

Clearly Cash Back™ Rewards Program

Frequently Asked Questions

How do I enroll in the rewards program?

All Washington Trust Visa credit cards are automatically enrolled in the Clearly Cash Back rewards program.

How do I earn cash back?

You will earn 1.5% in cash back for every \$1 in qualifying net purchases made to your Clearly Cash Back Visa credit card.

Rewards are rounded to the nearest whole cent increments. For example, if your qualifying purchase was \$100.25, your 1.5% reward would be \$1.50. If your purchase was \$100.35, you would earn \$1.51.

What is a qualifying net purchase?

A qualifying net purchase is a purchase that posts to your account minus any returns, refunds or other adjustments made to your account. If an adjustment results in a negative rewards balance, you must first earn cash back to bring your account balance to zero before earning rewards eligible for redemption.

What is not considered a qualifying purchase?

Transactions that do not earn rewards include cash advances, balance transfers, convenience checks that access your account, ATM withdrawals, finance charges and fees, and other cash and transactions considered cash identified by Merchant Category Code (MCC). Visa transactions that are identified by money transfer Business Application Identifiers (BAI) will also be excluded. See the Clearly Cash Back Terms and Conditions for a full list of MCC and BAI exclusions.

Is there a limit for the amount of cash back I can earn or redeem?

No, you will earn unlimited cash back on qualified net purchases and you can redeem up to your full rewards balance at any time as long as your credit card account is open and in good standing (redemption minimums apply).

Is there a minimum redemption amount?

Yes, consumer credit cards (Visa Platinum and Signature) require a minimum rewards balance of \$25 to redeem. Visa Business credit card accounts require a minimum rewards balance of \$50 to redeem.

How will I see how much cash back I've earned?

- Business cardholders can view their rewards balance anytime by visiting watrust.com/clearlycashbacklogin.
- Consumer cardholders can access their rewards directly through WTB Online.
- Cardholders may opt to receive a monthly rewards statement via email.

How can I redeem my cash back rewards?

- Business cardholders can redeem rewards at watrust.com/clearlycashbacklogin.
- Consumer cardholders can redeem rewards directly through WTB Online.
- You can also contact Washington Trust's Priority Service team at **800.788.4578** for assistance redeeming your rewards.

There are three options to receive your rewards:

1. **Statement Credit** to your Washington Trust Visa credit card account. Allow up to seven business days for the credit to post.
2. **Electronic Deposit** to your Washington Trust checking or savings account. Allow up to three business days for the deposit to post.
3. **Transfer Rewards** (*consumer cards only*) to another Washington Trust consumer credit card. Consumer cardholders can select the Transfer Rewards option to make the transfer.

Is a cash back statement credit considered a payment?

No, you are still required to make your minimum monthly payment by the due date.

When do my rewards expire?

1. Your rewards will expire 30 days* after account closure. You must redeem any rewards prior to expiration. **May vary by state.*
2. After five years — at the end of the month the rewards were earned.

Will I be notified of rewards that are close to expiring?

Yes, rewards that are close to expiring will be displayed on your online rewards account.

Can Washington Trust prevent me from receiving or redeeming my rewards?

Yes, we may limit or prohibit your ability to earn or redeem rewards under certain circumstances including fraud, delinquency, overlimit, violation of the cardholder agreement or account program misuse.

Where can I get more information about the Clearly Cash Back rewards program?

Additional program information is available at watrust.com/clearlycashback and on the rewards website.

Consumer cardholders can redeem rewards directly through WTB Online. If you are not currently enrolled in WTB Online, enroll now or call our Priority Service team at **800.788.4578**.

Business: watrust.com/clearlycashbacklogin.

For questions regarding the rewards program, contact our Priority Service team at **800.788.4578**.