

Polaris® Visa® Rewards Program

- a) You may earn Polaris Visa Rewards Points ("Points") for your purchases. At the end of each billing cycle, we will calculate your Point(s) earned based on 2% of Net Purchases at Polaris dealerships and 1% of the Net Purchases for all other purchases on your Polaris Visa Card Account. In addition, we may request that additional Points be awarded for Net Purchases made at merchants classified in certain industries (for example, gas or grocery) specified in advertising or other materials that we provide from time to time which is subject to change. Ask the Polaris dealership before a purchase is made to verify participation in the earning of the 2% of Net Purchases at Polaris dealerships versus earning of 1% Net Purchases. Merchants who accept Visa credit cards are assigned a merchant code based on the kinds of products and services they sell. To offer additional Points based on purchase type U.S. Bank groups similar merchant category codes into Purchase Categories. Purchases which fall into the eligible Purchase Category will receive the stated Reward. U.S. Bank makes every effort to include all relevant merchant category codes in its listed Purchase Categories. However, even though a merchant or the items that it sells may appear to fit within a Purchase Category, the merchant may not use the merchant code that will fall within that Purchase Category. Therefore, U.S. Bank cannot guarantee that a purchase will qualify for additional Points as any purchase where a merchant uses a category code outside of the eligible Purchase Category will not qualify for the stated Reward. We will not award Points for Advances (including wire transfers, travelers checks, money orders, foreign cash transactions, betting transactions, lottery tickets and ATM disbursements), Convenience Checks, Balance Transfers, **INTEREST CHARGES** and Fees, credit insurance charges, or transactions to fund certain prepaid card products, U.S. Mint purchases, or transactions to purchase cash convertible items. We may round Net Purchases up or down to a whole dollar amount for purposes of awarding points.
- b) "Net Purchases" for a billing cycle are determined by adding all new Purchases posted to your Polaris Visa Card Account during the billing cycle and subtracting any credits and/or adjustments and chargebacks to a merchant that have posted to your Account during the billing cycle for returned Purchases. If credits for returned Purchases exceed new Purchases in any billing cycle, the excess credits will be carried forward into successive billing cycles and subtracted from future new Purchases to determine the Net Purchases for those successive cycles.
- c) Points may be accumulated and redeemed, subject to all terms, conditions and limitations, as described in this Agreement. Points cannot be earned or redeemed for Accounts that are in Default, past due or closed.
- d) Eligibility for the Program, the awarding of the Points, and the awarding and redemption of Polaris Rewards, including Polaris Cash, are subject to the terms and conditions of the Agreement. Noncompliance with the terms and conditions set forth in this

Agreement will cause forfeiture of any Points balance in your Polaris Visa Card Account.

- e) Points awarded but not redeemed will expire 3 years from the date the Points were awarded to your Account on December 31st of the expiration year.
- f) Polaris Sales Inc. ("Polaris") is not a party to this Agreement and has no authority regarding the Account, including with respect to any extension of credit on the Account. Polaris is not a creditor or owner of the Account.
- g) We are not responsible for any terms and conditions that Polaris may impose on the use of Polaris Cash certificates or for the failure of Polaris or a Polaris dealership to honor the Polaris Cash certificates. Ask the Polaris dealership before a Polaris Cash certificate is redeemed to verify participation in the Program. We reserve the right to amend or modify the Program at any time and in any way (including an adjustment of the amount of Points credited to your Polaris Visa Card Account for each \$1.00 of Net Purchases), or to discontinue the program, by providing notice to you. Changes to your Account and agreement terms shall not apply to amendments or modifications of the Polaris Visa Rewards Program.

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