

WYNDHAM REWARDS EARNER® PLUS CARD ACCOUNT REWARD RULES

This document contains the official reward rules for the Wyndham Rewards Earner® Plus Card account (“Card Account”) issued by Barclays Bank Delaware (“Barclays,” “we,” “us,” or “our”) and includes important conditions and limitations (“Card Account Reward Rules”). Use of your Card 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 Card Account. Capitalized terms not defined in these Card Account Reward Rules have the meaning ascribed to them in the Cardmember Agreement.

Barclays is solely responsible for establishing these Card Account Reward Rules and for communicating with Wyndham Rewards, Inc., as described below to administer the Card Account Reward Rules. Certain of the Card Account benefits are fulfilled under the Wyndham Rewards program (the “Wyndham Rewards Program” or “Program”), which is a loyalty program offered by Wyndham Rewards, Inc., and is not a product or program of Barclays.

Wyndham Rewards, Inc. is an indirect subsidiary of Wyndham Hotel Group, LLC and its successors and assigns (collectively, “Wyndham”). Wyndham Rewards, Inc. is solely responsible for establishing the terms and conditions of your participation in the Wyndham Rewards Program, Wyndham Rewards member account (“Member Account”), and Wyndham Rewards points (“Points”) accumulation therein. All Wyndham Rewards Program terms and conditions apply. Wyndham Rewards, Inc. may change or terminate the Wyndham Rewards Program in accordance with its terms and conditions. For a complete explanation of the Wyndham Rewards Program’s terms and conditions, go to WyndhamRewards.com/terms.

Card Account Reward Rules Administration

The Card Account Reward Rules are administered by Barclays located in Wilmington, DE. We reserve the right to modify, amend or terminate the Card Account Reward Rules at any time with or without notice. You can review current Card Account Reward Rules any time by logging in to your Card Account at BarclaysUS.com.

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

- You must maintain an open Card Account that is in good standing. “Good Standing” means your Card 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 Card Account only for personal, family or household expenses.
- If your participation in the Program is canceled any Points earned during that billing cycle but not yet sent to Wyndham may be forfeited. See WyndhamRewards.com/terms for details.

Wyndham Rewards Membership

- If your existing Wyndham Rewards Member Account number was included in the application, you are already enrolled in the Program. Points earned through the Card Account will be credited to your Wyndham Rewards Member Account.
- If the Wyndham Rewards Member Account number that you provided is found to be invalid, or you did not provide us with the Wyndham Rewards Member Account number, you consent to and will be enrolled in the Program and a new Wyndham Rewards Member Account number will be assigned to you.
- Only one Wyndham Rewards Member Account number will be applied per Card Account.

Wyndham Membership Level Benefits

The primary cardmember will receive Wyndham Rewards Platinum Level in his or her Wyndham Rewards Program membership. This benefit is not available to authorized users through the Wyndham Rewards Earner[®] Plus Card. Please allow 2-8 weeks after Card Account opening for this update to be made to the primary cardmember’s Wyndham Rewards Program membership. Subject to the Wyndham Rewards Terms & Conditions, the primary cardmember will continue to receive Wyndham Rewards Platinum Level through the Wyndham Rewards Earner[®] Plus Card as long as the Card Account is open and in Good Standing. You can achieve other Wyndham Rewards Program levels by meeting Wyndham Rewards Program eligibility requirements. Wyndham reserves the right to change or cancel the member level program and benefits at any time with or without notice. For details on the Terms and Conditions of the Wyndham Rewards Program levels and benefits, please visit WyndhamRewards.com/levels.

Important Information about Points

- As long as the Program continues and the Card Account is open and in Good Standing, there is no limit to the total Points you can earn using your Card Account.
- You may not earn Points during any period in which your Card Account is past due.
- All Points earned by the primary cardmember and any authorized user(s), through use of the Card Account, will be transferred to the primary cardmember's Program account after the close of each Card Account billing statement. Your Program account is subject to the Program terms and conditions, located at WyndhamRewards.com/terms, which includes expiration and forfeiture policies.
- If you do not receive credit for earned Points through use of your Card Account, please contact the Customer Service number on the back of your credit card.
- You have no property rights or other legal interest in Points. Points have no cash value or value of any kind until they are fully redeemed. Points may not be assigned or transferred.
- You are responsible for any tax liability related to participating in the Program.
- Participation in the Program through use of your Card Account is subject to all applicable laws and regulations. The sale or barter of any Points offered through the Program earned through use of the Card Account, other than by us or Wyndham, is expressly prohibited.
- You can view a summary of your Points earned through the use of your Card Account on your monthly Card Account billing statement or by logging into BarclaysUS.com. Your total Program account Points balance is available by calling 866-443-6180 or online at WyndhamRewards.com.
- Barclays is not responsible for adding the Points to your Program account, for arranging or providing for any goods or services related to the use of Points, for any delay, failure, or refusal by Wyndham to add or redeem Points, or for any decision by Wyndham to revoke or cancel Points or membership in the Program. Once we transfer Points earned through use of the Card Account after the close of each Card Account billing cycle, Wyndham is responsible for adding the Points to your Program account.

Earning Points

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

- You earn 6 Points for every \$1 spent on eligible Net Purchases made with the Card Account at Hotels by Wyndham (“Hotels by Wyndham”) (e.g., those purchases that appear on your folio for the stay). For more information, please call Wyndham Rewards Member Services at 866-443-6180.
- You earn 6 Points for every \$1 spent on eligible Net Purchases made with the Card Account on gas. Qualifying gas purchases are defined as automated fuel dispensers and service stations, as identified by the merchant category codes.
- You earn 4 Points for every \$1 spent on eligible Net Purchases made with the Card Account at participating Club Wyndham[®], WorldMark[®] by Wyndham and Shell Vacations Club[®] properties (e.g., those purchases that appear on your folio for the stay); on eligible maintenance fee payments related to Club Wyndham, WorldMark by Wyndham and Shell Vacations Club accounts; and on eligible timeshare loan payments to Wyndham Vacation Resorts, Inc., Wyndham Resort Development Corporation, Shell Vacations, LLC, and related developer affiliates and partners. For more information on Wyndham Destinations, including an overview of resorts, please visit WyndhamDestinations.com.
- You earn 4 Points for every \$1 spent on eligible Net Purchases made with the Card Account at restaurants and grocery stores (excluding Target[®] and Walmart[®]). Qualifying restaurant purchases are defined as: Restaurants and Fast Food restaurants, as identified by the merchant category codes. Qualifying grocery store purchases are defined as grocery stores, as identified by the merchant category codes, excluding Target[®] and Walmart[®]. Please note some merchants that sell grocery items are not included in this category. For example, warehouse clubs, drug stores, discount stores and merchants that sell a limited number of grocery items are not included.
- You earn 1 Point for every \$1 spent on all other Net Purchases (excluding timeshare down payment purchases to Wyndham Vacation Resorts, Inc., Wyndham Resort Development Corporation, Shell Vacations, LLC, and related developer affiliates and partners).

- Purchases must be submitted by merchants using the merchant category codes for purchases in the above specified categories to qualify for the additional Points. Barclays and Wyndham Rewards, Inc. are not responsible for incorrectly coded purchases. Additional Points 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 Points.
- Balance transfers, cash advances (including cash equivalent transactions such as, but not limited to, the use of your Card 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 Points.

Bonus Points

From time to time, we may offer bonuses of Points or other incentives to new Wyndham Rewards Earner[®] Plus cardmembers in connection with an application for a new card account. These bonuses and/or incentives are intended for applicants who are not and have not previously been Wyndham Rewards Earner[®] Plus cardmembers. You understand and agree that you may no longer be eligible for any bonuses and/or incentives in connection with a new Wyndham Rewards Earner[®] Plus Card account after this Card 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 Wyndham Rewards Earner[®] Plus cardmember, we may revoke the bonus or incentive, or reduce your Points by the amount of the bonus or incentive, or charge your Card Account for the fair value of the bonus or incentive, in our sole discretion.

Annual Anniversary Bonus Points

You will earn 7,500 bonus Points after paying the renewal annual fee in full within the first 90 days of the Card Account anniversary date. Your renewal annual fee may not be paid in full within 90 days if you pay only your minimum payment due amount as reflected on your statement each month. The bonus will be reflected on the billing cycle date of the month or the following month in which you have qualified to earn the bonus. Please allow 8-12 weeks for bonus Points to be deposited into your Program account after the renewal annual fee has been paid. The renewal annual fee is considered paid when the cardmember makes payments greater than or equal to the disclosed annual fee. Each year, you must pay your renewal annual fee in full to receive your anniversary bonus. This offer may be canceled at any time without notice.

Additional Benefits

Cardmember Redemption Discount

You will receive a 10% redemption discount when redeeming Wyndham Rewards Points for Go Free award nights. For more information on this redemption discount, visit WyndhamRewards.com/terms/cardmemberegoofree for additional details.

Wyndham Rewards Cardmember Rate

You will receive an additional discount when booking the Wyndham Rewards Member Rate at participating properties; for more information, please visit WyndhamRewards.com/terms/cardmemberrate for additional details.

Redeeming Points

Wyndham manages the Program including redemption. You can obtain information regarding the redemption options available by calling 866-443-6180 or online at WyndhamRewards.com.

Points Forfeiture

If your Card Account is closed for any of the following reasons, your Points earned during that billing cycle but not yet sent to Wyndham will be forfeited and/or we may request that Wyndham make corresponding adjustments to or invalidate Points earned through use of your Card Account and transferred to your Wyndham Rewards Earner[®] Plus Card Account if/based upon:

- You or any authorized user(s) on the Card Account engages in any fraudulent or illegal activity through the use of your Card Account.

- You, or any authorized user(s) on the Card 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 Card Account have negative public record information identified.
- Your history of Card Account usage.
- Your Card Account is delinquent, as determined by Barclays in its sole discretion.
- You or any authorized user(s) on the Card Account violate any of the Card Account Rewards Rules.
- Your Card Account is otherwise in default under your Cardmember Agreement with us.

Responsibility of the Parties/Information Sharing

Barclays has no authority regarding the Program and is not responsible for any goods or services offered by Wyndham. You authorize Barclays to share information about your Card Account with Wyndham, Wyndham Destinations, Inc., and their subsidiaries and affiliates and authorize Wyndham, Wyndham Destinations, Inc., and their subsidiaries and affiliates to share information about your Program membership, to the extent needed to administer the Program and the Card Account. You also agree that Barclays may share Card Account information as set forth in Barclays Privacy Policy. The Privacy Policy for Barclays is available online at [BarclaysUS.com](https://www.barclays.com/us/privacy-policy). Wyndham, Wyndham Destinations, Inc., and their respective parent companies and subsidiaries are not a party to the Cardmember Agreement between you and Barclays, does not participate in any extension of credit, and have no authority regarding the Card Account and are not responsible for any goods or services offered by Barclays. For details on how Wyndham may use your information, please see the Wyndham Privacy Notice at [wyndhamhotels.com/about-us/privacy-notice-more-info](https://www.wyndhamhotels.com/about-us/privacy-notice-more-info) and terms and conditions of the Program at [WyndhamRewards.com/terms](https://www.wyndhamrewards.com/terms). For details on how Wyndham Destinations, Inc., may use your information, please view Wyndham Destinations Privacy Policy Notice at [wyndhamdestinations.com/us/en/privacy-notice](https://www.wyndhamdestinations.com/us/en/privacy-notice).

Limitation and Release of Liability

By participating in the Program through use of the Card Account and accepting and using Points and other benefits earned through use of the Card Account, you (on your behalf and on behalf of any person to whom you give the benefits from the Program through the use of the Card Account) release, discharge and hold harmless Barclays, Wyndham Rewards, Inc., Wyndham Destinations, Inc., and their its 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 through use of the Card Account or travel taken or use of products purchased in connection with the Program through use of the Card Account. Barclays has no liability in case of disagreement over issuance of Points, items received through redemptions, or a cardmember's right to redeem or possess Points.

Important General Program Disclosures

Barclays reserves the right to correct inaccurate Points 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 Card Account Reward Rules or any aspects or features of the Card Account Reward Rules at any time without prior notice. All interpretations of the Card Account Reward Rules shall be in our sole discretion. Other significant terms may apply. All trademarks and service marks belong to their respective owners. Barclays is not responsible for typographical errors or omissions in this document, website, mobile app, or any marketing materials. Points earned through use of the Card Account cannot be combined with other discount or reward programs unless specifically authorized by us or Wyndham.

Customer Service

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

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