

HOW TO EARN CASH BACK REWARDS

SAM'S CLUB® DISCOVER®

Subject to the Terms set forth below, SAM'S CLUB® cardholders are eligible to receive a rebate on purchases made with the SAM'S CLUB® DISCOVER®. Rebates are not available on SAM'S CLUB® credit card.

1. Determination of Cash Rebate Percentage. The amount of your Year-to-Date Purchases will be used to determine the percentage of each Purchase eligible for rebate. The greater the amount of Year-to-Date Purchases, the higher the rebate percentage. However, Year-to-Date Purchases over \$250,000 will not be eligible for a rebate. SAM'S CLUB® Advantage Plus members will earn a higher rebate percentage than Advantage members and non-members.

2. Rebate Tiers. The percentage of each Purchase eligible for rebate is as follows:

SAM'S CLUB ADVANTAGE PLUS MEMBERS

Amount of Year-to-Date Purchases Percentage of Purchase
(including the current Purchase) Eligible for Rebate

Up to \$1,500 0.25%

\$1,500.01 - \$3,000 0.50%

\$3,000.01 - \$5,000 1.00%

\$5,000.01 - \$10,000 1.75%

\$10,000.01 - \$250,000 2.00%

SAM'S CLUB ADVANTAGE MEMBERS AND NON-MEMBERS

Amount of Year-to-Date Purchases Percentage of Purchase
(including the current Purchase) Eligible for Rebate

Up to \$1,500 0.25%

\$1,500.01 - \$3,000 0.50%

\$3,000.01 - 250,000 1.00%

If a Purchase causes Year-to-Date Purchases to span multiple rebate tiers, the applicable rebate percentage for each spanned tier will apply to that portion of the Purchase falling within such tier. For example, if a Cardholder who is a SAM'S CLUB® Advantage member already has Year-to-Date Purchases totaling \$2,000, makes an additional \$2,000 Purchase, \$1,000 of that additional purchase would be eligible for a 0.50% rebate and the remaining \$1,000 would be eligible for a 1.00% rebate. If two or more consecutive minimum payments on the Cardholder's account are not paid when due, all accrued rebates will be forfeited and the Cardholder will not accrue any rebates until the billing period after all past due amounts are paid.

3. Issuance of Rebate Checks. After each Purchase, a Cardholder will accrue a potential rebate based on the applicable percentage. Rebate checks will be issued each February for the rebate accrued during the previous Card Year. No rebate checks will be issued if the Cardholder's account is delinquent when rebate checks are issued or for amounts of less than \$5.00. In order to receive the rebate, the rebate check must be first presented at SAM'S CLUB® with proper identification prior to the expiration date shown on the check. Rebate checks will be made out to SAM'S CLUB® and may be cashed only at a SAM'S CLUB®. Cardholders who are not members of SAM'S CLUB® may cash their rebate checks by obtaining a one-day pass at SAM'S CLUB®.

4. Loss of Rebates. A Cardholder will forfeit all accrued, unpaid rebates in the following circumstances:

- If two or more consecutive minimum payments on the Cardholder's account are not paid when due;
- If the Cardholder's account is closed for any reason (other than as a result of a lost or stolen card, in which case all accrued rebates will be applied to the replacement card);
- If the two or more consecutive minimum payments on the Cardholder's account have not been paid when due when rebate checks are issued;
- If the accrued rebate is less than \$5.00 when rebate checks are issued; or
- If the Cardholder's SAM'S CLUB® membership lapses or terminates.

5. Other Conditions. Rebate checks expire on the expiration date printed on the front of the checks. These Terms may be changed or discontinued at any time without notice. Changes may include, among other things, modifying the amount of Purchases required to qualify for the various potential rebate tiers, changing the rebate percentages, imposing additional restrictions, or terminating the program. Cardholder acknowledges that the rebate program is a promotional program as to which no consideration has been paid by the Cardholder. Cardholder further acknowledges that no rebate is earned until all conditions precedent, including presentment of the rebate check at a SAM'S CLUB® location prior to the expiration date occurs.

6. Definitions - As used herein, the following terms will have the following meanings:

"Card" means the SAM'S CLUB® DISCOVER®.

"Cardholders" means the person to whom the Card was issued.

"Card Year" means a calendar year.

"Purchase" means a purchase of merchandise or services for personal, family or household use using the SAM'S CLUB® DISCOVER®. Use of the Account at any wholesale or grocery merchants, including websites, conducting business using the following names, does not qualify as a Purchase and any transactions at these merchants will not accrue points: BJ's Wholesale Club, Core Mark, Costco, GFS Marketplace, Gordon Food Services, Grocery Supply Company, Jetto Cash & Carry, Restaurant Depot, and Sysco, GAMA Wholesale (Greater Austin Merchants Cooperative Association), Harbor Wholesale Grocery Inc, Unified Western Grocers, PITCO Foods, The HT Hackney Co, and The C.D. Hartnett Company. Purchase does not include any other type of Card transaction, including cash advances, Quick Cash, convenience checks or balance transfers. Purchases made for other than personal, family or household use are not eligible for a rebate. "Terms" means these terms for how to earn cash back rewards. "Year-to-Date Purchases" means the amount, at the time each Purchase is posted to the Cardholder's account, of net Card purchases (total Card purchases minus returns and adjustments) posted to the Cardholder's account during the Card Year. At the beginning of each Card Year, the amount of Year-to-Date Purchases will be reset to zero.