

PNC Purchase Payback® Rewards Program

Terms and Conditions

As of October 25, 2020

PNC Purchase Payback® Rewards Program (“Purchase Payback”) is a promotional incentive program offered by **PNC Bank, National Association (“PNC,” “Issuer,” “we” or “us”)** who is the issuer of your personal Visa® debit card or Business Visa debit card (your **“Debit Card”**) or your personal Visa credit card or Business Visa credit card (your **“Credit Card”**) which is eligible to earn Purchase Payback rewards. These terms and conditions apply to the individual or business to whom the Debit Card or Credit Card is issued (**“you” or “Cardholder”**).

Eligibility: A list of Debit Cards and Credit Cards that participate in Purchase Payback is available at pnc.com/purchasepayback, or by calling us at 855-PNC-RWDS (1-855-762-7937)

Your Debit Card or Credit Card must be in Good Standing to be eligible to participate in Purchase Payback (**“Eligible Card”**). We reserve the right to determine in our sole discretion whether a particular card or Cardholder is eligible to participate in Purchase Payback.

Participation in Purchase Payback: In order to earn Purchase Payback rewards, an eligible Cardholder activates a Purchase Payback rewards offer (**“Offer”**) in PNC Online Banking or through the PNC Mobile App¹, and then fulfills the terms of the Offer by using the Eligible Card for which you have activated the Offer. There is no cost to participate in Purchase Payback.

If an Eligible Card is enrolled or linked to the PNC points® Program, then that card and any cards associated with the same account as the Eligible Card may only earn rewards in points. See the PNC points Program Rewards Terms and Conditions available at pnc.com/points for more details and limitations.

Opting Out of Purchase Payback: You may opt out or cancel your participation in Purchase Payback at any time for any Eligible Card by visiting the PNC Rewards Center in PNC Online Banking or calling 1-855-PNC-RWDS (1-855-762-7937). If you have multiple Debit Cards or Credit Cards that are Eligible Cards, you must opt out for each Eligible Card.

Qualifying Purchases: Only Qualifying Purchases with an Eligible Card under the terms of an Offer can earn rewards. A **“Qualifying Purchase”** is a purchase made with an Eligible Card at a qualifying merchant participating in Purchase Payback.

Qualifying Purchases made with an Eligible Card while the card is not in Good Standing will not accrue any rewards. Your Credit Card will be in **“Good Standing”** if your Credit Card (1) has not been assigned a stolen, lost, bankrupt, closed, revoked or charged off status, (2) is not deemed by PNC to be 30 or more days delinquent, and (3) is not in excess of the approved credit limit. Your Debit Card will be in **“Good Standing”** if your Debit Card (1) is in an active status and (2) is not lost or stolen.

If you make a Qualifying Purchase in part with your Eligible Card and in part with another form of payment, you must meet the terms of the Offer in the part of the purchase made with your Eligible Card. You will only earn rewards on that part of the purchase made with your Eligible Card.

Redeeming Purchase Payback Rewards: Cash rewards specified in the Offer will be automatically credited to the account associated with the Eligible Card (the **“Eligible Account”**). You may choose instead to have cash rewards credited to any eligible PNC checking, savings or money market account where at least all the owners (or obligated borrowers, if a Credit Card account) of the Eligible Account associated with the Eligible Card are also the owners of the other PNC checking, savings or money market account that will be credited.

For cash rewards earned with an Eligible Credit Card, you may choose instead to credit your cash rewards to the rewards balance associated with the Eligible Credit Card that earned the cash reward. You may choose among these alternatives through the PNC Rewards Center in PNC Online Banking or by calling 855-762-7937 (PNC-RWDS). Purchase Payback cash rewards and credits to rewards balances are credited by the 20th day of the following month. PNC is wholly responsible only for posting the statement credit to your account based on the data it receives from its third-party service provider.

For information on the redemption of points rewards, see the PNC points Terms and Conditions.

Forfeiture of Purchase Payback Rewards: For cash rewards earned with an Eligible Card, if you close the account you have elected to receive the cash rewards, then we will automatically credit the cash reward to another open account with the same signers and in Good Standing in the following order as available: the oldest checking account, the oldest savings account, or the oldest money market account. If you close all of your PNC checking, savings or credit card accounts that would be eligible to be credited with Purchase Payback cash rewards, then any cash rewards that have not been posted will be forfeited.

For information on the forfeiture of points rewards, see the PNC points Terms and Conditions.

You are not entitled to compensation from us or the merchant from whom you made the purchase, if applicable, or from any other entity, when your Purchase Payback rewards are forfeited for any reason.

Lost, Stolen or Damaged Cards: You will not lose your Purchase Payback rewards if the Card used to earn the rewards is lost, stolen or damaged and we provide a replacement Card, even if such replacement card has a different Card number. Refer to your account agreement for what to do if your Card is lost or stolen.

Customer Service: If you have a question regarding Purchase Payback, you can reach us at 1-855-PNC-RWDS (1-855-762-7937) or by U.S. mail at P.O. Box 3429, Pittsburgh, PA 15230.

If you choose to dispute Purchase Payback rewards credited to a Credit Card account, you must notify us in writing at PNC Bank, P.O. Box 3429, Pittsburgh, PA 15230. If you choose to dispute Purchase Payback rewards credited to a checking or savings account, you may notify us at 1-855-PNC-RWDS (1-855-762-7937) or by U.S. mail at P.O. Box 3429, Pittsburgh, PA 15230. For disputes involving Purchase Payback rewards credited to either Credit Card accounts or checking or savings accounts, you must notify us within sixty (60) days of the date of the first account statement to which your Purchase Payback dispute relates. If you do not properly notify us in this timeframe, we will have no obligation to you to adjust or correct any error. For example, if you earned a Purchase Payback reward on June 15 that appears on your statement dated July 1 and you believe that there is an error or mistake on the rewards earned, you must notify us as specified above within sixty (60) days of July 1.

If you need to contact us regarding an error or mistake involving a Purchase Payback point's reward, see the PNC points Terms and Conditions.

Changes to Purchase Payback: We may modify, restrict or change these Terms and Conditions and/or Purchase Payback at any time. We also reserve the right to suspend or terminate any part of Purchase Payback, or participation in Purchase Payback, at any time without compensation.

Agreement: By participating in Purchase Payback, you are agreeing to be bound by these terms and conditions.

Privacy: All information collected about you in connection with Purchase Payback is subject to our privacy policy, which can be found at <https://www.pnc.com/en/privacy-policy.html>. We do not share personally identifiable information about your transactions that earn Purchase Payback rewards with the participating merchants who fund the rewards.

Other Disclaimers and Limitations: We may waive any obligation you have under the terms and conditions of Purchase Payback without losing our right at a later time to enforce that same obligation. We will not lose any of our rights under the terms and conditions of Purchase Payback if we delay taking action for any reason or if we take any other action.

You hereby release and hold us and all parties associated with Purchase Payback harmless from any claim, liability or damage relating to Purchase Payback or your use of the Purchase Payback rewards.

Any Offer is void where prohibited by law.

Any other agreement between you and us for accounts for any Eligible Cards will continue to govern your use of the Debit Card or Credit Card. If there is a conflict between the other agreement and these Terms and Conditions, your account agreement and/or terms and conditions will govern in matters related to the Debit Card or Credit Card, and these Terms and Conditions will govern in matters related to Purchase Payback. In any event, your account agreement will govern Purchase Payback with respect to the law that applies to Purchase Payback, and, to the extent applicable, the resolution of legal claims through individual binding arbitration, and the waiver of any right to a trial by jury for any dispute that is not arbitrated.

You may be subject to additional terms and conditions, warranties, or other requirements of merchants participating in Purchase Payback.

Need help? Call us at 855-PNC-RWDS (1-855-762-7937) or write to us at P.O. Box 3429, Pittsburgh, PA 15230.

[1] A supported mobile device is needed to use Mobile Banking. Standard message and data rates may apply.

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PNC points is a registered mark of The PNC Financial Services Group, Inc.

PNC Purchase Payback is a registered mark of The PNC Financial Services Group, Inc.

PNC Bank, National Association (N.A.) is the creditor and issuer of the PNC Bank credit cards.

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