

Visa Gold Plus BayREWARDS Terms and Conditions

I. Description of the Program

- a) The rewards program ("Program") is a service provided by Bay Federal Credit Union ("Sponsor") and managed by ampliFI Loyalty Solutions, LLC ("Administrator").
- b) Participation in the Program is exclusive to those who have a current Bay Federal VISA Gold Plus Credit Card issued by the Sponsor ("rewards card"). These individuals are defined as ("Cardholders").
- c) The Sponsor reserves the right to disqualify any Cardholder from participation in the Program and invalidate all points for abuse, fraud, or any violation of the Program terms and conditions. The Sponsor may make such a determination in its sole discretion.
- d) The rewards program is void where prohibited by federal, state, or local law.
- e) The Sponsor and the Administrator are not responsible for typographical errors and/or omissions in any Program document.
- f) The Sponsor and the Administrator reserve the right to change the terms and conditions as well as the points required for a reward within the rewards Program. At the Sponsor's option, redemption of points may be restricted, limited, expired, or cancelled at any time without prior notice.
- g) Eligibility in the Program is restricted to individuals who have a statement address within the 50 United States, the District of Columbia or any U.S. Possession or Territory.
- h) The Program's Privacy Policy is available at the Program's website on the bottom of each page.
- i) The Sponsor and the Administrator, and their respective directors, officers, and employees, make no representations or warranties, either express or implied, including those of merchantability or fitness for a particular purpose, in connection with the Program. Each Cardholder participating in the Program agrees to indemnify and hold harmless the Sponsor and the Administrator, and their respective directors, officers, and employees, from and against any loss, damage, liability, cost, or expense of any kind (including reasonable attorneys' fees) arising from the Cardholder's use of the Program, any fraud or misuse of the Program, a violation of these Terms and Conditions or applicable law or the rights of any third party.

II. Earnings Points for Cash Back

- a) Cardholders will earn ("points") for qualified transactions made at participating merchants using their rewards card ("qualifying transactions").
- b) Points will be accumulated at the rate of:
 - i. One (1) point per every one (\$1) dollar of each Qualifying Transaction using Cardholder's enrolled Bay Federal Rewards Card. These points are then used to redeem for your cash back reward.
- c) Point earnings are based on the net retail purchase transaction volume (i.e., purchases less credits, returns and adjustments) charged to the rewards card during each day by the Cardholder. Net purchases are rounded to the nearest dollar and are subject to verification. If a transaction is subject to a billing dispute, the point value of the transaction may be deducted from the point total during the dispute period. If the transaction is reinstated, points will be reinstated.
- d) In the event of fraud, abuse of program privileges or violation of the program rules (including any attempt to sell, exchange or transfer points or the instrument exchangeable for points), the program Sponsor reserves the right to cancel Cardholder's membership in the rewards program.

- e) If more than one card has been issued for the same account, the points earned from each card will automatically be pooled together into one available point balance.
- f) Points may not be combined with any other loyalty/frequency reward program that is not managed by the program's sponsor.
- g) The Sponsor reserves the right to award bonus points to selected Cardholders for any activity or condition it decides.
- h) Points are not the property of the Cardholder, and cannot be bought, sold or transferred in any way (including upon death or as part of a domestic relations matter).
- i) Points are tracked and redeemable on a first-in, first-out basis. Points will expire on the last day of the month, five (5) years after the date of issuance.
- j) The Sponsor and the Administrator shall have no liability for disagreements between Cardholders regarding points. The Sponsor's decisions regarding point discrepancies shall be final.

III. Redeeming Points for Cash Back

- a) To redeem points, follow the instructions below, visit the program's website or call the customer service department. All contact information is listed at the bottom of these Terms and Conditions.
- b) To be eligible to redeem points, the Cardholder's account(s) must be open (meaning not voluntarily closed, canceled or terminated for any reason) and the rewards card cannot have any other status preventing authorizations.
- c) Points are deducted from the Cardholder's point balance as soon as they are redeemed.
- d) Points must be redeemed by the Cardholder but can be used to provide a reward for another person of their choice.
- e) The Cardholder agrees to release the Sponsor and Administrator, and its vendors from all liability for any injury, accident, loss, claim, expense or damages sustained by the Cardholder, associated with a reward or use of rewards while participating in this program and in the case of a travel reward, anyone traveling with or without the Cardholder, in connection with the receipt, ownership, or use of any reward. The Administrator and the Sponsor shall not be liable for consequential damages, and the sole extent of liability, if at all, shall not exceed the actual value of the reward.
- f) The Cardholder is responsible for determining any tax liability arising from participation in the program. Consult a tax advisor concerning tax consequences.

IV. Toll-Free Participant Access & Contact Information

- a) For questions, concerns or complaints, please contact the Administrator's customer service center at 866.536.2454. You should expect a response to all inquiries within 3 business days. Should a voicemail need to be left, the call will be returned the following business day.
 - i. Customer service specialists are available Monday through Friday from 8 am to 11 pm ET, Weekends from 8am – 8pm ET.
 - ii. Travel redemption specialists are available Monday through Friday from 9am to 10pm ET, Weekends from 9am to 5pm ET. After hours, emergency service is available 24/7 for trips within the next 48 hours.
- b) Both centers will be closed on select holidays, which will be published each calendar year.
- c) To contact Bay Federal Credit Union, call 831-479-6000 or 888-4BAYFED, option 3.
- d) To access the Program's website, visit <https://www.dreampoints.com/bayfedcash>.

GoldPLUS
BayREWARDS



Cash Rewards
For Your Everyday Purchases

 **Bay Federal**
CREDIT UNION

Making a real difference

Effective date December 10, 2021

X796A

Make every day more rewarding!

Earn Everyday Points

Simply use your Gold Plus card for all your everyday qualified purchases and earn points! From groceries to fuel to utility bills, your purchases will really pay off.

**You Will Earn:
1 Point for Every \$1 Spent**

Sign In and Redeem Now!

To redeem cash or check your point balance: Log into GoldPlus Bay Rewards and see how much you could be earning!

www.bayfed.com | 866.536.2454

Put more cash back in your pocket!

Sometimes cash is what you want most. Your everyday purchases have never been more rewarding! The Gold Plus program is a simple, easy to use program that rewards you with cash back each time you use your Gold Plus credit card.

 **Bay Federal**
CREDIT UNION
Making a real difference