

PNC Purchase Payback Rewards Program

Terms and Conditions

As of December 12, 2012

PNC Purchase Payback Rewards Program ("Purchase Payback") is a promotional incentive program offered by **PNC Bank, National Association** ("**PNC**," "**Issuer**," "**we**" and "**us**") who is the issuer of your personal Visa Check Card or Business Visa Check Card (your "**Check Card**") or your personal Visa Credit Card or Business Visa Credit Card (your "**Credit Card**") which is eligible to earn Purchase Payback rewards (eligibility is defined below). These terms and conditions apply to the individual to whom the Check Card or Credit Card is issued ("**you**" or "**Cardholder**") and to the business (the "**Business**") for which a Business Visa Check Card or Business Visa Credit Card is issued. In order to earn Purchase Payback rewards, an eligible cardholder activates a Purchase Payback rewards offer in PNC online banking or PNC mobile banking, and then fulfills the terms of the Purchase Payback offer using an eligible Check Card or Credit Card (each a "**Card**"), as provided for in these terms and conditions..

Eligibility

For Check Cards:

Purchase Payback rewards in *cash* are available to a personal or business Check Card other than a Check Card issued for a Health Savings Account, a check Card issued to certain types of fiduciary or other agents or other similar legal relationships or a Smart Access card ("**Eligible Check Card**"). Please contact us at 1-855-PNC-RWDS (1-855-762-7937) if you have any questions regarding whether or not your Check Card is eligible to participate.

For Credit Cards (as of January 31, 2013):

Purchase Payback rewards in *points* are only available to personal PNC points Visa, PNC points Visa Signature and PNC Flex Credit Card accounts, and Business PNC points Visa and PNC **Business Options** with points Credit Card accounts; and Purchase Payback rewards in *cash* are only available to PNC *CashBuilder* and Everyday Rewards Credit Card accounts ("**Eligible Credit Card**").

Purchase Payback rewards are not available to any other personal or business credit card account.

In order for your Check Card or Credit Card to be eligible to participate in Purchase Payback rewards, you must be a United States resident whose Check Card or Credit Card at PNC ("**Eligible Card**") is in good standing. 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

Each Eligible Card that is not enrolled or linked to the PNC points Program automatically participates in Purchase Payback with cash rewards, however, in order for Purchase Payback offers to be made available to you, you will need to use your Eligible Card to make purchases. When a Purchase Payback offer is made available to you, any Eligible Card associated with an account may activate the offer or fulfill the terms of the Purchase Payback offer that has been activated. If any Eligible Card participates in the PNC points Program then that Card and any Cards associated with the same account as the Eligible Card may only earn

Purchase Payback rewards in points. There is no cost to participate in Purchase Payback. Please be aware that if you elect to participate in Purchase Payback using services offered via a mobile device, your wireless provider's message and data rates may apply and you are responsible to your wireless provider for any such charges. You may cancel your participation in Purchase Payback at any time by visiting the PNC Rewards Center page in PNC Online Banking or calling 1-855-PNC-RWDS (1-855-762-7937).

Qualifying Purchases

Only Qualifying Purchases with an Eligible Card under the terms of an activated Purchase Payback offer ("Offer") can earn Purchase Payback rewards. A "**Qualifying Purchase**" is a purchase which is processed or submitted through the Visa U.S.A. Inc. payment system made with an Eligible Card and includes signature-based and PIN-based purchases, Internet purchases, phone or mail order purchases, or bill payments (other than to another financial institution), contactless purchase (purchase made by holding your Card or other device up to a secure reader instead of swiping your Card) or small dollar purchase for which you are not required to sign

Purchase Payback Rewards Bonus Offers

Purchase Payback rewards are earned by activating an Offer in PNC Online Banking or mobile banking and using an Eligible Card to fulfill the terms and conditions of the Offer at the specified merchant.

For Purchase Payback cash rewards, the cash rewards specified in the Offer will be automatically credited to the Eligible Account associated with the Card. You may choose instead to have Purchase Payback cash rewards credited to any PNC checking, savings or money market account where at least all the owners of the Eligible Account associated with the Check Card or all the obligated borrowers on the Credit Card account that the Card is associated with are also the owners of the other deposit account that will be credited. Also, for Purchase Payback cash rewards earned with a Credit Card, you may choose instead to credit your Purchase Payback rewards to the rewards balance associated with the Eligible Credit Card that earned the Purchase Payback cash reward. You may choose among these alternatives through the PNC Rewards Center page in Online Banking or by contacting Customer Service.

For Purchase Payback cash rewards earned with a Check 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 in good standing in the following order as available: the checking account that the Check Card is associated with,, the oldest checking account, the oldest savings account, or the oldest money market account.

For options with regard to Purchase Payback rewards in points, please see the PNC points Terms and Conditions at pnc.com/points. Purchase Payback rewards are credited by the 20th day of the following month.

If at any time an Eligible Card is not in Good Standing, Qualifying Purchases made with that Card while the Card is not in Good Standing will not accrue any Purchase Payback 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 Check Card will be in "Good Standing" if your Check 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 (known as a “split-tender” transaction), you must meet the terms of the Offer in the part of the purchase made with your Eligible Card. You will only earn Purchase Payback rewards on that part of the purchase made with your Eligible Card.

Purchase Payback Rewards Forfeiture

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. Please see the terms and conditions of PNC points Program for details on forfeiture of points. 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.

Purchase Payback Activity

You can view your offers and rewards at any time on the Rewards Center page in PNC Online Banking.

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. If your Card is lost or stolen, first call us at the telephone number provided in the Account Rules or Credit Card statement as applicable or 1-800-VISA-911 (if you do not have the Account Rules or Credit Card statement) to report the loss or theft.

Customer Service

If you have a problem or question regarding whether you earned Purchase Payback rewards from a particular Qualifying Purchase transaction or merchant, or want to ask any other 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 3469, Pittsburgh, PA 15230-9457.

If you contact us regarding an error or mistake with respect to your Purchase Payback rewards, we will use reasonable efforts to investigate and correct the error or mistake, subject to the limitations set forth in these terms and conditions. In any event, you must notify us within 60 days of the posting date (or the date of the alleged error or mistake) in order for us to undertake an investigation of the matter. We may require you to provide written confirmation of the alleged error or mistake. If we do not receive the requested written confirmation at the address and within the time frame requested by us, we may in our sole discretion determine not to correct the alleged error or mistake. If we complete our investigation of the alleged error or mistake and notify you of our determination, we have no further responsibilities should you later reassert the same alleged error or mistake. All questions or disputes regarding Purchase Payback, including eligibility or earning rewards, will be resolved by us in our sole discretion.

Changes to Purchase Payback

We may modify, restrict or change 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. In addition, if your Card participates in the PNC points Program, the terms and conditions regarding the participation of your Card in the PNC points Program (add URL link) and any other agreements between you and us (and the Business to which a Business Visa Check Card or Business Visa Credit Card was issued, as applicable) regarding the Card accounts shall continue to govern use of the Card. In the event of a conflict between such agreements and these terms and conditions, the terms and conditions of such agreements will govern, except these terms and conditions shall govern in any matter relating to Purchase Payback rewards.

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 Purchase Payback reward offer is void where prohibited by law. Notwithstanding anything in these terms and conditions to the contrary, we and any of our service providers shall have no liability to you in connection with Purchase Payback.

Privacy

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

Visa is a registered trademark of Visa International Service Association.

**Need help? Call us at:
855-PNC-RWDS (1-855-762-7937).**

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

PNC Bank, N.A., **Member FDIC**