



Perks* Rewards Program Terms (“Terms”)

These Terms govern the Perks* Rewards Program (“Program”). Your participation in the Program constitutes your agreement to be bound by these Terms.

Definitions

“**Account**” means any deposit account that is eligible to participate in the Rewards Program, based on the Program’s eligibility criteria. Accounts include: Savings accounts, Money Market accounts, Certificates of Deposit, and Individual Retirement accounts.

“**Reward**” means any special promotional offers, hotel/travel discounts, ATM fee reimbursements and check offer fee waivers that are made available from time to time through the Program.

“**Reward Tier**” means the specific level or tier of eligibility.

“**Tenure**” means the length of time you have had an Account relationship with Synchrony Bank. Tenure is determined by the oldest funding date for any Account you currently hold with Synchrony Bank.

“**We,**” “**Us**” and “**Our**” mean Synchrony Bank, the provider of the Program.

“**You**” or “**Your**” means an Account’s primary or secondary accountholder.

Eligibility

The Program is automatically available to you as the holder of an Account, based on meeting (1) the minimum total relationship balance required for a Reward Tier or (2) the tenure requirements for a Reward Tier, as shown below. You will be assigned the highest Reward Tier for which you qualify.

Tier	Silver	Gold	Platinum	Diamond
Balance	\$10,000 - \$49,999.99	\$50,000 \$99,999.99	\$100,000 - \$249,999.99	\$250K+
	OR	OR	OR	OR
Tenure	1+ year	2+ years	3-4+ years	5+ Years

Synchrony Bank accountholders are automatically enrolled in the Program at their qualifying Reward Tier. To be eligible for a Reward, all your Accounts must be open and in good standing at the time the Reward is issued. Reward Tiers are reviewed and updated each Monday on a weekly basis, and your new Reward Tier will be effective promptly following that review, including an increase or decrease in the Reward Tier.

Rewards

The Rewards available for each Reward Tier will be available by going to our website www.synchronybank.com or calling 866-226-5638. Rewards may include (1) deposit account

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benefits such as special offers on our Deposit Accounts, (2) travel related rewards such as discounts on hotel stays and amenities such as theme park discounts and car rentals, and (3) other rewards. Available Rewards vary by Reward Tier. Rewards are subject to change at any time, without any prior notice. You should not assume that any Rewards will remain available.

How to access travel related Rewards

Travel related rewards are provided by Employee Travel Services. Program details regarding travel-related rewards, terms and conditions are available by signing in to your account and clicking on the Perks icon on your Account Summary page. You can also call 866-963-1396 for more information and to redeem travel-related rewards.

Important Program Limitations and Conditions

You acknowledge that the Rewards have no cash value and that the Rewards issued are purely promotional and are provided without the payment of any consideration or other thing of value. Unless and until you use the Program in accordance with these Terms and use a Reward, you have not earned any right, title, or interest in the Rewards. We may modify, cancel, terminate or suspend the Program or these Terms at any time, and add or delete any provisions of these Terms, without prior notice. Synchrony Bank is not required to honor Rewards if the Program has been cancelled, terminated or suspended. Participation in the Program and all Rewards are forfeited upon the closing of your Accounts with Synchrony Bank. Synchrony Bank reserves the right to remove any person from the Program for any reason, including in the event of any suspected fraud or abuse in connection with this Program. Rewards are available only to you, and may not be shared with or transferred to any other person. No Rewards will be issued after termination of the Program.

By participating in the Program, and accepting and using Rewards, you release, discharge and hold harmless us and our subsidiaries, affiliates, employees, officers, directors, successors and assignees from all claims, damages or liability including, but not limited to, physical injury or death, arising out of participation in the Program or travel taken or use of any Reward. Rewards are not returnable, exchangeable, refundable or redeemable for cash or credit under any circumstances. We make no express or implied representation or warranty concerning any Reward and will not be liable for injury, damage, loss or expense resulting from your acceptance or use of a Reward or from a Reward's defect or failure. We expressly disclaim any implied warranty of merchantability or fitness of a Reward for a particular purpose.

This Program is provided and serviced by Synchrony Bank.

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