



PNC Purchase Payback® Rewards Program
Terms and Conditions

As of July 1, 2025

PNC Purchase Payback Rewards Program ("Purchase Payback") is a promotional incentive program offered by **PNC Bank, National Association** ("PNC," "Issuer," "we" or "us") to individuals and businesses to which PNC has issued an Eligible Card ("you" or "Cardholder"). By participating in Purchase Payback, you are agreeing to be bound by these Terms and Conditions.

An **"Eligible Card"** is a PNC issued Visa® debit card or Visa credit card that PNC designates as eligible to participate in Purchase Payback and that is in Good Standing. A list of debit cards and credit cards that participate in Purchase Payback is available at pnc.com/purchasepayback, or by calling us at the number on the back of your card.

Your PNC issued credit card is in **"Good Standing"** if it has not been assigned a stolen, lost, bankrupt, closed, revoked, or charged off status. Your PNC issued debit card will be in **"Good Standing"** if your debit card (1) is in an active status and (2) is not lost or stolen. A card that is not in Good Standing cannot be an Eligible Card and cannot earn Purchase Payback rewards even if we made a Purchase Payback offer to you related to that 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: You are automatically enrolled in Purchase Payback when your Eligible Card is issued. In order to earn Purchase Payback rewards, a Cardholder must fulfill the terms of the Purchase Payback rewards offer ("**Offer**") using the Eligible Card. Some Offers are automatically activated for eligible Cardholders. Other Offers must be activated by the eligible Cardholder in PNC Online Banking or through the PNC Mobile App.¹ There is no cost to participate in Purchase Payback.

If an Eligible Card is enrolled or linked to a points-based reward program, that Eligible Card may only earn rewards in points. The PNC points Program has special linking rules. See the PNC points Program Terms and Conditions for more details and limitations on linking.

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 the number on the back of your card. If you have multiple 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 under the terms of an Offer at a participating merchant.

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 the 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 ("**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 PNC 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. Additionally, if your Eligible Card is a credit card, you may choose to credit your cash rewards to the rewards balance associated with the Eligible Card that earned the cash reward.

You may choose among these alternatives through the PNC Rewards Center in PNC Online Banking or by calling the number on the back of your card. Purchase Payback cash rewards and credits to rewards balances are credited by the 20th day of the month following the date the Qualifying Purchase posts to your account. For example, if a Qualifying Purchase posts to your account on June 13th, you will receive your cash reward or credit by July 20th. 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 reward program terms and conditions that apply to your Eligible Card.

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 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 expiration (applicable to the PNC points Program only) and forfeiture of points rewards, see the reward program terms and conditions that apply to your Eligible Card.

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 Eligible Card used to earn the rewards is lost, stolen or damaged and we provide a replacement Eligible 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 by calling the number on the back of your card or by U.S. mail at P.O. BOX 1802 Dayton, OH 45401.

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 to you.

Privacy: All information collected about you in connection with Purchase Payback is subject to our privacy policy, which can be found at www.pnc.com/privacy. We may share anonymized transaction information with participating merchants, third parties and card networks to administer your benefits and rewards. We do not share any 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 these Terms and Conditions without losing our right at a later time to enforce that same obligation. We will not lose any of our rights under these Terms and Conditions 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 governing any Eligible Card will continue to govern your use of your Eligible 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 Eligible 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 the number on the back of your card or write to us at P.O. BOX 1802 Dayton, OH 45401.

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

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