

1st Advantage Rewards Program Agreement



This is a summary of the **Cash Rewards Credit Program** for the 1st Advantage Rewards, World and Business Mastercard Credit Cards. If there is a conflict between this Summary and the Credit Card Agreement, the Credit Card Agreement will govern. Your 1st Advantage Credit Card Agreement contains the terms and conditions related to your card account.

Cash Rewards Earning

Through the **Program**¹, you will earn **Cash Rewards**² credits of 1% on new **Qualifying Purchases**⁴ on your **Card**⁵, if your **Card Account**⁶ is in **Good Standing**⁷. There is no restriction on the amount of **Cash Rewards** that you may earn or redeem, subject to the \$5 minimum redemption amount (see below). 1st Advantage reserves the right to determine your eligibility for enrollment in the **Program** and your continued participation. There is no cost for Program participation. If eligible, you are automatically enrolled. Your **Cash Rewards Program** will be established in the name of the primary cardholder.

- ▶ **1% Cash Rewards** You will earn an unlimited 1% in **Cash Rewards** on all **Qualifying Purchases** made with the Rewards, World and Business Mastercards.
- ▶ **2% Cash Rewards** (Rewards Card only): You will earn an additional 1% **Cash Rewards** in bonus categories selected by 1st Advantage each quarter at **Participating Merchants** (gas, grocery stores, etc), on **Qualifying Purchases** made with the Rewards Card.
- ▶ **3% Cash Rewards** (World Card only): You will earn an additional 2% **Cash Rewards** in bonus categories selected by 1st Advantage each quarter at **Participating Merchants** (gas, grocery stores, etc), on **Qualifying Purchases** made with the World Card.

Cash Rewards Accounts⁹ are updated daily. Your **Card Account** billing statement will include your total number of **Cash Rewards** earned for the current billing period.

Cash Rewards Redemption, Expiration and Forfeiture

Redemptions can be made through the uChoose Rewards website, accessed through the credit card management portal. **Cash Rewards** may be redeemed on the first of the month for the rewards earned in the previous month. **Card Account** must be in **Good Standing**. Upon your request, you may redeem your **Cash Rewards** in U.S. dollars for cash back with a minimum of \$5 and any greater amount (not to exceed the total **Cash Rewards** earned, but not yet redeemed, on your **Card Account** at time of redemption).

Redemption requests are typically initiated within 5 business days, however, processing time could be longer. You are still responsible for the minimum monthly payment in any given month that a cash back redemption is applied against your **Card Account** balance. Therefore, if you wish to avoid interest charges on your **Account**, you must pay your outstanding balance in full since **Cash Rewards** that are redeemed as a statement credit may be delayed in posting to your **Card Account**.

Cash Rewards credits are not your property and cannot be transferred, gifted, sold, attached, pledged or bartered under any circumstance, including disability, death, upon operation of law or in connection with a domestic relations or other legal dispute. 1st Advantage may suspend redemption rights of your **Cash Rewards** earnings if a dispute occurs between you and 1st Advantage or between you and an authorized user or joint owner regarding the business or consumer **Card Account** or **Cash Rewards Account**.

Cash Rewards on Rewards and Business cards expire 3 years from the **Qualifying Purchase** date and World card **Cash Rewards** expire 4 years from the **Qualifying Purchase**. If you close your **Card Account**, your **Cash Rewards** earnings will be forfeited.

Cash Rewards will be forfeited if (1) You file for bankruptcy, or (2) You close the **Card Account** enrolled in the **Program**.

Additional Information

If you believe there is an error on your **Cash Rewards Account**, you must report such error to us promptly but in no event more than 60 days after the date the **Qualifying Purchase** or any subsequent adjustment is posted to your 1st Advantage **Rewards Account**. 1st Advantage is not liable for any error after that time period, and your 1st Advantage **Cash Rewards Account** will be deemed correct. 1st Advantage's decision regarding any error will be final.

Taxes: Earning **Cash Rewards** and redemption of **Cash Rewards** earnings may be subject to income tax and/or other taxes. Any applicable federal, state, or local tax obligations related to the **Program** are your responsibility. Please consult your tax advisor concerning any such income or other tax consequences related to your participation in the **Program**.

Changes: 1st Advantage may, from time to time and in 1st Advantage's sole discretion, amend, delete, or add to these **Program** terms and may change or limit any aspect of the **Program** and its restrictions, benefits, or features, in whole or in part. Such changes may be retroactive as allowed by applicable law. 1st Advantage will post any such changes to these **Program** terms at www.1stAdvantage.com/disclosures and it is your responsibility to review the updated **Program** terms for any such changes.

Termination: 1st Advantage reserves the right to suspend or terminate the **Program** at any time. If the **Program** is terminated, you will be notified of the date by which you must redeem all your accumulated **Cash Rewards** earnings.

Definitions

The following definitions apply each time the bolded word or phrase is used in this Program Summary.

¹ **Program** or **Rewards Program** means the program offered by 1st Advantage whereby use of your **Card** allows you to earn **Cash Rewards** in accordance with the 1st Advantage Rewards Program Agreement.

² **Cash Rewards** are the credits for cash earned on your 1st Advantage Rewards, World or Business Credit Card in accordance with the 1st Advantage Rewards Program Agreement.

³ **Qualifying Purchases** means any new retail purchase transactions (qualifying purchases less credits, returns and adjustments) charged to any **Card** each billing cycle. **Qualifying Purchases** do not include balance transfers, convenience checks, wire transfers, money transfers, quasi cash or cash-equivalent items (e.g., travelers checks, **Rewards** and any other items that serve as cash or are convertible to cash), and similar products that may be converted to cash, cash advances (including withdrawals from ATMs and originations from the **Card** itself), payment of existing **Card** balances, fees charged by us (for example; annual fees, finance charges, fees and other charges including, but not limited to, fees for products that protect or insure a **Card** balance), fraudulent/unauthorized transactions, overdraft advances, and purchases made when your **Card** is not in **Good Standing**. We reserve the right to determine in our sole discretion whether a particular transaction is a **Qualifying Purchase**.

⁴ A **Qualifying Purchase** is determined to qualify for the additional bonus reward rate if the merchant assigns the appropriate MCC code to the transaction information received by 1st Advantage. 1st Advantage is not responsible for inaccurate reporting by participating merchants.

⁵ **Card** means your 1st Advantage Rewards, World, or Business Credit Card account and the credit card issued under your 1st Advantage Credit Card account enrolled in the **Program**.

⁶ **Card Account** or **Account** means your 1st Advantage Rewards, World, or Business Credit Card account.

⁷ **Good Standing** means that your **Card Account** is not in default and you are in full compliance with the terms of your Credit Card Agreement.

⁸ **Participating Merchants** are those participating merchants who sell products/services within the quarterly bonus category. For quarterly categories, please visit www.1stAdvantage.org/rewards.

⁹ **Cash Rewards Account** means the rewards account where your **Cash Rewards** credits will be placed. This account is solely used to reflect your **Cash Rewards** earnings and is not a checking, savings, money market or other deposit account. **Cash Rewards** must be requested and redeemed.