Aer Lingus Card Rewards Program Agreement

Important information about this program and this agreement

- Your Aer Lingus credit card account is issued solely by JPMorgan Chase Bank, N.A. This Aer Lingus card rewards program is offered through Avios Group (on behalf of Aer Lingus) and Chase. This document describes how the Aer Lingus card rewards program works and is an agreement between you and Chase. You agree that use of your account or any feature of this program indicates your acceptance of the terms of this agreement. In this document, the following words have special meanings:
  - “agreement” means this document
  - “program” means this Aer Lingus card rewards program
  - “account” means your credit card account that is linked to this program
  - “card” means any credit card or account number used to access your account
  - “we,” “us,” “our,” and “Chase” mean JPMorgan Chase Bank, N.A. and its affiliates
  - “you” and “your” mean the person responsible for the account and for complying with this agreement
  - “authorized user” means anyone you permit to use the account
  - “Aer Lingus” means Aer Lingus Ltd
  - “Avios Group” means Avios Group (AGL) Limited
  - “AerClub” means the Aer Lingus AerClub program operated and administered by Aer Lingus and Avios Group and governed by the AerClub Terms and Conditions, available at AerLingus.com
  - “Avios points” are the rewards you earn under this program. You may simply see “Avios” in marketing materials when referring to the rewards you earn.
  - “purchases” is defined in the section of this agreement titled How you can earn Avios points

- Chase may make changes to this program and the terms of this agreement at any time. For example, we may:
  - add new terms or delete terms
  - change how you earn Avios points in this program

- Chase may temporarily prohibit you from earning Avios points, using Avios points you’ve already earned through this program that haven’t been transferred to AerClub, or using any features of this program.

- Chase may supplement this agreement with additional terms, conditions, disclosures, and agreements that will be considered part of this agreement.

- Avios points earned in this program are automatically transferred to AerClub after the end of each billing cycle. Aer Lingus may change the terms of AerClub in accordance with its rules. You will lose all Avios points earned if there is no AerClub program activity for 36 consecutive months as described in the AerClub Terms and Conditions, available at AerLingus.com.

- Chase may refer to this agreement as the Rewards Program Rules and Regulations in communications about this program and in supplemental terms, conditions, disclosures, and agreements.

Notice of changes

- Chase will give you 30 days’ notice of the following types of changes to this program or this agreement:
  - if we add or increase fees applicable to this program
  - if we decrease the rate at which you earn Avios points in this program
  - if we limit the number of Avios points you can earn in this program
  - if we cancel this program

- Chase will give you notice of other changes to this program or agreement by posting an updated copy of this agreement when you log in to our website, chase.com.

How you can earn Avios points

- You’ll earn Avios points on purchases of products and services, minus returns or refunds (collectively, the “purchases”), made with a card by you or an authorized user of the account. Buying products and services with your card, in most cases, will count as a purchase; however, the following types of transactions won’t count and won’t earn Avios points:
  - balance transfers
  - cash advances
  - travelers checks, foreign currency, money orders, wire transfers or similar cash-like transactions
  - lottery tickets, casino gaming chips, race track wagers or similar betting transactions
  - any checks that access your account
  - interest
  - unauthorized or fraudulent charges
  - fees of any kind, including an annual fee, if applicable

- You’ll earn:
  - 3 Avios points for each $1 spent on hotel accommodations when purchased directly with Aer Lingus, British Airways, Iberia and LEVEL.
  - 2 Avios points for each $1 spent on all other purchases.

- Rewards Categories: Merchants who accept Visa/MasterCard credit cards are assigned a merchant code, which is determined by the merchant or its processor in accordance with Visa/MasterCard procedures based on the kinds of products and services they primarily sell. We group similar merchant codes into categories for purposes of making rewards offers to you. Please note:
  - We make every effort to include all relevant merchant codes in our rewards categories. However, even though a merchant or some of the items that it sells may appear to fit within a rewards category, the merchant may not have a merchant code in that category. When this occurs, purchases with that merchant won’t qualify for rewards offers on purchases in that category.
We may offer you ways to earn bonus Avios points through this program. You’ll immediately lose all Avios points that haven’t been transferred to AerClub if your account status changes, or your account is closed, for any of the following reasons:

• You don’t make the minimum payment on your account within 60 days of the due date.
• You fail to comply with these or other agreements you have with Chase.
• We believe you may be unwilling or unable to pay your debts on time.
• You file for bankruptcy.
• We believe that you’ve engaged in fraudulent activity related to your account or this program.
• We believe you’ve misused, in any way, the Aer Lingus AerClub program to which Avios points are transferred under this program.
• We believe that you’ve misused this program in any way, for example:
  • by repeatedly opening or otherwise maintaining credit card accounts for the purpose of generating rewards
  • by manufacturing spend for the purpose of generating rewards

You can begin earning Avios points again and any Avios points that we’ve held will be transferred to AerClub in the next billing cycle after your account becomes current or when we no longer suspect fraud or misuse of the account or this program.

Other important information you should know

• Avios points aren’t your property and have no cash value. Additionally, Avios points can’t be transferred by operation of law, such as by inheritance, in bankruptcy or in connection with a divorce.
• Your participation in this program may result in miscellaneous income received from Chase and we may be required to send you, and file with the IRS, a Form 1099-MISC (Miscellaneous Income)
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or Form 1042-S (Foreign Person’s U.S. Source Income Subject to Withholding) for the year in which you participate and are awarded the benefits of this program. You are responsible for any tax liability related to participating in this program. Please consult your tax advisor if you have any questions about your personal tax situation.

- We may assign our rights and obligations under this agreement to a third party, who will then be entitled to any of our rights that we assign to them.
- We’re not responsible for any disputes you may have with any authorized users on your account about this program.
- Chase, Avios Group, Aer Lingus and their respective third-party service providers, affiliates, directors, officers, employees, agents or contractors make no representations or warranties, either express or implied, including, those of merchantability, fitness for intended use or a particular purpose and otherwise arising by law, custom, usage, trade practice, course of dealing or course of performance. You release Chase, Avios Group, Aer Lingus and their respective third-party service providers, affiliates, directors, officers, employees, agents and contractors for all activity in connection with this program, including but not limited to, use of this program, and any redemption for or purchase of products or services through this program.
- You agree to indemnify and hold Chase, Avios Group, Aer Lingus and their respective third-party service providers, affiliates, directors, officers, employees, agents and contractors harmless from and against any loss, damage, liability, cost, or expense of any kind (including attorneys’ fees) arising from your or an authorized user’s: use of this program, any fraud or misuse of this program, violation of this agreement and/or violation of any applicable law or the rights of any third party.
- The merchants and third-party service providers that participate in this program are not affiliated with us and are not sponsors or co-sponsors of this program. All participating merchant and third-party service provider names, logos, and marks are used with permission and are the property of their respective owners. Participating merchants and third-party service providers are subject to change without notice.
- Participating merchants and third-party service providers are responsible for the quality and performance of any products or services they provide. Chase is not responsible for any aspects of the products and services provided by participating merchants or third-party service providers.
- This program is void where prohibited by federal, state, or local law.
- This agreement and use of this program is governed by federal law, as well as the law of Delaware, and will apply no matter where you live or use this program.
- We may enforce the terms of this agreement at any time. We may delay enforcement without losing our right to enforce this agreement at a later time. If any term of this agreement is found to be unenforceable, we may still enforce the other terms.

Communications
- We may send communications about this program to you at any mailing or email address in our records or through our online services, such as chase.com or the Chase Mobile App.
- Let us know right away about any changes to your contact information using the Cardmember Services address on your card billing statement or call the Chase phone number on the back of your card.

Telephone monitoring
- You agree that Chase and its third-party service providers may listen to and record telephone calls as part of providing program services.