

# PNC Spend Wise<sup>SM</sup> Digital Subscription Credit

## Terms and Conditions as of September 13, 2025

These Terms and Conditions are for the PNC Spend Wise Digital Subscription Credit effective September 13, 2025, and replace any previous Terms and Conditions in effect for the Digital Subscription Credit.

**Please read these Terms and Conditions carefully and call us at the Customer Service number on the back of your PNC Spend Wise credit card if you have any questions.**

**Terms Used:** For purposes of these PNC Spend Wise Digital Subscription Credit Terms and Conditions ("Terms and Conditions"):

Term	Meaning
<b>Account and PNC Spend Wise Account</b>	Your PNC Spend Wise credit card account
<b>Credit Card Agreement</b>	The credit card agreement that governs your Account
<b>Digital Purchase</b>	A purchase, made by using your Account, from one or more of the merchants and/or of one or more audio streaming services, video streaming services or digital or print subscription services listed at <a href="https://pnc.com/spendwise">pnc.com/spendwise</a> . You may also obtain this information by calling the customer service number on the back of your PNC Spend Wise credit card
<b>Digital Subscription Credit</b>	A yearly Account credit of up to \$25 for Digital Purchases, as described in these <i>Terms and Conditions</i>
<b>We, our, us</b>	PNC Bank, National Association
<b>You or Your</b>	The individual who is the account holder of the PNC Spend Wise Account

**Examples used in these Terms and Conditions are for illustration purposes only and are not contract terms.**

- Each calendar year, your Account is eligible for a Digital Subscription Credit. **The total Digital Subscription Credit shall not exceed \$25 per calendar year**, even if you have one or more authorized users on your Account. **Exclusions:** The Digital Subscription Credit is not available for any subscription, even if otherwise a Digital Purchase, purchased through a third-party payment account or service, such as PayPal, or from merchant locations outside of the United States (merchant locations in U.S. Territories are considered located outside of the United States).
- Each time you or an authorized user makes a Digital Purchase, a portion or all (as applicable) of the total yearly Digital Subscription Credit shall be applied to that Digital Purchase until you reach the yearly maximum.  
**Example:** Let's assume your PNC Spend Wise Account was opened on April 5, 2025. On that date, you would be eligible for a Digital Subscription Credit for 2025. Now let's assume that on May 1, 2025, you made a Digital Purchase in the amount of \$10, on June 1, 2025, you made a Digital Purchase of \$10 and on July 1, 2025, you made a Digital Purchase in the amount of \$10. In this case, you would receive a \$10 credit for the May 1 Digital Purchase and a \$10 credit for the June 1 Digital Purchase. However, you would only receive a \$5 credit for the July 1 Digital Purchase because with the \$5 credit, you reached the maximum total \$25 Digital Subscription Credit for the 2025 calendar year.
- The Digital Subscription Credit awarded for a calendar year is only available to apply toward Digital Purchases made in that same calendar year, up to the \$25 annual maximum.  
**Example:** If you made a Digital Purchase on December 20, 2024, but it didn't post to your Account until January 2, 2025, the amount of any credit will be determined based on the amount, if any, of your available 2024 Digital Subscription Credit, not the amount of your available 2025 Digital Subscription Credit. If you had already reached the maximum 2024 Digital Subscription Credit prior to your Digital Purchase on December 20, 2024, you would not receive any credit for this Digital Purchase.

4. Your Digital Subscription Credit for the calendar year in which your Account is opened will be available beginning on the date your Account is open. Each calendar year thereafter, your Digital Subscription Credit will reset on January 1, and your Account must be open on January 1 of a calendar year to be eligible for that year's Digital Subscription Credit "reset."
5. Once the Digital Purchase posts to your Account, it typically takes 3 business days, but can take up to 8 weeks, for the credit for that Digital Purchase to post to your Account.
6. The amount of any single credit received shall not exceed the amount of the associated Digital Purchase. If the amount of a Digital Purchase exceeds the amount of your yearly Digital Subscription Credit, or the available portion thereof, we will credit your Account for the portion of your Digital Purchase equal to the amount of your available Digital Subscription Credit.
7. Any portion of the Digital Subscription Credit that is unused in a calendar year will not be available for use in any subsequent calendar year.
8. If a merchant provides a full or partial refund for a Digital Purchase, and we previously provided a credit to your Account for that Digital Purchase, we may reverse the credit we applied to your Account.
9. **Upon closure of your Account either by you or us, or upon the commencement of any proceedings by or against you under any bankruptcy or insolvency law, any unused portion of a Digital Subscription Credit is immediately and automatically forfeited.**
10. No portion of any Digital Subscription Credit to your Account is a payment on your Account. You must still make at least your required minimum payment in accordance with your Credit Card Agreement.
11. We reserve the right to alter, change and/or terminate these Terms and Conditions, at any time and for any reason, and without any responsibility or compensation to you. It is a violation of these Terms and Conditions to abuse or misuse this Digital Subscription Credit benefit. Violation of these Terms and Conditions by misusing or abusing the Digital Subscription Credit benefit may result in, without limitation and without prior notice, either of the following: (i) reversal or recoupment of the credit provided, even if your Account has been closed by you or by us; or (ii) suspension or closure of your Account. Your misuse or abuse of the Digital Subscription Credit benefit is a default under your Credit Card Agreement.
12. You are responsible for determining any tax liability for your Account.
13. We may waive any obligation you have under these Terms and Conditions without losing our right at a later time to enforce that same obligation.
14. **We will not lose any of our rights under these Terms and Conditions if we delay taking action for any reason. If we take any action not specified in these Terms and Conditions, we will not lose any rights under these Terms and Conditions.**
15. For other terms that apply to your Account, please refer to your Credit Card Agreement.
16. All information collected about you in connection with the Program is subject to our privacy policy, which can be found at [pnc.com/privacypolicy](https://pnc.com/privacypolicy).