

Terms and Conditions for the Vivid Rewards

Credit Card Rewards Program

Effective 10/15/2024

These Terms and Conditions (“Terms and Conditions”) constitute an agreement between you and Zions Bancorporation, N.A. (“**Bank**”), the issuer of your Vivid Rewards Visa credit card (“**Card**”), and govern the enrollment of your Visa Credit Card Account (“**Account**”) in the Bank’s Rewards Program¹. They are in addition to the Credit Card Agreement and Disclosures applicable to your Account, and any other terms, conditions, or rules that we may issue from time to time, with or without notice, concerning the Rewards Program.

You automatically accept these Terms and Conditions as they apply to the Credit Card Rewards Program on the earlier of (a) 15 days from the date your Account is enrolled in the program or (b) the date you first use your Card after enrollment in that program.

GENERAL DEFINITIONS

Active Account – An Account with at least one Qualified Net Purchase in the previous 12 billing periods.

Good Standing – An Account that is not over limit, closed, more than 60 days past due, or otherwise deemed ineligible for ongoing use.

Ineligible Transactions – The following Account transactions are ineligible to earn reward points: 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, and transactions that are not bona fide purchases of goods or services delivered or performed by a merchant.

Qualified Net Purchase – Any transaction other than an Ineligible Transaction or credit to your Account.

Rewards Program – The Bank’s credit card account loyalty program where cardholders can earn points through bonus promotions or by making Qualified Net Purchases in certain merchant categories including restaurants, travel and lodging, grocery stores, car rentals, gas purchases. Purchases in some merchant categories may offer higher reward points than other categories.

You, Your, Yours – refer to the person(s) named on your Account application.

GENERAL DISCLOSURES

- The Rewards 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 Bank reserves the right to:
 - decline to enroll your Account in the Rewards Program or
 - terminate your Account’s enrollment in the program.
- Redemption of rewards may result in your receipt of taxable income. You are solely responsible for any tax liability arising out of redemption of rewards. Please consult with your tax advisor should you have any questions regarding your personal tax situation.

REWARDS PROGRAM

(a) Earning Reward Points. Your Account must be in Good Standing to earn reward points and is eligible to earn reward points on the earlier of a) the date you activate and use your Card or b) the first day of the billing cycle that

¹ The name of the Bank division where you opened your Account appears on the face of your Card, on your monthly statement (whether in paper or electronic form), and on other materials related to your Account.

immediately follows your enrollment in the program. There is no limit on the number of reward points your Account can earn. Earned but unredeemed reward points do not expire while your Account is Active and in Good Standing.

- (i) **Standard Earn Rate.** Your Account earns one reward point for every one dollar (\$1) you spend on Qualified Net Purchases, rounded to the nearest whole dollar.
- (ii) **Enhanced Earn Rate.** You earn reward points at the Enhanced Earn Rate of 3 points for every \$1 spent on Qualified Net Purchases processed using one of the Merchant Category Codes (MCCs) in the list below. Merchants who accept Visa credit cards are assigned MCCs based on the types of goods or services the merchant sells. Please note MCC classification is at the discretion of the merchant or it's processing bank. While some merchants may sell goods or services that seem to fit an Enhanced Earn Group, purchases will only earn reward points at the enhanced rate when processed with one of the MCCs below.

Enhanced Earn Group	MCC	MCC Description
Automated Fuel Dispensers	5542	Fuel
Digital	5815	Media
	5816	Games
	5817	Applications
	5818	Large Digital
Dining	5812	Eating Places
Entertainment - Other	7993	Video Amusement
	7994	Video Game
	7996	Amusement Parks
	7997	Membership Clubs, Sports
	7998	Aquariums
	7999	Recreation Services
Entertainment - Arts	7829	Motion Pictures and Video
	7832	Theaters
	7841	Video Rental
	7911	Dance Halls
	7922	Theatrical Producers
	7929	Bands, Orchestras, Misc
Fast Food/Catering/Alcohol	5811	Caterers
	5813	Drinking Places
	5814	Fast Food
	5921	Liquor Stores
Transportation - Passenger	4011	Railroads
	4111	Commuter Passenger Transportation
	4112	Passenger Railways
	4119	Ambulance Services
	4121	Taxicabs & Limos
	4131	Bus Lines
	4784	Toll & Bridge Fees
	4789	Transportation Services Misc.
Communications	4812	Telecommunications Equipment
	4814	Fax Services
	4899	Cable and other pay television

- (iii) **“Loyalty” Reward Points.** From time to time, we may offer temporary promotions that let you earn “loyalty” reward points by obtaining or using Bank products other than credit cards.
 - (a) The terms for earning loyalty reward points on non-credit card Bank products will vary by promotional campaign and can be changed or discontinued at any time without notice.

- (b) If you have questions about the terms or effective dates of a Loyalty reward points promotion, please call us at call 1-800-494-1698 or visit your local Bank branch.

(b) Redeeming Earned Reward Points.

- (i) You must request redemption of reward points you have earned. In order to redeem:
 - (a) You must have earned at least 2,500 reward points;
 - (b) You must redeem at least 2,500 reward points at a time; and
 - (c) Your Account must be Active and in Good Standing.
- (ii) Reward points can be redeemed only by an Account owner or an authorized user of the Account, including, without limitation, any person who is authorized to access the Account via mobile app or online banking and any authorized business company contact on a business Account. You may request redemption of reward points by:
 - (a) accessing your Account via mobile app or online banking;
 - (b) calling us toll free at the number on the back of your Card (24 hours a day / 7 days a week); or
 - (c) visiting a Bank branch during regular business hours.
- (iii) Reward points will be credited to your Account 3-5 business days following your redemption request.
 - (a) We will issue a statement credit showing the number of reward points you redeem. Although reward points have no cash value, each reward point can be redeemed for a \$.01 statement credit.
 - (b) Redeemed reward points do not qualify as a payment on your Account. Please be sure to make at least the minimum payment shown on your Account's periodic statement even if reward points were credited to your Account during the statement's billing period.
- (iv) Other guidelines for the crediting and redemption of reward points:
 - (a) Although reward points don't expire as long as your Account is Active and in Good Standing, only Qualified Net Purchases from the preceding 90 days are available to redeem against.
 - (b) The crediting and redemption of reward points are considered final. You are responsible for reviewing your Account's periodic statements and notifying us promptly if you believe a statement contains an error. Your Account will be deemed correct, and we may not be able to make any changes you request to any Qualified Net Purchases, or your redeemed or unredeemed reward points amounts after 90 days, though we reserve the right to do so in our sole discretion.
 - (c) We may reverse or reduce reward points credited to your Account and/or cancel your Account's enrollment in rewards if we determine in our sole discretion that those reward points were earned for an Ineligible Transaction. Such a reversal, reduction, or cancellation may result in a negative reward points balance in your Account.
 - (d) The crediting and redemption of reward points will be suspended whenever your Account is not Active and in Good Standing.
 - (e) If the Rewards Program is cancelled, or your Account is closed, or your participation in the Rewards Program is terminated for any reason, all unredeemed reward points will be forfeited.