



# PNC **BusinessOptions**<sup>®</sup> Visa Signature<sup>®</sup> Credit Card Cash Rebate Program

Terms and Conditions as of June 1, 2026

The following Terms and Conditions apply to the Visa Signature **BusinessOptions** Credit Card Cash Rebate Program (the "Program") and include provisions relating to eligibility for enrollment, Rebate accrual, redemption of Rebates awarded and other important conditions and limitations. Please read these Terms and Conditions carefully. Any use of your Visa Signature **BusinessOptions** Credit Card will constitute your acknowledgment of and agreement with all of the provisions specified below.

As used in these Terms and Conditions, "you" and "your" refer to any corporation, partnership, proprietorship or other organization ("Company") which has opened a Visa Signature **BusinessOptions** Credit Card account (the "Company Account"). "Cardmember" refers to any individual cardmember to whom a card has been issued ("sub-Account") through which Rebates are generated. "Card" means the Visa Signature **BusinessOptions** Credit Card issued for your sub-Accounts. "PNC Bank" means PNC Bank, National Association.

1. Eligibility is restricted to individuals who are U.S. residents residing in the U.S., and whose Company Account is in Good Standing. Your Company Account will be in "Good Standing" if your Account (i) has not been assigned a closed status, (ii) is not deemed by PNC Bank to be delinquent and (iii) is not in excess of the approved credit line. An individual may be a Cardmember on only one sub-Account with the Program.
2. The Company Account will earn a rebate ("Rebate") when the Card is used by Cardmembers for Net Purchases. "Net Purchases" means purchases of goods or services made by the Cardmember through the use of the Card, minus merchant credits and plus or minus purchase adjustments posted to your Company Account. The term "Net Purchases" does not include (A) finance charges, annual membership fees, balance transfers, transactions made at a financial institution (such as purchasing gift cards, money orders or travelers' checks or making loan payments), cash advance transactions (including access checks, ATM disbursements, and automated teller or cash equivalent item transactions), insurance premiums for insurance products obtained through PNC Bank or our affiliates, debt cancellation fees, late fees, overlimit fees, and other fees and charges assessed on your Account; or (B) purchases made at merchants with gambling, gaming or other non-eligible merchant category codes. PNC Bank reserves the right to exclude other merchant category codes at our discretion. A merchant category code is a code assigned to a merchant by its credit card processor to identify the merchant's type of business. PNC Bank assumes no responsibility for the accuracy of the category code assigned to any merchant.
3. The Rebate amount earned is calculated on the Company Account by multiplying the Cardmembers' combined Net Purchases by one and one half percent (1.5%).
4. Rebates generated by Cardmembers will be updated monthly on your Company Account statement. Each month your Company Account statement will reflect the status of the Rebates including beginning Rebate balance, Rebates earned, Rebates redeemed and ending Rebate balance. Rebates earned on a Company Account not in Good Standing will be forfeited, and previously earned Rebates will be forfeited if your Company Account reaches 60 days of delinquency. You are not entitled to compensation from us or any other entity, when your Rebates are forfeited for any reason.
5. Rebates are automatically redeemed as a credit to the Company Account at the end of the billing cycle in March, June, September and December each year. Rebate amounts will be rounded up or down to the nearest cent.
6. Any returns, credits, or chargebacks (each an "Adjustment") related to Net Purchases earn "negative" Rebates and such negative Rebates will reduce the total earned Rebates on your Account. The amount by which the total earned Rebates on your Account will be reduced will equal 1.5% of the amount of the Adjustment.

7. PNC Bank reserves the right to alter or change these Terms and Conditions and to alter, change and/or terminate the Program, at any time, for any reason, without any responsibility or compensation to you. For example, we may change the way Rebates are earned, redeemed, or forfeited. PNC Bank will provide written or electronic notice to you of any changes affecting outstanding transactions or Rebates. In addition, PNC Bank reserves the right to disqualify the Company Account or a Cardmember's sub-Account if there has been a violation of these Terms and Conditions, or if you have, in our sole determination, misused or abused the Program.
8. Rebates earned on your Company Account have no cash value and cannot under any circumstances whatsoever be redeemed for cash or used as payment for obligations to PNC Bank or our affiliates. Rebates are not transferable. Rebates cannot be aggregated among two or more separate Program Company Accounts. All Rebate redemptions are final.
9. You are responsible for determining any tax liability for your **BusinessOptions** Cash Rebate Program Company Account.
10. The Program is void where prohibited by federal, state or local law.