

## Clearly Cash Back™ Visa® Credit Card Rewards Program

### Terms and Conditions

These rewards program terms and conditions (the “Terms and Conditions”) govern the rewards program (the “Program”) for the Clearly Cash Back™ Visa Credit Card (“the Account”). The program is offered by Washington Trust Bank and administered by a third-party service provider. Your Washington Trust Visa credit card is automatically enrolled in the program and is subject to these terms and conditions as well as the program rules posted to the rewards website unless and until we notify you otherwise. Use of your account constitutes your agreement of these terms and conditions.

#### **How do I enroll in the rewards program?**

All Washington Trust Visa credit cards are automatically enrolled in the 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 will be 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 Appendix A for a full list of MCC and BAI exclusions.

#### **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.

#### **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.

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

- Business cardholders can view their rewards balance anytime by visiting [watrust.com/clearlycashbacklogin](http://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](http://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.

**Can Washington Trust change the terms and conditions or terminate the rewards program?**

Yes, this program can be changed or terminated at any time without notice, restriction or penalty. We reserve the right to terminate or suspend your participation in the program if your account is not in good standing.

Rewards cannot be transferred to another rewards program and have no monetary value until redeemed. You are responsible for any federal, state or local tax liability associated with participating in the rewards program.

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

Additional program rules can be found at [watrust.com/clearly-cash-back](http://watrust.com/clearly-cash-back).

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

This Terms and Conditions Agreement is governed by the laws of the state of Washington and by any applicable federal laws. The program is void where prohibited by law. Information about the Clearly Cash Back rewards program is accurate as of the date of printing, March 2024. This information may have changed after that date. To find out what may have changed, call us at 800.788.4578, or write to us at Washington Trust Bank, Attn: Credit Card Services, P.O. Box 2127, Spokane, WA 99210-2127. Visa is a registered trademark of Visa International Service Association and is used by the issuer pursuant to license from Visa U.S.A. Inc.

**APPENDIX A – Clearly Cash Back™ Rewards Merchant Category Code (MCC) and Business Application Identifiers (BAI) Exclusions**

Currently excluded MCCs are: 4829, 6010, 6011, 6012, 6050, 6051, 6211, 6529, 6530, 6532, 6533, 6534, 6536, 6537, 6538, 6540, 7801, 7802, 7995, 9754. Visa transactions that include the following money transfer Business Application Identifiers (BAI) will also be excluded:

- AA Account to Account
- BB Business to Business
- BI Bank Initiated P2P
- BP Non-Card Bill Pay
- CD Cash Deposit
- CI Cash In
- CO Cash Out
- CP Credit Card Bill Payment
- FD Funds Disbursement
- FT Funds Transfer
- GD Government Disbursement
- GP Gambling Payout
- LO Loyalty Credit/Rebate
- MD Merchant Settlement
- MP Merchant Payment
- OG Online Gambling Payout
- PD Payroll Distribution
- PP Person to Person
- TU Prepaid Card Load/Top-Up