

AmazIng Cash Back for Business Program Terms & Conditions

Effective: 2/1/2017

DEFINITIONS:

AmazIng Cash Back for Business Program – The AmazIng Cash Back for Business Program (“Program”) offered and managed by ZB, N.A. dba Zions Bank, California Bank & Trust, or Amegy Bank.

Account – The Visa credit card account you enroll in the AmazIng Cash Back for Business Program.

Bank – If you opened your Account at Zions First National Bank (“Zions Bank”), Vectra Bank Colorado, National Bank of Arizona, or Nevada State Bank, “Bank” means ZB, N.A. dba Zions Bank as the issuer of your Credit Card. Otherwise, Bank means California Bank & Trust or Amegy Bank, whoever is the issuer of your Credit Card.

Credit Card – A card issued in connection with your Account.

Enhanced Earn Purchases – Any Qualified Net Purchase earning more than the standard 1% reward rate.

Good Standing – The Credit Card account is not over limit, closed, or more than 60 days past due.

Ineligible Transactions – The following Account transactions are ineligible to earn AmazIng Cash Back: cash advances, balance transfers, ATM transactions, quasi-cash transactions (such as traveler’s checks and money orders), unauthorized charges, fraudulent charges, fees, interest charges, reversed transactions (such as for returned merchandise), foreign cash transactions, casino gaming, betting transactions, and lottery ticket purchases.

Qualified Net Purchases – Any transactions other than Ineligible Transactions and credits to your Account.

You (Your, Yours) – The business entity and/or person(s) named on the Account application.

ENROLLING IN THE PROGRAM:

- Enrollment in the Program is subject to a) these Terms and Conditions, b) the Credit Card Agreement and Disclosures applicable to your Account, and c) any other terms, conditions, or rules that we may issue from time to time, with or without notice, to govern the Program.
- You automatically accept these Terms and Conditions on the earlier of (a) 15 days from the date your Account is enrolled in the Program or (b) any use of the Credit Card after enrollment. If you choose to decline these Terms and Conditions, please call the number on the back of your card to cancel your Account’s enrollment in the Program.
- Once enrolled, your AmazIng Cash Back for Business earning and redemption transactions are shown on your monthly Account statement.

EARNING AMAZING CASH BACK:

You are eligible to earn AmazIng Cash Back a) the date you activate and use your Credit Card or b) as of the first day of your Account billing cycle that immediately follows enrollment in the Program. You can earn:

1% AmazIng Cash Back

- You earn AmazIng Cash Back at the rate of one percent (1%) of Qualified Net Purchases.
- There is no limit to the amount of Cash Back you can earn in the 1% category.
- Earned but unpaid cash back does not expire while your Credit Card account remains open.

Enhanced Earn Rates for AmazIng Cash Back for Business Certain Qualified Net Purchases

- For certain Qualified Net Purchases charged to your account (“Enhanced Earn Purchases”) you will earn Cash Back at an enhanced rate of two percent (2%) or three percent (3%) up to \$150,000 combined spend each calendar year. Enhanced Earn Purchases are those submitted by a U.S. merchant using Merchant Category Codes (“MCCs”) and are awarded as follows:

3% Cash Back Categories:		2% Cash Back Categories	
Cellular Services	MCC 4814	Airlines	MCC 3000 – MCC 3299
Internet Services	MCC 4816	Vehicle Rentals	MCC 3300 – MCC 3499
Office Supplies	MCC 5943 and MCC 5111		
Cable TV	MCC 4899		
Telecommunications	MCC 4812		

- The Bank may add or delete MCCs eligible for the Enhanced Earn Purchases at any time in its discretion and without notice.
- The Bank reserves the right to suspend your Account’s participation in Enhanced Earn Purchases at any time in its discretion and without notice.
- The Bank reserves the right to award and pay the standard 1% AmazIng Cash Back on all Qualified Net Purchases at certain merchants, such as superstores, warehouse clubs, supermarkets, drug stores and convenience stores that would otherwise qualify for Enhanced Earn rates.
- For Accounts where the Bank issues more than one Credit Card and prepares a separate monthly billing statement for each Credit Card issued, each billing statement will reflect AmazIng Cash Back earned and redeemed on only those Qualified Net Purchases charged to the Credit Card to which it pertains. The earned AmazIng Cash Back belongs to the applicant listed on your Account application (not the person named on the Credit Card).

- For Accounts where the Bank issues more than one Credit Card and prepares a single monthly billing statement for all Credit Cards issued, the single billing statement will reflect AmaZing Cash Back earned and redeemed on all Qualified Net Purchases charged to all Credit Cards. The earned AmaZing Cash Back belongs to the applicant listed on your Account application (not the person named on the Credit Card).

REDEEMING EARNED CASH BACK:

You must request redemption of AmaZing Cash Back you have earned. In order to redeem,

- You must have a minimum of \$25 earned AmaZing Cash Back.
- Your Account must be in good standing.

There are two ways to receive your AmaZing Cash Back:

- As a credit to a deposit (checking or savings) account maintained at the Affiliate Bank shown on your card.
- As a credit to your Account.

There are three ways to request redemption of AmaZing Cash Back:

- Logging in to your online banking account and selecting the “Services” tab, then selecting “Cash Back Redemption Request”.
- Calling us toll-free at the number on the back of your card (24 hours a day/7 days a week).
- Visiting a Bank financial center during regular business hours.

The deposit or credit of your AmaZing Cash Back will occur 2 to 3 business days following receipt of your redemption request.

- If you request redemption of AmaZing Cash Back by either deposit to an account that is closed, the value of the redeemed AmaZing Cash Back will be credited to your Account.
- AmaZing Cash Back credited to your Account does not qualify as a payment on your Account.
- A request to redeem AmaZing Cash Back when your Account is not in good standing will be declined.
- The Bank reserves the right to reverse the redemption of AmaZing Cash Back if it reasonably concludes that merchandise purchased through a qualified purchase transaction was returned, the transaction is deemed to be illegal or if a transaction was not a bona fide purchase of goods or services delivered or performed by a merchant.

PROGRAM RESTRICTIONS AND LIMITATIONS:

- The Program is offered in the sole discretion of the Bank and may be changed or discontinued at any time with or without notice as permitted by law.
- The Program is subject to all applicable laws and regulations.
- If your Account is enrolled in the AmaZing Rewards® for Business Program, it is ineligible for enrollment in the AmaZing Cash Back for Business Program.
- If your Account is closed or your Account’s enrollment in the Program is cancelled by you or the Bank for any reason, for example, misuse of the Program, illegal use of account, bankruptcy, etc., any earned but unredeemed AmaZing Cash Back will be forfeited.