

CARNIVAL™ MASTERCARD® REWARD RULES

This document contains the official Reward Rules for the Carnival Mastercard Account (“Account”) issued by Barclays Bank Delaware (“Barclays,” “we,” “us,” or “our”) and includes important conditions and limitations (“Reward Rules”) for your Account Rewards program (“Program”). Use of your Account constitutes your acceptance of each of the terms described below and the terms of the Cardmember Agreement (“Cardmember Agreement”). “You,” “your” or “primary cardmember” means the person who applied for the Account. Capitalized terms not defined in these Reward Rules have the meaning ascribed to them in the Cardmember Agreement.

The Privacy Policy for Barclays is available online at [BarclaysUS.com](https://www.BarclaysUS.com). You agree that Barclays and Carnival will share information to the extent needed to administer the Program.

Reward Rules Administration

The Program and Reward Rules are administered by Barclays located in Wilmington, DE. We reserve the right to modify, amend or terminate the Reward Rules and the Program at any time with or without notice. You can review current Reward Rules any time by logging in to your Account at [BarclaysUS.com](https://www.BarclaysUS.com).

Gift card/eGift cards/certificates, merchandise, travel redemptions and onboard amenities are administered by IDS Ohio, Inc. (“InComm InCentives”) an independent company not affiliated with Barclays or Carnival. InComm InCentives Terms and Conditions (“Rewards Terms & Conditions”) specific to the aforementioned redemptions are available at [BarclaysUS.com](https://www.BarclaysUS.com) on the Shop page.

To maintain your eligibility for participation in the Program through use of the Account:

- You must maintain an open Account that is in good standing. “Good Standing” means your Account is not in default under your Cardmember Agreement with us (in “Good Standing”).
- You must be an individual (corporations, partnerships, and other entities may not participate) and use the Account only for personal, family or household expenses.

Important Information about FunPoints®

- As long as the Program continues and the Account is open and in Good Standing, there is no limit to the total FunPoints you can earn and your FunPoints will not expire.
- You may not earn FunPoints during any period in which your Account is past due.

- If you have a rewards balance on your account that meets the minimum redemption requirement(s), you will have 60 days from the Account closure date to redeem any outstanding FunPoints, as long as your Account, at the time of closure, was not closed for any reasons outlined in the **FunPoints Forfeiture Section**.
- All FunPoints earned by the primary cardmember and any authorized user(s) will be added to the primary cardmember's FunPoints balance.
- If you do not receive credit for earned FunPoints, please contact the Customer Service number on the back of your card.
- You have no property rights or other legal interest in FunPoints. FunPoint amounts have no cash value or value of any kind until they are fully redeemed. FunPoints may not be transferred or assigned.
- Participation in the Program through use of your Account is subject to all applicable laws and regulations. The sale or barter of any FunPoints offered through the Program earned through use of the Account, other than by us or Carnival, is expressly prohibited.
- You are solely responsible for any taxes that may be owed as a result of FunPoints earned and/or redeemed. Please consult your tax advisor if you have tax questions about the Program. Barclays does not provide tax advice.
- You can view a summary of your FunPoints earned through the use of your Account on your monthly Account billing statement or by logging into BarclaysUS.com.

Earning FunPoints®

You earn FunPoints for purchases less credits, returns and adjustments ("Net Purchases") made by you and/or any authorized user(s) of the Account as follows:

- You earn 2 FunPoints for every \$1 spent on Net Purchases on Carnival Cruise Line and with the brands of the World's Leading Cruise Lines (AIDA, Costa, Cunard, Holland America Line, Princess Cruises, P&O Cruises Australia, P&O Cruises UK, Seabourn, and Fathom). Brands are subject to change. For a complete list, please visit worldsleadingcruiselines.com.
- You earn 1 FunPoint for every \$1 spent on all other Net Purchases.

- Purchases must be submitted by merchants using the merchant category codes for purchases in the above specified categories to qualify for the additional FunPoints. Barclays, Carnival and brands of the World's Leading Cruise Lines (AIDA, Costa, Cunard, Holland America Line, Princess Cruises, P&O Cruises Australia, P&O Cruises UK, Seabourn, and Fathom) are not responsible for incorrectly coded purchases. Additional FunPoints may not be earned if the merchant submits the purchase using a mobile or wireless card reader or if you use a mobile or digital wallet to pay for the purchase. Additionally, purchases made through third parties, including online marketplaces and resellers, or using a third-party payment account will not earn additional FunPoints.
- Balance transfers, cash advances (including cash equivalent transactions such as, but not limited to, the use of your Account to obtain money orders, traveler's checks, foreign currency and lottery tickets), fees, interest charges and unauthorized/fraudulent purchases are not considered Net Purchases and do not earn FunPoints.

Bonus FunPoints

From time to time, we may offer bonuses of FunPoints or other incentives to new Carnival Mastercard cardmembers in connection with an application for a new account. These bonuses and/or incentives are intended for applicants who are not and have not previously been Carnival Mastercard cardmembers. You understand and agree that you may no longer be eligible for any bonuses and/or incentives in connection with a new Carnival Mastercard account after this Account is opened. If you receive a bonus or incentive for which you are not eligible due to your status as a current or former Carnival Mastercard cardmember, we may revoke the bonus or incentive, or reduce your FunPoints by the amount of the bonus or incentive, or charge your Account for the fair value of the bonus or incentive, in our sole discretion.

Redeeming FunPoints

- You have the option to redeem your FunPoints for statement credits towards Carnival purchases, gift card/eGift cards/certificates, merchandise, travel redemptions and onboard amenities. Redemptions toward statement credits on eligible Carnival purchases and onboard amenities offer the best values. See sections titled Statement Credit Redemptions and Onboard Amenities for more details.
- Redemption start at 3,300 FunPoints for \$25.
- The primary cardmember can redeem FunPoints, either by phone or by logging in to their Account online. Any authorized user(s) on the Account is able to redeem FunPoints by phone.

- To redeem, visit [BarclaysUS.com](https://www.BarclaysUS.com) or call the number on the back of your card.
- Barclays is not responsible for unauthorized redemptions on your Account.
- All redemptions are final. FunPoints can't be returned, refunded, exchanged or credited, unless otherwise specified.

Statement Credits Redemptions

- You may redeem FunPoints for statement credits toward eligible Carnival purchases made using your Account.
- Carnival purchases from the following categories that are equal to or greater than \$50 and are posted to your Account within the prior 180 days are eligible for statement credit redemptions:
 - Carnival purchases. Statement credit redemption value toward Carnival Cruise Line purchases will vary based on the amount of the Carnival purchase as follows:
 - Carnival Net Purchases starting at \$50.00 and up to \$1,499.99 will be at a 1.00% redemption value.
 - Carnival Net Purchases starting at \$1,500 and up to \$5,000 will be at a 1.50% redemption value.
 - World's Leading Cruise Lines (AIDA, Costa, Cunard, Holland America Line, Princess Cruises, P&O Cruises Australia, P&O Cruises UK, Seabourn, and Fathom) transactions. Brands are subject to change. For a complete list, please visit [worldsleadingcruiselines.com](https://www.worldsleadingcruiselines.com). The statement credit redemption value for World's Leading Cruise Lines redemptions will be at a 1% value.
 - Airline or hotel statement credit redemptions will be at a .90% value.
- If you do not have enough FunPoints available to redeem for the full purchase amount, you will only be able to redeem within \$50 statement credit increments between \$50 and \$5,000.
- Redemptions for FunPoints statement credits start at 5,000 FunPoints for \$50.
- The credit will be posted to your Account within 1-2 business days and will appear on your Account billing statement within 1 billing cycle.
- Statement credits reduce your Account balance but cannot be applied toward any minimum payment requirement and are otherwise subject to the terms and conditions applicable to your Account.
- There is no maximum to the number of FunPoints that may be redeemed in any billing cycle.

- Airline and hotel purchases must be submitted by merchants using the merchant category codes for purchases in these categories to qualify for statement credit redemption.
 - Airlines: Airline purchases are defined as air carriers, airlines, airports, airport terminals and flying fields as identified by the merchant category codes.
 - Hotels: Hotel purchases are defined as lodging-hotels, motels and resorts as identified by the merchant category code.

Onboard Amenities

- You may redeem FunPoints for onboard amenities and packages to be delivered onboard the ship during your Carnival cruise and are only available in conjunction with an applicable cruise vacation. In the event that an item is unavailable or temporarily out of stock, the item may be substituted at Carnival's discretion. An onboard gift voucher may not be redeemed for onboard credit and has no cash value. To allow time for Carnival to process these requests, redemptions for onboard amenities will be accepted up to 15 days prior to your cruise departure date.

Gift Card/eGift Cards/Certificates Redemptions

- Redemptions for gift cards/eGift cards/certificates start at 3,300 FunPoints for \$25.
- The selection of gift cards/eGift cards/certificates are subject to availability and the number of FunPoints needed to redeem for them may change at any time.
- Terms of gift cards/eGift cards/certificates redemptions are subject to the rules of the merchant and may be viewed online at [BarclaysUS.com](https://www.BarclaysUS.com) at the time of redemption. Each merchant/provider has the right to place restrictions on the use of its gift cards/eGift cards or gift certificates. Gift cards/eGift cards/certificates are not exchangeable, refundable, transferable or redeemable for cash, cannot be replaced if lost or stolen and are void where prohibited.
- Once you redeem for an eGift card, you must visit the Rewards Redemption History page at [BarclaysUS.com](https://www.BarclaysUS.com) to retrieve your eGift card and to view the requirements for using your eGift card. The eGift card will be available for 12 months from the date of redemption, as long as your account is open and in Good Standing.
- Additional terms and restrictions apply. For complete details, you can review the Rewards Terms & Conditions at [BarclaysUS.com](https://www.BarclaysUS.com) on the Shop page.

Merchandise Redemptions

- The selection of merchandise items is subject to availability and the number of FunPoints needed to redeem them may change at any time.
- If applicable, any purchase, price and return protection and extended warranty coverage associated with your Account are not applicable to rewards. The manufacturer's warranty, if any, applies to items offered. Please check product terms and conditions online at [BarclaysUS.com](https://www.BarclaysUS.com) at the time of redemption for additional product information details.
- Velvet Glove delivery is available on select products. Additional details are available online at [BarclaysUS.com](https://www.BarclaysUS.com) at the time of redemption.

Additional terms and restrictions apply. For complete details, you can review the Rewards Terms & Conditions at [BarclaysUS.com](https://www.BarclaysUS.com) on the Shop page.

- Merchandise is nonrefundable and nonreturnable.
- **Mail Delivery:** If the merchandise you received is damaged or defective, you must contact the customer service number on the back of your card immediately and the merchandise must be returned within 30 days of delivery. No exchanges or returns are accepted after 30 days. Products must be in their original packaging. All parts must be included in the package before credit will be issued or a replacement of the damaged or defective merchandise will be shipped.
- **Velvet Glove Delivery:** Should you find an issue with the merchandise, you should refuse the delivery, ask the carrier to re-package and remove the merchandise from your premises, and contact the customer service number on the back of your card. Once you accept delivery, no refunds, exchanges, or replacements will be allowed.

Travel Redemptions

- You may redeem FunPoints for airfare, hotel and car rentals when you book through InComm InCentives on [BarclaysUS.com](https://www.BarclaysUS.com) or by calling the customer service number on the back of your card. All air, hotels and car rentals travel must be booked through InComm InCentives. No other travel agency may be used for these offers. You may redeem FunPoints for a scheduled ticket on a participating major airline carrier, provided that the fares and schedules are found on, and the ability to generate a ticket (electronic or paper) is possible through the Global Distribution System (GDS). GDS provides the same flights and fares available to travel agencies, but lower fares may be available elsewhere, e.g. from charters, wholesalers, consolidators and any Internet fares that are not published and/or available through GDS.

- Redemptions start at 10,000 FunPoints toward an airline ticket, hotel or car rental.
- All airline bookings are final and non-refundable unless a refundable ticket is redeemed.
- If you cancel a non-refundable booking, you will forfeit your FunPoints redeemed for that booking and may incur additional airline fees.
- If you cancel a refundable booking, you must call the number on the back of your card to process the cancellation. Your FunPoints minus any airline fees, if applicable, will be added to your FunPoints balance within 30 days of cancellation. We cannot guarantee your FunPoints will be refunded to your FunPoints balance if you contact the airline directly to cancel a refundable fare ticket.
- Barclays, Carnival and InComm InCentives are not responsible for the performance of any airline, communication of airline schedule changes or any other changes made by the airline. Airline reservations should be reconfirmed by the primary cardmember or designated traveler at least 72 hours prior to departure. All reservations are subject to the conditions of carriage, supply or business of the service provider, which include exclusions and limitations of liability. The primary cardmember or designated traveler is responsible for obtaining a valid government-issued photo ID and the appropriate international travel documentation such as passports and visas.
- There are no restrictions or blackout dates for eligible or participating airfare redemptions.
- For complete details, you can review the Rewards Terms & Conditions at [BarclaysUS.com](https://www.BarclaysUS.com) on the Travel page.

Additional Benefits

10% Statement Credit Back

When you use your Account to purchase a Carnival shore excursion on [Carnival.com](https://www.Carnival.com) prior to your cruise, you will receive a 10% discount on the shore excursion package (taxes and fees are not included in the discount). This discount will appear on the same billing statement as the shore excursion package purchase. Shore excursions may be booked online prior to sailing up until the Pre-Sail cut-off time of 11:30 pm ET, the evening prior to the cruise departure. The statement credit will be posted to your Account within 1-2 business days and will appear on your Account billing statement within 1 billing cycle.

FunPoints Restrictions

If your Account is closed for any of the following reasons, your FunPoints earned will be forfeited if/based upon:

- You or any authorized user(s) on the Account engages in any fraudulent or illegal activity through the use of your Account.
- You, or any authorized user(s) on the Account engage in any activity that is deemed to be abusive or gaming conduct, as determined by us in our sole discretion. Abusive or gaming activity includes, but is not limited to, obtaining or using an account to maximize rewards earned in a manner that is not consistent with typical consumer activity and/or multiple credit card account applications/openings, as determined by us in our sole discretion.
- You or any authorized user(s) on the Account have negative public record information identified.
- Your history of Account usage.
- Your Account is delinquent, as determined by Barclays in its sole discretion.
- You or any authorized user(s) on the Account violate any of the Account Rewards Rules.
- Your Account is otherwise in default under your Cardmember Agreement with us.

Limitation and Release of Liability

By participating in the Program and accepting and using FunPoints earned through the Program, you (on your behalf and on behalf of any person to whom you give the benefits from the Program) release, discharge and hold harmless Barclays, Carnival and their respective parent companies, subsidiaries, affiliates, agents, administrators, employees, officers, directors, successors and assignees from all claims, damages or liability including, but not limited to, physical injury or death, arising out of participation in the Program or travel taken or use of products purchased in connection with the Program. Barclays, Carnival, and InComm InCentives are not responsible for unauthorized redemptions on your Account. Barclays has no liability in case of disagreement over issuance of FunPoints, items received through redemptions, or a cardmember's right to redeem or possess FunPoints.

Important General Program Disclosures

Barclays reserves the right to correct inaccurate FunPoints values represented on statements, our website and/or our mobile app, at our sole discretion. We may, at our sole discretion, cancel, modify, restrict or terminate the Program or any aspects or features of the Program at any time without prior notice. All interpretations of the Reward Rules shall be at our sole discretion. Other significant terms may apply. All trademarks and service marks belong to their respective owners. We are not responsible for typographical errors or omissions in this document, website, mobile app, or any marketing materials. FunPoints cannot be combined with other discount or reward programs unless specifically authorized by us.

Customer Service

If you have any questions about the Program, please contact the Customer Service phone number on the back of your card.

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