

MERCHANDISE REDEMPTIONS

1. Merchandise options are updated regularly
2. All rewards are available while quantities last
3. Product specifications are subject to change without notice and all product orders are subject to product availability
4. We reserve the right to modify or cancel rewards offered in membership rewards program guides or in any merchandise catalog without notice
5. We will ship rewards to the address entered at the time of redemption. We cannot ship merchandise to P.O., APO, FPO boxes or any non-contiguous United States. Merchandise will be delivered within 4 - 6 weeks. The account owner will be notified of any delays
6. You will be notified if the merchandise rewards ordered will not be available within the 4-6 week time frame and when it will become available. We reserve the right to substitute items of equal or greater value. Items ordered at the same time may arrive separately. We will ship the model pictured or the most current comparable model available (we are not responsible for typographical or pictorial errors).
7. Returns are only accepted for merchandise that is damaged, defective, or incorrectly shipped. Notification must be made to us within 48 hours of delivery and the item(s) must be returned, in the original packaging, within 30 days from receipt of delivery for credit or shipment of replacement item.
8. Merchandise point levels include all taxes, standard shipping, handling and delivery charges
9. Merchandise rewards are offered and provided by independent manufacturers
10. The manufacturer's warranty applies to all merchandise rewards
11. UMB makes no express or implied representation or warranty and will not be liable for injury, damage, loss or expense resulting from your acceptance of use of the rewards or from a reward's defect or failure. UMB disclaims any implied warranty of merchantability or fitness for a particular purpose.

AIRLINE TICKETS

1. You can search for the flights you want to book online at the Travel Rewards section of the Program website. If you do not have enough points to purchase the entire ticket, you may redeem for a portion of the cost and pay the balance with your UMB Credit Card
2. You may also redeem your points for airline tickets by calling UMB customer service at 855.204.3012. Hours are 9a.m. to 6p.m. Eastern Standard Time with the exception of major holidays, when the Redemption Center is closed.
3. There are no blackout dates or other travel restrictions. Reservations for tickets exclude the use of charters, wholesalers, consolidators and any internet fares that are not published, available through the Global Reservation System (GDS), and/or available for ticketing through a certified travel agency.
4. Cardholder must meet the eligibility requirements established by the airline provider.

5. Airline ticket prices do not include baggage fees and some international departure taxes. A departure tax is a fee charged (under various names) by a country when a person is leaving that country. The traveler is responsible for obtaining the appropriate international travel documents, such as passports and visas. The traveler should have valid government issued photo ID upon airport check-in. Visit Travel.State.Gov for passport and visa requirements.
6. You may redeem points for travel in any class of service on a major airline carrier, providing that the fares, schedules and ability to generate an electronic ticket are possible through the Global Reservation System (GDS). All travel itineraries and supporting documents will be sent via email.
7. You may receive airline frequent flier points for all redeemed and purchased airline tickets. Please provide your frequent flier number at the time of booking to receive credit. If you do not have your number available at the time of booking, please call the Redemption Center prior to travel to update your reservation or you may provide your number directly to the airline at the time of check-in.
8. Airline ticket rewards may not be used in conjunction with any type of coupons, vouchers, other mileage programs or companion fares.
9. Once points are redeemed, the transaction cannot be reversed. If changes to an itinerary are later necessary, you may contact the Redemption Center with your request. Changes will require additional costs such as airline penalty fees, increased fare and service fees. Most airlines will not allow traveler name changes.
10. All reservations are subject to the conditions of carriage, supply or business of the service provider, which include exclusions and limitations of liability. UMB is not responsible for the performance of the airline.
11. A cardholder who purchases a non-rewards ticket, through the Redemption Center will incur a \$25 agent servicing fee for each ticket booked.
12. Flight reservations should be reconfirmed by the traveler at least 72 hours before departure as schedule changes may have taken place. UMB is not responsible for communication of airline schedule changes.
13. The traveler is responsible for obtaining the appropriate international travel documentation, such as passports and visas. Visit Travel.State.Gov for passport and visa requirements.

CRUISES

1. Cruises can be booked by calling UMB customer service at 855.204.3012 Monday through Friday from 9am - 6pm EST, with the exception of major holidays, when the Redemption Center is closed.
2. Rewards cannot be used on previous purchases or for items not covered by your cruise passage. Any fees, add-ons or items of a personal nature will be charged to your UMB Credit Card.
3. Responsibility and Liability: UMB is not liable for any loss or penalties incurred by you when a hotel, tour operator or cruise line is sold, ceases to exist or becomes inoperative; if a tour operator cancels a vacation package or a cruise line cancels a Cruise; or for acts of nature. Vacation package components and cruise line ports of call are subject to

change without notice. We are not liable for amenities, services and/or facilities not being available due to seasonal closings, renovations, strikes, bankruptcy and/or acts of nature.

4. The partners and benefits described herein are accurate at time of printing and are subject to change or cancellation at any time.
5. All cruise redemption requests must be made at least 30 days prior to sailing date or cardholder may incur additional fees.
6. Cruise packages may only be booked through the Redemption Center.
7. Traveler must meet the eligibility requirements established by the cruise provider.
8. The traveler is responsible for obtaining the appropriate international travel documentation, such as passports and visas. Visit Travel.State.Gov for passport and visa requirements.
9. Cancellations may include penalties and a cancellation service fee will apply. Refunds for cancellations may take up to 3-4 weeks for points to post to the account. No interim price reductions will be considered or offered once the booking has been completed.
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11. If the Cardholder or recipient is a no-show, the travel Reward is void.
12. UMB is not responsible for the performance of the cruise line. Participating cruise lines are subject to change at any time without notice.

HOTEL

1. Cardholder must meet the eligibility requirements established by the hotel provider.
2. The traveler is responsible for obtaining the appropriate international travel documentation, such as passports and visas, as applicable. Visit Travel.State.Gov for passport and visa requirements.
3. Most hotel rates allow cancellation with a minimum of a 24-hour notice.
4. Please see the specific hotel/rate cancellation policy at the time of booking.
5. Cancellations may include penalties and a cancellation service fee will apply. Refunds for cancellations may take up to 3-4 weeks for points to post to the account.
6. Hotels do not allow changes to dates, names, room type, and number of occupants once booking is complete.
7. UMB assumes no responsibility for advising guests of proper travel documentation.
8. UMB is not responsible for the performance of any hotel provider.

VACATION PACKAGES

1. All travel packages must be booked a minimum of 30 days prior to travel date or Cardholder may incur additional fees.

2. Cruises can be booked by calling UMB customer service at 855.204.3012 Monday through Friday from 9am - 6pm EST, with the exception of major holidays, when the Redemption Center is closed. .
3. Travel packages may only be booked through the Redemption Center.
4. Traveler must meet the eligibility requirements established by the travel provider.
5. Cancellations may include penalties and a cancellation service fee will apply. Refunds for cancellations may take up to 3 to 4 weeks for points to post to the account.
6. No interim price reductions will be considered or offered once the booking has been completed. After booking, any additional special handling may result in the imposition of additional fees.
7. Responsibility and Liability: We are not liable for any loss or penalties incurred by you when a hotel, tour operator or cruise line is sold, ceases to exist or becomes inoperative; if a tour operator cancels a vacation package for acts of nature. Vacation package components are subject to change without notice. We are not liable for amenities, services and/or facilities not being available due to seasonal closings, renovations, strikes, bankruptcy and/or acts of nature. The traveler is responsible for obtaining the appropriate international travel documentation, such as passports and visas. Visit Travel.State.Gov for passport and visa requirements. The Rewards Service Center assumes no responsibility for advising guests of proper travel documentation.
8. UMB is not responsible for the performance of any travel provider used in packages.
9. The traveler is responsible for obtaining the appropriate international travel documentation, such as passports and visas. Visit Travel.State.Gov for passport and visa requirements.

GIFT CERTIFICATES AND GIFT CARDS

1. Rewards points cannot be combined with points or miles from any other loyalty program.
2. Certificates and Gift Cards are valid at participating merchants only through the expiration date, if any, printed on the Certificate or Gift Card, except as otherwise provided by applicable law. Expiration of Certificates and Gift Cards varies by merchant.
3. Acceptance of the Certificates and Gift Cards is the sole responsibility of the participating merchant, not UMB. No photocopies of Certificates or Gift Cards will be honored.
4. Certificates and Gift Cards are not valid toward previous purchases and cannot be used as payment on existing account balances with either the participating merchant or UMB.
5. Certificates and Gift Cards have no cash value and may not be redeemed for cash or its equivalent, and any unused portion will not be returned as cash unless a Certificate or Gift Card states otherwise.
6. Certificates and Gift Cards are transferable unless otherwise noted on the Certificate or Gift Card.
7. Certificates and Gift Cards are void where prohibited by law.
8. Unless otherwise stated on the Certificate or Gift Card, Certificates and Gift Cards for rewards offered do not include any federal, state or local taxes, which are your sole responsibility at time of redemption.
9. If applicable, Certificates and Gift Cards do not include gratuities.

10. Physical Certificates and Gift Cards will usually arrive within 3 weeks. Expedited/insured delivery of a Certificate or Gift Card may be available upon request. If you select expedited, express, or international shipping, you will be charged a shipping fee.
11. The Certificates and Gift Cards are redeemable for eligible products and services through the merchant location and/or website.
12. Products or services obtained with the Certificate or Gift Card cannot be returned or canceled for a cash refund. Returns will be subject to the merchant standard return policy.
13. The Certificate and Gift Card is not returnable or exchangeable for cash, except where required by law.
14. The Certificate and Gift Card and associated offers, if any, are void where prohibited by law.
15. A replacement Certificate or Gift Card will not be provided or refunded if lost, stolen, destroyed or unauthorized use.
16. Certificates and Gift Cards are subject to any additional terms, conditions, and restrictions disclosed.
17. If the Certificate or Gift Card has been used, it may not be returned.

CASH OR CASH EQUIVALENT REDEMPTIONS

Current cash or cash equivalent reward values and their points requirements are available on the Program website and are subject to change.

1. Statement Credits and Transaction Credit Redemptions
 - a) A statement and/or transaction credit is a retail credit adjustment that is generally applied to the existing balance with the highest priced Annual Percentage Rate (APR). You may redeem points for a statement credit.
 - b) Statement and/or Transaction credits appear on your bill as an adjustment and not as a payment, so please make sure you pay your minimum payment due each month. Receipt of a statement credit does not affect your responsibility to pay your minimum payment shown on each statement you receive from UMB. If the reward causes a credit balance on your account, the credit adjustment will remain on your account but the points will not be reinstated.
 - c) Statement and/or Transaction credits will be processed within 5-7 business days from date of redemption.