

# Discover it® Card Cashback Bonus®

## Program Terms and Conditions

### Important information about the program

These Terms and Conditions give you detailed information about how our Cashback Bonus Program works. This is a separate and independent agreement from the Cardmember Agreement; however, it is subject to the Arbitration of Disputes section of the Cardmember Agreement, which is incorporated herein.

When you, or an Authorized User, use your Account or Card, it means you accept these Terms and Conditions. The word "Account" means your Discover it® Card account. This information is provided to you, the Cardmember, from us, Discover Bank, the issuer of your Discover it Card (the "Card").

### Earning Cashback Bonus

You earn cash rewards, called *Cashback Bonus*, only when they're processed, which may be after your purchase date. Some merchants may compile purchases and post them at a later date, which may be different than the day the purchase was initiated. Your *Cashback Bonus* is calculated on each purchase, accumulates daily, and is stored in your Cashback Bonus account in dollars and cents that are rounded to the nearest cent. Your accumulated *Cashback Bonus* is then applied to your Cashback Bonus account at the end of each billing period. It may take 1 – 2 billing periods after a transaction for your *Cashback Bonus* to be added.

You will not earn *Cashback Bonus* on cash advances, portion of purchases paid with rewards, balance transfers, transfers from Discover® checking or other deposit accounts, illegal transactions or on any cash you receive in connection with a purchase at the point of sale through our Cash at Checkout feature. Purchases made through third-party payment accounts, mobile or wireless card readers, digital wallets or similar technology will not be eligible if the technology does not provide sufficient transaction details for rewards qualification.

### You earn Cashback Bonus on every purchase you make with your Card, as described below

#### **5% Cashback Bonus Program Purchases**

You can earn 5% *Cashback Bonus*, up to the quarterly maximum, on purchases made at select merchants or in certain merchant categories that change throughout the year.

You must activate each quarter either online at Discover.com, through our mobile app or by calling 1-800-347-2683. We'll give you all the details for each quarter, including the type of purchases that are eligible ("Program Purchases") and any limits on the amount of *Cashback Bonus* you can earn.

#### **Your Account must be open and in good standing to activate**

We calculate your *Cashback Bonus* by multiplying your eligible Program Purchases by 5% (.05). These rewards are added to your rewards balance within 2 billing periods.

In order for a purchase to qualify for the 5% Cashback Bonus Program, the purchase date must be before or on the last day of the quarterly program. For online purchases, the purchase date may be the date when the item ships.

Merchants are assigned a Merchant Category Code (MCC), which is determined by the merchant or a payment processor in accordance with standard industry practices. The merchant category is typically assigned based on the line of business, type of products and/or services primarily sold or provided by the merchant. Merchant codes and categories can change at any time without notice, which may exclude purchases from the 5% *Cashback Bonus* promotion. For the purposes of the 5% Cashback Bonus Program, we may group certain Merchants and Merchant Category Codes (MCC) to create categories. This does not reclassify the select Merchants or MCCs in any way. Discover Bank does not assign MCCs to merchants, but we make every effort to include all relevant merchant codes for our rewards categories. Some purchases, however, may not qualify for the rewards category that you might expect. Even if you purchase items at a merchant that appears to fit in a rewards category, the merchant may not have an assigned merchant code in that rewards category. When this occurs, transactions made with that merchant will not qualify for rewards towards that specific category.

#### **All Other Purchases**

You will earn unlimited 1% *Cashback Bonus* on all purchases other than Program Purchases.

### **Promotional Offers**

From time to time, you may receive promotional offers from us ("Promotional Offers"). Each Promotional Offer will contain details on how to earn *Cashback Bonus* and any limitations that apply. Your Account must be open and in good standing as of the date we determine whether you have met the terms of the offer to receive the promotional *Cashback Bonus*.

### Using Your Rewards

To redeem rewards, your Account must be open and in good standing. Your Account must also not be used for any illegal transactions. We apply certain security measures before clearing a redemption that may limit your ability to redeem in certain channels or result in a delay. All redemptions are final.

#### **You may redeem your Cashback Bonus for:**

##### **Statement Credit**

- Credit to your Card Account—starting at a penny
- Applicable to your minimum payment if the minimum payment has not been met

##### **Electronic Deposit**

- Deposit into an eligible checking or savings account that you designate—starting at a penny
- The requested deposit will be presented to your financial institution within 3 business days

##### **Pay with Cashback Bonus**

- Pay with *Cashback Bonus* at select merchant(s)—starting at a penny
- Visit [Discover.com/redeem](https://www.discover.com/redeem) for a list of current merchant(s)

##### **Gift Cards**

- All eCertificates or physical Gift Card selections are final and cannot be returned
- Most physical Gift Cards arrive within 7 – 10 business days but please allow up to 3 weeks
- Gift Cards are subject to a minimum redemption amount

##### **Charity**

- Redeem as a charitable donation to select charities—starting at a penny

For full details about earning and redeeming rewards, visit [Discover.com](https://www.discover.com) or call 1-800-DISCOVER (1-800-347-2683) 24 hours a day/7 days a week.

### No Rewards Expiration or Forfeiture

Rewards never expire. We reserve the right to determine the method to disburse your reward balance. We will credit your Account or send you a check with your rewards balance if your Account is closed or if you have not used it within 18 months.

If your card is reported lost or stolen, you may not be able to earn or redeem rewards for approximately 24 – 48 hours. You should notify us if you do not receive a reward. We will transfer your rewards balance to your new Account if your Card is lost or stolen or if we issue you a new account number for any other reason.

### Prohibited use of Rewards Program

We reserve the right to disqualify customers from earning rewards in the event of fraud, abuse of program privileges or violation of the Terms as determined by the sole judgment of Discover. Abuse of the rewards program includes, but is not limited to, repeatedly opening or maintaining account(s) solely for the purpose of generating Rewards or solely for the purpose of purchasing gift cards.

### Additional Program Details

We may make adjustments to your rewards balance based on your Account activity. For example, we will decrease your rewards balance to correspond with the return of a purchase or the amount of a reward disbursed by us in error. In certain circumstances, it is possible to have a negative rewards balance.

You are responsible for reading the Discover it® Card Cashback Bonus Program Terms and Conditions online at [Discover.com](https://www.discover.com) in order to understand your rights and responsibilities under the Cashback Bonus Program. We may amend the terms and conditions at any time without notice.