does not include Business Lounges, Star Lounges, lounges operated by third-party companies, or contracted lounges. Guest access is not included. Cardholders may access the following Turkish Airlines-operated lounges:

- Private lounges at international airports:
 - Nairobi Jomo Kenyatta International Airport
 - Moscow Vnukovo International Airport
 - Miami International Airport
 - Washington Dulles International Airport
 - Bangkok Suvarnabhumi International Airport
 - New York John F. Kennedy International Airport
 - Narita International Airport
- Lounges located in airports Türkiye:
 - Istanbul Airport domestic passenger lounge
 - Istanbul Airport international passenger lounge
 - Istanbul Sabiha Gokcen International Airport domestic passenger lounge
 - Cukurova International Airport domestic passenger lounge
 - Antalya Airport domestic passenger lounge
 - Ankara Esenboga Airport domestic passenger lounge
 - Izmir Adnan Menderes Airport domestic passenger lounge
 - Milas-Bodrum Airport domestic passenger lounge
 - Hatay Airport domestic passenger lounge
 - Kayseri Airport domestic passenger lounge
 - Trabzon International Airport domestic passenger lounge
 - Rize-Artvin Airport domestic passenger lounge
 - Gaziantep Airport domestic passenger lounge
- **Status Miles for Eligible Spend:** Cardholders will earn 125 Status Miles—administered and issued by Turkish Airlines—for every \$500 in net purchases made within a single billing cycle. This is in addition to the Miles&Smiles Miles earned through the standard rewards program. Status Miles are calculated on a cumulative basis throughout each statement cycle and are awarded at the end of that cycle if the minimum spend threshold is met. A maximum of 5,000 Status Miles may be earned per calendar year (January 1–December 31). If a cardholder reaches or exceeds the \$500 spending threshold during that cycle, 125 Status Miles will be awarded for each full \$500 increment spent.
 - Rewards will be allocated as follows:
 - \$0 - \$499 Spend = No Status Miles
 - \$500 - \$999 Spend = 125 Status Miles
 - \$1000 - \$1499 Spend = 250 Status Miles
 - \$1500 - \$1999 Spend = 375 Status Miles (and so on, following the same increments)
 - Eligible purchases exclude returns, refunds, and cash advances. Ineligible

transactions—including balance transfers, checks that access your Card Account, cash advances, cash equivalents (such as traveler's checks, foreign currency, money orders, lottery tickets, and gaming chips), wire transfers, gift card or prepaid card reloads, cryptocurrency, and person-to-person payments—do not count toward the \$500 spend threshold required to earn Status Miles.

- Status Miles are issued solely for the purpose of determining Miles&Smiles membership tier status and cannot be redeemed for award flights, purchases, or other rewards. Any returns, disputes, or adjustments may result in corresponding changes to earned Status Miles. This privilege is subject to the general terms and conditions of the Turkish Airlines Miles&Smiles program.
- **Priority Check-In & Boarding:** Program Cardholders are eligible for priority check-in and boarding on all Turkish Airlines flights arriving to and departing from the United States. To access this benefit, cardholders must present their physical or digital Turkish Airlines Miles&Smiles Premier Visa Signature® Credit Card along with a valid boarding pass. The name on the credit card must match the name on the boarding pass. Family members—defined as the spouse and/or children under the age of 25—traveling on the same PNR as the cardholder, or one companion in the case of non-family travel, will also be eligible for this privilege. This privilege is subject to availability and the general terms and conditions of the Turkish Airlines Miles&Smiles program.

All benefits described in this section are subject to change and may be modified or terminated at any time in accordance with these Terms or the Miles&Smiles rules.

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 Miles&Smiles rules or your Miles&Smiles 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 Turkish Airlines 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 deduce a sufficient number of Miles 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 \$0.03 per mile. 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 Miles&Smiles Miles balance, you may redeem your Miles&Smiles Miles from Turkish Airlines pursuant to any Miles&Smiles rules, as seen at turkishairlines.com.

Expiration of Rewards and Other Restrictions

Expiration for Miles&Smiles Miles, and other restrictions, is determined solely by Turkish Airlines. 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 Turkish Airlines reserve the right to suspend, cancel, or revoke any Miles&Smiles Miles 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, please contact us by email at turkishairlinescredit@imprint.co or by phone at (888) 857-3891. We may ask you to submit documentation related to the Transaction associated with the Reward in order to service your request.

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 Miles&Smiles made by Turkish Airlines may impact your ability to earn Miles&Smiles Miles using your Program Card, and any such changes will amend these Terms immediately upon their effectiveness under the Miles&Smiles rules. If Turkish Airlines terminates its Miles&Smiles program, these Terms will immediately terminate and you will not earn Miles&Smiles Miles if you use your Program Card on or after termination of the Miles&Smiles program.

Issuer Statement

The Turkish Airlines Miles&Smiles Premier Visa Signature® Credit Card is issued by First Electronic Bank, pursuant to a license from Visa USA Inc. The Turkish Airlines Credit Card is powered by Imprint Payments, Inc.

Effective June 26, 2025