

Disney Rewards Dollars Terms and Conditions for Disney® Visa® Credit Cards

Important information

- The Disney Rewards Dollars are a benefit for Disney® Visa® and Disney® Premier Visa® Credit cardmembers that is operated and managed by JPMorgan Chase Bank, N.A. and is offered by Disney Rewards, LLC. These Terms and Conditions refer to Disney Visa Credit Cards and Disney Premier Visa Credit Cards collectively as the “Disney Visa Credit Cards”. Disney Visa Credit Cards are issued by JPMorgan Chase Bank, N.A. You are automatically enrolled to begin earning Rewards Dollars upon approval of your Disney Visa Credit Card.
- In these Terms and Conditions, several words have special meanings and their definitions can be found at the end of these Terms and Conditions.
- These Terms and Conditions describe how you can earn and redeem your Rewards Dollars using Disney Rewards Redemption Cards or Airline Statement Credits.
- Any use of your Card indicates your acceptance of these Terms and Conditions. These Terms and Conditions are binding upon you and your Authorized Users. Any actions taken by us or communications from us are effective with respect to and binding on you and your Authorized Users.
- We may make changes to these Terms and Conditions at any time and any changes will be considered part of these Terms and Conditions. Changes might cause you to lose some or all of your Rewards Dollars (whether in your Account or on your Redemption Cards).
- These Terms and Conditions make up the entire terms and conditions applicable to Rewards Dollars. We will let you know of any future changes to these Terms and Conditions by posting the updated version on DisneyRewards.com. We encourage you to check DisneyRewards.com periodically to familiarize yourself with any changes to these Terms and Conditions. In addition, Chase will provide you with 30 days’ notice of the following types of changes:
 - › if applicable fees are added or increased
 - › if the rate at which you earn Rewards Dollars is changed
 - › if the number of Rewards Dollars you can earn is limited
 - › if the Rewards Dollars benefit is cancelled.
- This version of the Terms and Conditions takes the place of any earlier versions, including those that were called “Disney Rewards Program Terms & Conditions”. We may continue to refer to these Terms and Conditions as the “Disney Rewards Program Terms & Conditions” in communications about the Rewards Dollars benefit and in supplemental terms, conditions, disclosures, and agreements.

How you can earn Rewards Dollars

- To be eligible to earn Rewards Dollars for purchases made with a Card, you must use your Card to make Qualifying Purchases of goods and services from merchants under the terms of your Cardmember Agreement. (You may request a copy of your Cardmember Agreement by logging into your Account at Chase.com or by calling Chase at 1-888-338-9464.)
- You’ll earn Rewards Dollars when you, or your Authorized Users, use a Card to make Qualifying Purchases. Buying products and services with your Card, in most cases, will count as a Qualifying Purchase; however, the following types of transactions and purchases won’t count and won’t earn Rewards Dollars:
 - › 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.
- We can determine, in our sole discretion, whether a particular transaction is a Qualifying Purchase. We can add purchase or transaction types to this list or remove purchase or transaction types from this list at any time.
- **All Disney Visa cardmembers earn:**
 - › **1% in Rewards Dollars** for each \$1 spent on Qualifying Purchases on the Card (minus any returns or refunds).
 - For example, if you spend \$100 on a Qualifying Purchase, you will earn 1 Rewards Dollar. \$100 multiplied by 1% or .01 equals 1 Rewards Dollar.
- **Disney Premier Visa cardmembers earn:**
 - › **An additional 1% in Rewards Dollars** for each \$1 spent when your Card is used for Qualifying Purchases at:
 - Disney Locations, or
 - at a merchant in any of the following rewards categories: gas stations, grocery stores or restaurants (For clarity, you will receive an additional 1% in Rewards Dollars on top of the standard 1% for a total of 2% on these Qualifying Purchases).
 - For example, if you spend \$100 on a Qualifying Purchase at a merchant in the restaurant category, you will earn 2 Rewards Dollars. \$100 multiplied by 2% or .02 equals 2 Rewards Dollars.
 - › **Rewards Categories:** Merchants who accept Visa credit cards are assigned a merchant code, which is determined by the merchant or its processor in accordance with Visa procedures based on the primary types of products and services the merchant sells. Chase groups similar merchant codes into categories for purposes of making rewards offers to you. Please note:
 - Chase makes every effort to include all relevant merchant codes in its listed 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 the additional 1% in Rewards Dollars
 - Purchases submitted by you, your Authorized Users, or the merchant through third-party payment accounts, mobile or wireless card readers, online or mobile digital wallets, or similar technology will not qualify in a rewards category if the technology is not set up to process the purchase in that rewards category
 - We can determine which purchases qualify for any additional 1% in Rewards Dollars regardless of how they are identified, billed by the merchant or where the transaction occurs. For more information, see the FAQs at DisneyRewards.com/FAQs.
- If any calculations result in a fractional Rewards Dollar value, then the fractional amount will be rounded up to the nearest

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one one-hundredth (0.01) of a Rewards Dollar. For example, if a calculation results in 1.051 Rewards Dollars, you will be awarded 1.06 Rewards Dollars.

Ways to earn bonus Rewards Dollars

- From time to time we may offer you ways to earn bonus Rewards Dollars, including through special promotions. Details and any additional terms and conditions will be provided to you at the time of the offer and will be considered part of these Terms and Conditions.

Other information about the earning and availability of Rewards Dollars

- Rewards Dollars are earned at the close of each monthly billing cycle, based on the Qualifying Purchases made during that billing cycle, plus any bonus Rewards Dollars posted during that billing cycle, but minus any returns or refunds. If you have more returns or refunds than Rewards Dollars earned from Qualifying Purchases or bonuses, then Rewards Dollars will be deducted from your total Rewards Dollars balance and may result in a negative Rewards Dollars balance.
- Rewards Dollars earned in a monthly billing cycle are not available to be used until you see them in your Account or on your statement (usually at the end of that billing cycle). However, Rewards Dollars earned on Qualifying Purchases made near the end of a billing cycle or bonus Rewards Dollars earned through a promotion may take several additional billing cycles to become available.
- You'll see Rewards Dollars you've earned on Chase.com and on your monthly Card billing statement. Please note that on your Card billing statement, Disney Premier Visa cardmembers will see the additional Rewards Dollars earned from purchases made at Disney Locations and in relevant rewards categories separately from the Rewards Dollars earned on all purchases.

Value of Rewards Dollars

- Every Rewards Dollar you earn is equal to \$1 when redeeming toward eligible Disney goods and services.
- Rewards Dollars and Redemption Cards are not your property and have no cash or monetary value. They can't be redeemed for cash or its equivalent, and any unused portion is not returnable as cash.
- Rewards Dollars are not purchasable by cash or any other form of monetary or other payment. Redemption Cards (or any remaining Rewards Dollars balance) may not be exchanged or substituted with cash, other rewards certificates, or other financial compensation regardless of the number of Rewards Dollars remaining on the Redemption Card.
- You can't transfer or move Rewards Dollars unless expressly provided for in these Terms and Conditions. Additionally, Rewards Dollars can't be transferred by operation of law, such as by inheritance, in bankruptcy or in connection with a divorce.

How you can redeem your Rewards Dollars

- You can redeem Rewards Dollars for Disney goods and services at most Disney Locations.
- You must obtain a Redemption Card and must transfer Rewards Dollars from your Account to that Redemption Card in order to redeem them.
- You and your Authorized Users may transfer some or all of the Rewards Dollars to a Redemption Card associated with your Account.

- You may have a maximum of two Redemption Cards associated with your Account at any time.
- Rewards Dollars will transfer to a Redemption Card on a first-in, first-out basis.
- We may limit the number of Rewards Dollars that may be transferred to or stored on a Redemption Card. Rewards Dollars on a Redemption Card may not be transferred back to your Account.

How to get a Redemption Card online or over the phone

- Redemption Cards are provided by Chase.
- You may request a Redemption Card by either going to DisneyRewards.com or calling 1-800-300-8575.
- You will need to transfer a minimum of 20 Rewards Dollars the first time you transfer Rewards Dollars to a Redemption Card. Any subsequent transfers to a new or existing Redemption Card must be at least 10 Rewards Dollars.
- Please allow 2 to 3 weeks for delivery of a Redemption Card requested by phone or online. In some circumstances, the delivery time may be longer.
- Expedited delivery may be available for an additional fee that will be charged to your Account. The Redemption Card will be mailed to the address on the Account, unless you authorize Chase to mail it to a different address. Applicable fees are your responsibility. Redemption Cards can't be shipped to PO Boxes or foreign addresses.
- Redemption Cards need to be activated before they can be used. Activate your Redemption Card by calling the number on the back of your Card and following the instructions for activation.

How to get a Redemption Card if you are visiting a Disney property

- You may go to select locations at Walt Disney World® Resort and the Disneyland® Resort to request and receive a Redemption Card. A list of these locations is available at DisneyRewards.com.
- When you receive your Redemption Card at one of the locations at Walt Disney World® Resort or the Disneyland® Resort, you will need to call the number on the back of your Card to link it to your Account, activate it, and transfer Rewards Dollars. You will need to transfer a minimum of 20 Rewards Dollars the first time you transfer Rewards Dollars to a Redemption Card. Any subsequent transfers to a new or existing Redemption Card must be at least 10 Rewards Dollars.

Redeeming Rewards Dollars toward Disney goods and services

- Redemption Cards can be used to redeem Rewards Dollars toward Disney goods and services at most Disney Locations. You can see a list of Disney Locations where you may currently use your Redemption Card at DisneyRewards.com.
- You're responsible for understanding where the Redemption Cards are accepted, the Disney goods and services that the Rewards Dollars can be redeemed toward, and the return or refund policies for specific goods and services. We recommend that you keep the receipts you receive each time you use your Redemption Card.
- You may apply Rewards Dollars on your Redemption Card toward sales tax on the price of the items for which you redeemed the Rewards Dollars.
- If the number of Rewards Dollars on your Redemption Card is greater than the price of the item purchased, the remaining

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balance of Rewards Dollars will remain on the Redemption Card. No cash or other financial compensation will be returned to you when the price of the item purchased is less than the number of Rewards Dollars on your Redemption Card.

- Disney merchandise redeemed with Rewards Dollars can be returned at designated Disney Locations, subject to return policies that may vary by retail location. Please have an original receipt and a valid Redemption Card available at the time of the return so that Rewards Dollars can be restored to your Redemption Card.
- Rewards Dollars on Redemption Cards can't be applied toward past purchases or past orders of goods and services.
- Third party operating merchants and service providers are responsible for the quality and performance of any goods or services they provide. We are not responsible for any aspects of the goods and services provided by third-party operating merchants or service providers.
- Rewards Dollars are provided only for personal, family or household use.
- Use of Rewards Dollars from Redemption Cards is subject to these Terms and Conditions.
- Disney Rewards, LLC can change where you can use your Redemption Card at any time.

Managing your Rewards Dollars

- You can go to DisneyRewards.com or call the number on the back of your Card, for a variety of activities helpful in managing your Rewards Dollars including:
 - › Checking the balance on your Redemption Card. We don't send summaries of Redemption Card activity. It's your responsibility to keep track of the activity on your Redemption Card
 - › Transferring additional Rewards Dollars from your Account to a new or existing Redemption Card. After your first transfer of 20 Rewards Dollars, all subsequent transfers to an existing or new Redemption Card need to be at least 10 Rewards Dollars.
- You must promptly report lost, stolen or damaged Redemption Cards to Chase by calling 1-800-436-7999. Chase will cancel any lost, stolen or damaged Redemption Card and provide you with a replacement Redemption Card.
 - › The replacement Redemption Card will include the number of Rewards Dollars that was on your lost, stolen or damaged Redemption Card as of the time you notified Chase. Any Rewards Dollars used prior to that time, whether by you or anyone else, cannot be restored.

Rewards Dollar expiration

- Rewards Dollars in your Account that are not transferred to a Redemption Card or applied as an Airline Statement Credit (as described below) will expire 5 years after the month they were first earned. You'll have 60 billing cycles after the billing cycle in which Rewards Dollars first appear on your monthly Card billing statement to transfer or apply them – as long as you don't lose them for any of the reasons described in the "How you could be prohibited from earning or redeeming Rewards Dollars or could lose Rewards Dollars" section of these Terms and Conditions.
 - › Rewards Dollars in your Account will expire on a first-in, first-out basis
 - › Rewards Dollars transferred from your Account to a Redemption Card will never expire

- › If you were issued a Redemption Card in 2015, it may have an expiration date on it. If you haven't redeemed all of the Rewards Dollars prior to the expiration date on the Redemption Card, you may transfer those Rewards Dollars to a new Redemption Card. Once your Rewards Dollars are transferred to a new Redemption Card, these Rewards Dollars won't expire.

For Disney Premier Visa cardmembers only – Redeeming Rewards Dollars for Airline Statement Credit

- You can redeem Rewards Dollars for an Airline Statement Credit toward any airline travel purchased with your Disney Premier Visa Card.
- Each Rewards Dollar can be redeemed for a \$1 credit on your monthly billing statement toward the price of a ticket purchased on any airline.
- You can purchase your airline ticket directly from the airline or through a travel agent or travel wholesaler. To qualify for an Airline Statement Credit, the airline ticket has to be purchased using your Disney Premier Visa Card regardless of the name on the airline ticket.
- The minimum Airline Statement Credit you can request is \$50 which requires a minimum of 50 Rewards Dollars. Multiple airline travel purchases can be combined to meet the \$50 minimum if necessary.
- You can request an Airline Statement Credit for any airline ticket purchased within 60 days prior to the request, where permitted by law.
- Go to DisneyRewards.com or call the number on the back of your Card to request your Airline Statement Credit. Please have all information about your airline ticket purchase available when you log in or call to redeem.
- Airline Statement Credits will post to your Account within 5 to 7 business days of your request and will appear on your Account statement within 1 to 2 billing cycles. Until the Airline Statement Credit posts, we recommend you pay the full amount on your Card billing statement to avoid finance charges.
- Airline Statement Credits will reduce your balance, but you are still required to make at least your minimum payment.
- Once Rewards Dollars have been redeemed for an Airline Statement Credit, the transaction is considered final and may not be canceled unless otherwise noted.
- Redemption Cards can't be used to redeem an Airline Statement Credit.
- We can determine which Disney Premier Visa Credit Card purchases qualify for an Airline Statement Credit.

Other important information about Rewards Dollars and Redemption Cards

- You are responsible for how Rewards Dollars are accessed, including those transferred to a Redemption Card or redeemed for an Airline Statement Credit, by your Authorized Users.
- Redemption Cards are not an FDIC insured deposit, a credit card, a debit card or a stored value card with monetary value. You understand that by using the Redemption Card, you may not be able to make certain claims or use defenses that may be available to you if you use a credit, charge, debit or stored value card with monetary value.

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- Disney Rewards, LLC, at its sole discretion, will resolve any questions regarding eligibility for the earning, posting to your Account, transfer to a Redemption Card or redemption of Rewards Dollars.
- Redemption Cards are not valid outside the U.S.

How you could be prohibited from earning or redeeming Rewards Dollars or could lose Rewards Dollars

- We may temporarily prohibit you from earning Rewards Dollars or using Rewards Dollars you've already earned in your Account if any of the below occur. You can begin earning and using Rewards Dollars again in the next billing cycle after your Account becomes current or as soon as we reinstate your eligibility.
 - › you don't make the minimum payment on your Account within 30 days of the due date
 - › we suspend your eligibility for the Rewards Dollars benefit under these Terms and Conditions as further described below.
- You will immediately lose all Rewards Dollars in your Account if any of the below occur:
 - › your Account status changes, or your Account is closed because:
 - you don't make the minimum payment on your Account within 60 days of the due date
 - your Account is otherwise in default as defined in your Cardmember Agreement
 - we are notified of your death.
 - › we terminate your eligibility for the Rewards Dollars benefit under these Terms and Conditions as further described below.
- If your Account is closed for any other reason or you voluntarily close your Account, you'll have at least 30 days from the date your Account is closed to transfer your Rewards Dollars to a Redemption Card or request an Airline Statement Credit, as long as you don't lose them for any of the reasons described in these Terms and Conditions. If you don't use your Rewards Dollars during that time, you'll lose them.
- We, in our sole discretion, can determine whether suspension or termination of your eligibility to earn or use Rewards Dollars is appropriate. These rights are in addition to any other remedy that may be available to us under applicable law. We may suspend or terminate your Account, including your eligibility to earn or use Rewards Dollars, if:
 - › you fail to comply with these Terms and Conditions
 - › you engage in fraudulent activity related to your Account or the earn or use of Rewards Dollars – for example, you attempt to sell, exchange, or transfer Rewards Dollars or Redemption Cards
 - › you misuse your Account or Rewards Dollars in any way – for example, you repeatedly open or otherwise maintain credit card accounts for the primary purpose of generating rewards.
- We can make appropriate adjustments as needed to any Rewards Dollars in your Account or on Redemption Cards. We won't reinstate Rewards Dollars you lose, unless we've made an error.

Other general terms and conditions you should know

- The ability to earn and use Rewards Dollars is offered at our discretion for the benefit of cardmembers only. We may cancel or modify the Rewards Dollars benefit at any time. Any modification or cancellation of the Rewards Dollars benefit may reduce or eliminate earned Rewards Dollars in your Account or on Redemption Cards.

- We are not responsible for any disputes you may have with your Authorized Users about the earning or use of Rewards Dollars (whether in the Account or on Redemption Cards).
- Earn and use of Rewards Dollars may result in the receipt of taxable income from Chase and we may be required to send to you, and file with the IRS, a Form 1099-MISC (miscellaneous income). You are responsible for any tax liability, including disclosure requirements related to your earn and use of Rewards Dollars. Please consult your tax advisor if you have any questions about your personal tax situation.
- The third party operating merchants and service providers that support the redemption of Rewards Dollars are not affiliated with us and are not sponsors or co-sponsors of Rewards Dollars. All third party operating merchant and service provider names, logos, and marks are used with permission and are the property of their respective owners. Third party operating merchants and service providers are subject to change without notice.
- You understand that we exchange information about you and your Account and how you earn and use Rewards Dollars. You also agree and authorize Disney Rewards, LLC to freely disclose information with respect to your Redemption Card or any redemption requests you make to any affiliate of Disney Rewards LLC, or any third party where it is necessary for completing the redemption request; or in order to verify the existence and condition of your Redemption Card; or in order to comply with legal process, subpoena or other mandatory disclosure requirements; or when we believe it is necessary to investigate, prevent, or take action regarding illegal activities, suspected fraud, situations involving potential threats to the physical safety of any person, or violations of these Terms and Conditions.
- We may assign our rights and obligations to a third party, who will then be entitled to any of our rights that we assign to them.
- Chase, Disney Rewards, LLC, and their respective affiliates, directors, officers, employees, agents, contractors, and third party service providers 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, Disney Rewards, LLC, and their respective affiliates, directors, officers, employees, agents, contractors, and third party service providers, from all liability arising out of or related to all activity in connection with the Rewards Dollars benefit, including but not limited to, earn of Rewards Dollars and any redemption of Rewards Dollars toward products or services.
- You agree to indemnify and hold Chase, Disney Rewards, LLC, and their respective affiliates, directors, officers, employees, agents, contractors, and third party service providers harmless from and against any loss, damage, liability, cost, or expense of any kind (including attorneys' fees) arising from your or your Authorized User's: use of Rewards Dollars, any fraud or misuse relating to Rewards Dollars, violation of these Terms and Conditions and/or violation of any applicable law or the rights of any third party.
- You will not be able to earn or use Rewards Dollars if prohibited by federal, state, or local law.
- These Terms and Conditions and the earn and use of Rewards Dollars are governed by federal law, as well as the law of California, and will apply no matter where you live or where you earn or use Rewards Dollars.
- We may enforce these Terms and Conditions at any time. We may delay enforcement without losing our right to enforce these

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Terms and Conditions at a later time. If any term is found to be unenforceable, we may still enforce the other terms.

Communications and Telephone Monitoring

- Chase may send communications about Rewards Dollars to you at any mailing or email address in our records.
- Please let Chase know right away about any changes to your contact information using the Cardmember Services address on your Card billing statement or call the phone number on the back of your Card.
- You agree that Chase and its third party service providers may listen to and record telephone calls as part of providing services related to the Rewards Dollars.

Definition of special terms in these Terms and Conditions

- "Account" means your Disney Visa or Disney Premier Visa Credit Card account that earns Disney Rewards Dollars
- "Airline Statement Credit" means a credit on your Account statement toward the cost of airline tickets using Disney Rewards Dollars earned by using the Disney Premier Visa Credit Card
- "Authorized User" means anyone you permit to use your Account
- "Card" means any Disney Visa or Disney Premier Visa Credit Card, or Account number used to access your Account
- "Chase" means JPMorgan Chase Bank, N.A. and its affiliates
- "Disney Locations" means Disney branded point of sale locations (owned and operated by Disney Rewards, LLC and its affiliates) as well as a select number of other locations owned and operated by third parties where Disney Rewards Dollars may be redeemed
- "Qualifying Purchases" means the amount of your retail purchases of goods and services (minus any returns or refunds) that qualify for Disney Rewards Dollars in a billing cycle. (Detail on which purchases will qualify and how Rewards Dollars are earned is provided in the section of these Terms and Conditions titled *How you can earn Rewards Dollars.*)
- "Redemption Card" means a Disney Rewards Redemption Card
- "Rewards Dollars" means Disney Rewards Dollars earned under these *Disney Rewards Dollars Terms and Conditions for Disney Visa Credit Cards*
- "Terms and Conditions" means all of the information provided in this document and any additional terms and conditions listed on the back of the Redemption Card
- "we," "us," and "our" mean Disney Rewards, LLC and Chase
- "you," "your" and "cardmember(s)" mean the person(s) responsible for the Account and for complying with these Terms and Conditions.