

JETBLUE PLUS MASTERCARD® REWARD RULES

This document contains the official reward rules for the JetBlue Plus Mastercard 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 JetBlue Airways Corporation (“JetBlue”) as described below to administer the Card Account Reward Rules. Certain Card Account benefits are fulfilled under TrueBlue® (the “Program”), which is a frequent flyer program offered by JetBlue and is not a product or program of Barclays.

JetBlue is solely responsible for establishing the terms and conditions of your participation in the TrueBlue Program, TrueBlue membership account (“Membership Account”) and points (“TrueBlue points”) accumulation therein. Terms and conditions of the Program are published by JetBlue at jetblue.com and JetBlue reserves the right to change or cancel the Program and Program rules at any time with or without prior notice.

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 cancelled, any TrueBlue points earned during that billing cycle but not yet sent to JetBlue may be forfeited. See jetblue.com for details.
- If your Membership Account is closed, for any reason, your Card Account may be closed. Upon closure of your Membership Account, you will forfeit all Card Account benefits fulfilled under the Program and any TrueBlue points earned during that billing cycle but not yet sent to JetBlue.
- Upon closure of your Card Account all benefits associated with the Card Account will be forfeited.

Program Membership

- If your Membership Account number was included in the application, we will add that number to your Card Account automatically. We may also use other information on your application to determine if you have a TrueBlue Card Account. If your email account is already associated with a Membership Account that cannot be attributed to you, you may need to provide another email address to register for TrueBlue or you may not be able to access all benefits associated with the Membership Account.
- If the Membership Account number that you provided is found to be invalid or you did not provide us with a Membership Account number, a new Membership Account number will be assigned to you and added to your Card Account.
- Only one Membership Account number will be established per Card Account, and assigned to the primary cardmember on that Card Account.

Important Information about TrueBlue Points

- As long as the Program continues and the Card Account is open and in Good Standing, there is no limit to the total TrueBlue points you can earn using your Card Account.
- You may not earn TrueBlue points during any period in which your Card Account is past due.
- All TrueBlue 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 Membership Account after the close of each Card Account billing statement. Your Membership Account is subject to the Program terms and conditions, located at jetblue.com, which includes expiration and forfeiture policies.
- If you do not receive credit for earned TrueBlue 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 TrueBlue points. TrueBlue points earned and not yet transferred to JetBlue, have no cash value or value of any kind. After TrueBlue points are transferred please, refer to the Program Rules at jetblue.com for details on the value of TrueBlue points.
- 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 TrueBlue points offered through the Program earned through use of the Card Account, other than by us or JetBlue, is expressly prohibited.
- You can view a summary of your TrueBlue 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 Membership Account TrueBlue points balance is available by calling 1.800.JETBLUE or online at jetblue.com.
- Barclays is not responsible for adding the TrueBlue points to your Program Membership Account, for arranging or providing for any goods or services related to the use of TrueBlue points, for any delay, failure, or refusal by JetBlue to add or redeem TrueBlue points, or for any decision by JetBlue to revoke or cancel TrueBlue points or membership in the Program. Once we transfer TrueBlue points earned through use of the Card Account after the close of each Card Account billing cycle, JetBlue is responsible for adding the TrueBlue points to your Program.

Earning TrueBlue Points

You earn TrueBlue 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 TrueBlue points for every \$1 spent on eligible Net Purchases made with the Card Account on tickets, goods and services purchased directly from JetBlue (“JetBlue Purchases”). Eligible JetBlue Purchases are items billed by JetBlue as merchant of record booked through JetBlue channels (jetblue.com, JetBlue reservations, JetBlue Vacations and JetBlue airport ticket counters). Products or services that do not qualify as JetBlue Purchases are car rentals or hotel reservations purchased outside of a JetBlue vacations package, and purchases of TrueBlue points.

- You earn 2 TrueBlue points for every \$1 spent on Net Purchases made with the Card Account on goods and services purchased directly at restaurants and eligible grocery stores, as determined by the merchant category code. Qualifying restaurant purchases are categorized as: Restaurants, Bars and Fast Food Restaurants. Qualifying grocery store purchases are categorized as Grocery Stores and Supermarkets. Please note that large warehouse-type stores (Target®, Walmart® and Costco) are generally not classified as grocery stores.
- You earn 1 TrueBlue point for every \$1 spent on all other Net Purchases.
- TrueBlue points earned will be posted to the primary cardmember's TrueBlue Membership Account in 4-6 weeks following earning activity.
- Purchases must be submitted by merchants using the merchant category codes for purchases in the above specified categories to qualify for the additional TrueBlue points. Barclays and JetBlue are not responsible for incorrectly coded purchases. Additional TrueBlue 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 TrueBlue 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 TrueBlue points.

Anniversary TrueBlue Points Bonus

On your Card Account anniversary, 5,000 TrueBlue points bonus will be credited to your Membership Account as long as your Card Account remains open and in Good Standing. A maximum of 5,000 anniversary TrueBlue points bonus can be earned per year regardless of the amount of Net Purchases made. TrueBlue points bonus typically post 4-6 weeks after your Card Account anniversary.

Redeeming TrueBlue Points

JetBlue manages the Program including redemption and fares available for redemption. You can obtain information regarding the redemption options available by calling 1.800.JETBLUE or online at jetblue.com.

TrueBlue Points Forfeiture

If your Card Account is closed for any of the following reasons, your JetBlue points earned during that billing cycle but not yet sent to JetBlue will be forfeited and/or we may request that JetBlue make corresponding adjustments to or invalidate TrueBlue points earned through use of your Card Account and transferred to your JetBlue Plus Mastercard 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.
- Your TrueBlue Membership Account number is closed.

Additional Benefits of Your Account

Free First Checked Bag

The primary cardmember and up to 3 travel companions on the same reservation each receive their first checked bag free on JetBlue-operated flights that do not include their first checked bag free. All ticket purchases (original and exchanges) must be made with the JetBlue Plus Mastercard Card Account and the cardmember's Membership Account number must be entered at the time of booking. This benefit will not be available for travel on codeshare flights booked with a JetBlue flight number but operated by another airline. Applicable overweight and excess baggage fees will apply. For benefit to apply, the Card Account must be open 7 days prior to air travel AND reservation must include the primary cardmember's Membership Account number 7 days prior to air travel. If your Card Account is closed for any reason, these benefits will be cancelled. Applicable terms and conditions are subject to change without notice.

JetBlue Plus Mastercard primary cardmembers will get their first checked bag free of charge for flights operated by JetBlue that do not include first checked bag free. In addition, up to 3 companions traveling with the eligible primary cardmember will also get their first checked bag free of charge if they are listed in the same reservation. This benefit will not be available for travel on codeshare flights booked with a JetBlue flight number but operated by another airline. Waiver of bag fee does not apply to overweight or oversized bags. This benefit cannot be combined with any existing TrueBlue Program benefits, including any waiver of baggage charges. Please see jetblue.com/travel/baggage/ more information on JetBlue's checked baggage policy including eligible fares, for baggage weight and size restrictions. Applicable terms and conditions are subject to change without notice.

Mosaic

Mosaic, JetBlue's highest tier of loyalty, offers additional TrueBlue points, benefits and perks. Mosaic can be earned by either spending with your JetBlue Plus Mastercard Account or flying JetBlue. The primary cardmember will qualify for Mosaic if you spend \$50,000 in Net Purchases (based on purchase date) made between January 1 and December 31 each calendar year. Mosaic is earned, in addition to the TrueBlue points earned for Net Purchases made on the Card Account or flying JetBlue. Net Purchases exclude returned goods and services, cash advances, convenience checks, transferred balances, credits, fees and interest charges. Purchases made through additional cards on the primary cardmember's Card Account (by authorized users) will count toward the primary cardmember's qualifying spend. Please allow 4-6 weeks for Mosaic once you have qualified. Cardmembers who qualify for Mosaic will be eligible for the remainder of the current calendar year and the following calendar year. See jetblue.com for full details on the Mosaic program.

Select offers/benefits may not be achievable based on the assigned credit line and ability to maintain that credit line.

50% Savings on Inflight Food and Drink Purchases

Cardmembers in Good Standing will qualify for a 50% savings on eligible inflight food and drink purchases. Eligible purchases include the inflight of cocktails, beer, wine and meals on JetBlue-operated flights when purchases on their Card Account. Savings do not apply to any other inflight purchases, such as pillows, earphones or upgraded seats or cabins. This offer is available on eligible flights as long as supplies last. This savings will appear as a Card Account statement credit 4-6 weeks after the transaction is posted to the cardmember's Card Account.

Get 10% TrueBlue Points After Taking Award Flights

With the award flight ("Award Flight") redemption bonus, you will receive 10% of your TrueBlue points back as a bonus after you redeem for and travel on a JetBlue-operated Award Flight. For example, if you redeem a JetBlue-operated Award Flight using 20,000 TrueBlue points, 2,000 of your TrueBlue points will be deposited back into your Membership Account after you take the flight. This Award Flight redemption bonus will be deposited into your Membership Account 4-6 weeks after your JetBlue-operated Award Flight. There is no maximum number of bonus TrueBlue points you can receive annually with this benefit. This bonus only applies to the TrueBlue points redeemed from the primary cardmember's Membership Account. For the benefit to apply, your Card Account must be open at the time of travel on your JetBlue-operated Award Flight. In the event that you change JetBlue Mastercard products, you will receive this bonus based upon the product you hold at the time of your travel on your JetBlue-operated Award Flight. Please note if you can change to a different JetBlue Mastercard product, you may no longer qualify for this benefit.

\$100 Statement Credit After Purchasing a Vacations Package

For each calendar year that you purchase a JetBlue Vacations package of \$100 or more with your Card Account at jetblue.com or 1-800-JETBLUE, you will receive a \$100 statement credit. Your purchase must be \$50 or more, less returns and credits, to receive this benefit. Limit of one \$100 statement credit per calendar year per Card Account. Your Card Account will be billed for the full price of the JetBlue Vacations package. The statement credit will appear 6-8 weeks after the qualifying purchase is posted to your Card Account. Your Card Account will not be eligible to receive the statement credit if it is closed or in default under your Cardmember Agreement at the time of fulfillment.

Responsibility of the Parties/Information Sharing

Barclays has no authority regarding the Program and is not responsible for any goods or services offered by JetBlue. You authorize Barclays to share information about your Card Account with JetBlue and its affiliates and authorize JetBlue 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. JetBlue is not a party to the Cardmember Agreement between you and Barclays, does not participate in any extension of credit, and has no authority regarding the Card Account and is not responsible for any goods or services offered by Barclays. You agree that as a cardmember you may be auto-enrolled in the TrueBlue dining program, which is subject to the TrueBlue dining terms and conditions available online at truebluedining.com. For details on how JetBlue and Membership Account may use your information, please see the terms and conditions of the Program at jetblue.com/legal/privacy/.

Limitation and Release of Liability

By participating in the Program through use of the Card Account and accepting and using TrueBlue 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, JetBlue, and 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 TrueBlue points, items received through redemptions, or a cardmember's right to redeem or possess TrueBlue points.

Important General Program Disclosures

Barclays reserves the right to correct inaccurate TrueBlue point 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. TrueBlue points earned through use of the Card Account cannot be combined with other discount or reward programs unless specifically authorized by us or JetBlue.

JetBlue, JetBlue Card and TrueBlue are trademarks of JetBlue Airways Corporation. The JetBlue World Mastercard (JetBlue Plus Card) is issued by Barclays Bank Delaware (Barclays) pursuant to a license from Mastercard International Incorporated. World Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

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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