

AmaZing Cash Back Program Consumer Terms & Conditions

Effective: 1/1/2016

DEFINITIONS:

AmaZing Cash Back Program – The AmaZing Cash Back Program (“Program”) offered and managed by ZB, N.A. dba Zions Bank, California Bank & Trust, or Amegy Bank.

Account – The Visa credit card account you enroll in the AmaZing Cash Back Program.

Bank – If you opened your Account at Zions First National Bank (“Zions Bank”), Vectra Bank Colorado, National Bank of Arizona, or Nevada State Bank, “Bank” means ZB, N.A. dba Zions Bank as the issuer of your Credit Card. Otherwise, Bank means ZB, N.A. dba California Bank & Trust or Amegy Bank—whichever issued your Credit Card.

Credit Card – A card issued in connection with your Account.

Good Standing – The Credit Card account is not over limit, closed, or more than 60 days past due.

Ineligible Transactions – The following Account transactions are ineligible to earn AmaZing Cash Back or be included in the AmaZing Cash Back Annual Bonus calculation: cash advances, balance transfers, ATM transactions, quasi-cash transactions (such as traveler’s checks and money orders), unauthorized charges, fraudulent charges, fees, interest charges, reversed transactions (such as for returned merchandise), foreign cash transactions, casino gaming, betting transactions, and lottery ticket purchases.

Qualified Net Purchases – Any transactions other than Ineligible Transactions and credits to your Account.

You (Your, Yours) – The person(s) named as applicant on your Account application.

PROGRAM RESTRICTIONS AND LIMITATIONS:

- The Program is offered in the sole discretion of the Bank and may be changed or discontinued at any time with or without notice as permitted by law.
- The Program is subject to all applicable laws and regulations.
- If your Account is enrolled in the AmaZing Rewards® Program, it is ineligible for enrollment in the AmaZing Cash Back Program.
- AmaZing Cash Back earnings will be suspended while your Account is 60+ days past due or over limit.
- If your Account is closed or your Account’s enrollment in the Program is cancelled by you or the Bank for any reason (e.g., for misuse of the Program, illegal use of account, bankruptcy, etc.), any earned but unredeemed AmaZing Cash Back will be forfeited.

ENROLLING IN THE PROGRAM:

- Enrollment in the Program is subject to: a) these Terms and Conditions, b) the Credit Card Agreement and Disclosures applicable to your Account and c) any other terms, conditions, or rules that we may issue from time to time, with or without notice, to govern the Program.
- You automatically accept these Terms and Conditions on the earlier of (a) 15 days from the date your Account is enrolled in the Program or (b) any use of the Credit Card after enrollment. If you choose to decline these Terms and Conditions, please call the number on the back of your Credit Card to cancel your Account’s enrollment in the Program.
- Once enrolled, your AmaZing Cash Back earnings and redemption transactions are shown on your monthly Account statement.

EARNING AMAZING CASH BACK:

You are eligible to earn AmaZing Cash Back a) the date you activate and use your Credit Card or b) as of the first day of your Account billing cycle that immediately follows enrollment in the Program. You can earn:

1% Cash Back:

- You earn AmaZing Cash Back at the rate of one percent (1%) of Qualified Net Purchases.
- There is no limit on the amount of AmaZing Cash Back you can earn.
- Earned but unpaid cash back does not expire while your Credit Card account remains open.

AmaZing Cash Back Annual Bonus:

- You can earn an AmaZing Cash Back Annual Bonus ranging from 0% - 25% of the total AmaZing Cash Back you earned on Qualified Net Purchases during the preceding calendar year.
- The AmaZing Cash Back Annual Bonus is *in addition to* the 1% AmaZing Cash Back earned. The amount of the AmaZing Cash Back Annual Bonus depends on the total amount of your annual Qualified Net Purchases.
- To be eligible for an AmaZing Cash Back Annual Bonus, your Account must be in Good Standing at the time the AmaZing Cash Back Annual Bonus is calculated.

AmazIng Cash Back Annual Bonus (Continued)

- The following table shows the spending tiers for, and offers examples of, participation in the AmazIng Cash Back Annual Bonus Program:

If your annual Qualified Net Purchases total:	your AmazIng Cash Back Annual Bonus can be this percentage of your 1% AmazIng Cash Back: ¹	For example, if your annual Qualified Net Purchases total:	you will earn 1% AmazIng Cash Back equaling:	plus , you are eligible for an AmazIng Cash Back Annual Bonus of:	So the annual total of your AmazIng Cash Back earnings could be as much as: ²
\$0 - \$4,999	0%	\$4,500	\$45.00	\$0.00	\$45.00
\$5,000 - \$9,999	5%	\$7,500	\$75.00	\$3.75	\$78.75
\$10,000 - \$14,999	10%	\$12,500	\$125.00	\$12.50	\$137.50
\$15,000 - \$19,999	15%	\$17,500	\$175.00	\$26.25	\$201.25
\$20,000 - \$24,999	20%	\$22,500	\$225.00	\$45.00	\$270.00
\$25,000 or more	25%	\$40,000	\$400.00	\$100.00	\$500.00

¹The AmazIng Cash Back Annual Bonus percentage is applied to the basic 1% AmazIng Cash Back. Any promotional increase in that 1% rate will not be included in the calculation of the annual bonus.

²The AmazIng Cash Back Annual Bonus will be credited to your “Earned Cash Back” total within 6 weeks of calendar year-end and will appear in the “Rewards Summary” under the “Total Earned During This Statement” section of your monthly Account statement.

REDEEMING EARNED CASH BACK:

You must request redemption of AmazIng Cash Back you have earned. In order to redeem:

- You must have a minimum of \$25 earned cash back.
- Your Account must be in Good Standing.

There are two ways to receive your AmazIng Cash Back:

- As a credit to a deposit (checking or savings) account maintained at the financial institution named on the front of your Credit Card, or
- As a credit to your Account the cash back was earned from.

You may request redemption of AmazIng Cash Back by:

- Logging in to your online banking account and selecting the “Services” tab, then selecting “Cash Back Redemption Request”;
- Calling us toll-free at the number on the back of your Credit Card (24 hours a day/7 days a week); or
- Visiting a Bank branch during regular business hours.

The deposit or credit of your AmazIng Cash Back will occur 2 to 3 business days following receipt of your redemption request.

- If you request redemption of AmazIng Cash Back by deposit to a deposit account that is closed, the value of the redemption request will be credited to your Account.
- AmazIng Cash Back credited to your Account does not qualify as a payment on your Account. Please be sure to make at least your full monthly minimum payment in addition to any AmazIng Cash Back credit.
- A request to redeem earned cash back when your Account is not in Good Standing will be declined.
- The Bank reserves the right to reverse the redemption of AmazIng Cash Back if it reasonably concludes that merchandise purchased through a qualified purchase transaction was returned, the transaction is deemed to be illegal, or if a transaction was not a bona fide purchase of goods or services delivered or performed by a merchant.