

Orange Bank & Trust Company
uChoose® Rewards Points Terms and Conditions
Executive Business Credit Card

Welcome to the uChoose Rewards® Program. If You participate in the uChoose Rewards Program, You agree to the following uChoose terms and conditions (“Terms and Conditions”). These Terms and Conditions are the agreement between Fiserv Solutions, LLC, as the operator and administrator of the uChoose Rewards Program on behalf of Orange Bank & Trust Company, and You for Your participation in the uChoose Rewards Program. These Terms and Conditions relate only to the uChoose Rewards Program as offered by Operator on behalf of Orange Bank & Trust Company. Your Account agreement provided by Orange Bank & Trust Company, which is a separate document, outlines the terms and conditions for your Account and associated card that You have with Orange Bank & Trust Company.

Definitions

In the uChoose Rewards Program, these terms have the following meanings:

1. "Account" refers to an Executive business credit card account opened at Orange Bank & Trust Company.
2. "We," "Our," or "Operator" means Fiserv Solutions, LLC, the operator and administrator of the Program and its subcontractors.
3. "Program" or "uChoose Rewards Program" means the program that allows Participants to earn and redeem points for rewards.
4. "Rewards Points Account" means the account that tracks points earned by the Participant.
5. "You," "Your," or "Participant" means the individual(s) who is using the Executive business credit card of Orange Bank & Trust Company to obtain points that qualify for rewards.

Eligibility

1. Eligibility is subject at all times to the discretion of Orange Bank & Trust Company. Participants must have an active and open Account with Orange Bank & Trust Company to participating in the Program, which may include charging or usage privileges.
2. Eligibility is restricted to Participants that have an Account statement mailing address within the 50 United States, the District of Columbia, United States territories, or United States military address (such as APO).
3. This Program is available to your Executive Business Credit Card, provided you remain in good standing with Orange Bank & Trust Company.

Program Administration

1. Orange Bank & Trust Company reserves the right to cancel or temporarily suspend the Program at any time without advance notice, which may result in the cancellation of outstanding points. Orange Bank & Trust Company has the right to change the Program without advance notice to You.
2. Orange Bank & Trust Company and Fiserv Solutions, LLC each have the right to monitor all Rewards Point Account activity. Orange Bank & Trust Company and its 3rd Party each reserves the right to cancel any Program membership in the event of fraud, abuse of program privileges, or violation of the Program rules; including any attempt to sell, exchange, or transfer points, or any instrument exchangeable for points. If You have conducted any fraudulent activity, Orange Bank & Trust Company and Fiserv Solutions, LLC reserves the right to take any necessary legal action and may have grounds to confiscate any rewards redeemed as a result of such activity. In addition, You may be liable for monetary losses to Orange Bank & Trust Company and Fiserv Solutions, LLC, including litigation costs and damages and you will not be allowed to participate in the Program in the future.

3. We may, at any time and without prior notice, (i) change, limit or terminate any aspect of the Program, or (ii) update, amend or terminate these Terms and Conditions in whole or in part. Changes may affect outstanding transactions and points.

Point Accrual

1. You will earn 1 point for every dollar spent on qualifying net purchase (purchases less returns) as designated by Orange Bank & Trust Company. Orange Bank & Trust Company determines the points earning rate for all transactions and when points begin to accrue. No retroactive points will accrue.

20,000 Bonus Points will be rewarded when you spend \$2,000.00 in qualifying net purchases (purchases less returns) as designated by Orange Bank & Trust Company within the first three months from the approval date.

Returns are subject to the return policy of the retailer from which you made your purchase. If you return or cancel an item, points are also reversed from that sale.

Exchanges also make purchases from participating retailers made through www.uchooserewards.com ineligible for rewards, as when merchandise is exchanged, the merchant cancels the order and replaces it with a new one. Since the new order was not made through the program website points cannot be tracked. Because of this, the retailer will not pass the points to uChoose Rewards which means uChoose Rewards cannot access the points to put in your account.

To avoid losing your rebate on exchanges, please make sure all returns are final. Once your refund is credited to your card, place the order again through the uChoose Rewards website to be sure you receive points on your purchase.

2. Transactions from lost, canceled, or stolen credit cards; or fraudulent purchases will not earn points.
3. Participants will not earn points if the Account has been closed, whether closed by Participant or Orange Bank & Trust Company. Once the Account is closed, points will not be credited and points will be immediately forfeited and cannot be redeemed. Orange Bank & Trust Company will determine what constitutes a closed Account.
4. The Program is based on net purchases only and does not include cash advances, balance transfers, or wire transfers. It also does not include any fees posted to your Account, including (but not limited to) late fees, over limit fees, and finance charges.
5. Rewards Points earned during a calendar month are posted to the Participant's Rewards Points Account by the 1st day of the following month; provided, however, in the event a qualified Purchase in a month has not completed posting to your Account as of the last day of such month then we may delay posting the corresponding Rewards Points to your Rewards Points Account until the 1st day of the second (2nd) calendar month following the month in which the Purchase was made. Qualifying Purchases that have not been cleared or posted to a Participant's Rewards Points Account are not eligible for redemption.
6. Dollar and cents amounts will be rounded down to the nearest whole dollar amount when calculating points earned.
7. Point balances are available for view online.
8. Points cannot be transferred from one Rewards Point Account to another Rewards Point Account.
9. Points from multiple Accounts may be pooled together at the discretion of Orange Bank & Trust Company.
10. Points may not be assigned, transferred and/or pledged to any third party. Participant has no property rights or other legal interests in points.
11. Participant is responsible for any personal tax liability that may be related to participation in the Program.
12. If your Rewards Point Account does not represent the correct number of points that you should have been awarded, Orange Bank & Trust Company and Fiserv Solutions, LLC reserves the right to adjust your

point balance. If you have been awarded points in error or if you believe your Rewards Point Account has been the subject of any suspicious activity, please contact the Orange Bank & Trust Company or Fiserv Solutions, LLC immediately using the "Contact Us" feature of the Program website.

13. If you believe that you have made purchases that should have resulted in the addition of Rewards to your accumulated Rewards balance, and you see that the Rewards have not been reflected within thirty (30) days of your purchase, please contact us within ninety days of the date of such purchase and we will investigate the situation. (If you wait longer than ninety (90) days, your ability to claim the Rewards will be considered waived.)

Redeeming Points

1. No cash refunds or partial awards will be issued upon redemption of points.
2. Program points may not be used with any other discount or coupon offer.
3. All points must be redeemed using either (i) the Program website located at www.uChooseRewards.com, or (ii) through the third-party participating merchants in the Pay with Points program.
4. If you have questions about the Program, those questions can be sent to the Orange Bank & Trust Company and Fiserv Solutions, LLC using the "Contact Us" feature of the Program website or emailing us directly at cards@orangebanktrust.com
5. Points will be redeemable only if your Rewards Points Account is open and in good standing.
6. The Participant must redeem points, but another person may use the ticket(s) or rewards. The Participant is responsible for any tax liability or other charges related to participation in the Program or redemption of points, and for payment of any taxes or charges. Examples of such charges include without limitation, baggage charges, departure taxes, or other charges that may have been assessed by government entities.
7. Orange Bank & Trust Company reserves the right to disqualify any Participant from participating in the Program and to invalidate all points for abuse, fraud, or any violation of the Program Terms and Conditions.
8. Orange Bank & Trust Company and Fiserv Solutions, LLC and suppliers are not responsible for the replacement of lost, stolen, or damaged documents awarded for the redemption of points.
9. Orange Bank & Trust Company reserves the right to pass on any processing and/or surcharge fees that may be incurred on the rewards.

Miscellaneous

1. You acknowledge and agree that as part of the Program certain rewards information about You and Your Rewards Points Account may be provided to merchants and other parties involved in the Program and Your transactions and that you consent to this sharing. You acknowledge and agree that Orange Bank & Trust Company and Fiserv Solutions, LLC has no control over and liability for any use of such information by those third parties.
2. Orange Bank & Trust Company and Fiserv Solutions, LLC has no liability for disagreements regarding points. Orange Bank & Trust Company decisions regarding points and point discrepancies will be final.
3. You agree to comply with all applicable laws, rules, statutes, ordinances, and regulations in connection with Your participation in the Program and Your use of goods and services.
4. NONE OF OPERATOR OR THE SUPPLIER OF ANY REWARDS (INCLUDING EACH OF THEIR AGENTS, AFFILIATES OR EMPLOYEES) (TOGETHER, "PROVIDERS") MAKE ANY WARRANTY OR REPRESENTATION OF ANY KIND, EXPRESS OR IMPLIED, REGARDING THIS PROGRAM AND THE WEBSITE, AND/OR ANY CONTENT, DATA, SOFTWARE, MATERIALS, INFORMATION, PRODUCTS, SERVICES AND/OR OPERATION OF THE PROGRAM OR THE WEBSITE ALL OF WHICH ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. YOU EXPRESSLY AGREE THAT THE USE OF THIS WEBSITE AND THE PROGRAM IS AT YOUR SOLE RISK. PROVIDERS EXPRESSLY DISCLAIM ANY REPRESENTATION OR WARRANTY,

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8. SOME STATES/JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR LIMITATION OF LIABILITY FOR CERTAIN DAMAGES. IF THESE LAWS APPLY TO YOU, SOME OR ALL OF THE ABOVE DISCLAIMERS, EXCLUSIONS, OR LIMITATIONS MAY NOT APPLY TO YOU, AND YOU MAY HAVE ADDITIONAL RIGHTS.
9. You agree to indemnify, defend, hold harmless, and release the Providers and any merchants participating in the rewards, including any rewards that, after receipt, may be lost, stolen, or destroyed, from any claims, liabilities, obligations, actions, or damages (including reasonable attorneys fees) arising out of any breach of the Program, these Terms and Conditions, or any terms provided to you by Orange Bank & Trust Company in connection with the Program, by You or by anyone using the Program or Your points, Rewards Point Account, or other Accounts. All participating merchants are in no way affiliated with or responsible for the Program administration.
10. If any of these Terms and Conditions are determined to be illegal, invalid or otherwise unenforceable by reason of the laws of any state or country in which these terms are intended to be effective, then to the extent and within the jurisdiction in which that term is illegal, invalid or unenforceable, it shall be severed and deleted from these terms and the remaining terms shall survive, remain in full force and effect and continue to be binding and enforceable.
11. The Program and these Terms and Conditions are subject to the laws of the State of New York, without any reference to its choice of law provisions.

Other Terms and Conditions

There are additional terms and conditions associated with the Program and the redemption of rewards points for merchandise, travel, event tickets, activities and gift cards. Visit the Program website located at

www.uChooseRewards.com to view the details of those redemption options and their associated terms and conditions. Additionally, the Pay with Points feature of the Program involves certain participating third-party e-commerce merchants that will accept your rewards points under the Program through such merchant's own reward redemption programs. Your use of reward points at these participating merchants through Pay with Points is also subject to the terms and conditions of such participating merchants. Visit the Program website located at www.uChooseRewards.com to view the participating merchants in Pay with Points and their associated website links where you can find terms and conditions for the participating Pay with Point merchants.

You also acknowledge and agree to comply with the Privacy Notice found at www.uChooseRewards.com

Transactions from lost, canceled, stolen or temporary credit or debit cards; or fraudulent purchases will not earn points.

Merchandise Terms & Conditions

Merchandise orders cannot be canceled once they have been placed through the uChoose Rewards website. Instead, those orders must be returned upon arrival. Please see the Merchandise Return Policies & Process, below, for more information. **Merchandise cannot be shipped to PO Boxes.**

Merchandise prices include shipping and handling. Shipping and handling prices are determined at the time of selection and vary based on the number of items in your purchase as well as your selection of standard or expedited shipping speeds.

When you order merchandise, the physical address selected for delivery must match the address provided to Fiserv Solutions, LLC by Orange Bank & Trust Company. In the event you attempt to select an alternative address for your proposed order that does not match the address we have received from Orange Bank & Trust Company we will deny your order request. Please contact Orange Bank & Trust Company if you would like to place any orders and send to an alternative address so that you can update the address on file.

Merchandise Return Policies & Process

Most new, unopened items returned within 30 days of shipment can be returned for either a replacement item or a refund of points. If you've received an incorrect or defective item, you can choose to receive the correct functioning merchandise or a full refund of your points including shipping and handling. **Restocking fees in addition to shipping and handling fees may be applied on items returned that are not damaged or the wrong item.** This would be deducted from the amount of points refunded to your account for a return.

There are some exceptions where returns are not allowed:

- Hazardous items that are gas-powered or contain flammable liquids
- Computer laptops and desktops more than 14 days after delivery
- Any product missing the serial number or UPC
- Gift cards/certificates
- Gourmet gift baskets

Also, items that are opened, used or shipped more than 30 days ago may not be eligible for an exchange or refund.

Return Process

1. Contact the Online Returns Center
 - a. You will need either your order confirmation or shipping document to provide certain information like order number, item number and item name. Providing all requested information will expedite processing.
 - b. Click here for UChoose Merchandise Support to access the return request email. Complete requested information and click submit.

- c. You will receive an acknowledgement email within one business day that your request has been received.
 - d. Within three business days you will receive an email validating if the item is eligible for return and providing you with return instructions including any applicable shipping labels.
2. Return Merchandise
- a. Return labels must be used for all exchange and refunds within the time frame designated (usually 10 calendar days); once the label expires the item is no longer eligible for return.
 - b. Each return mailing label is coded for a specific shipment and specific items; please do not include items from other orders, or other items and/or shipment from the same order, in the same box, or you will not receive the correct refund.
 - c. For special items that require a pickup by UPS, a “call-tag” will be issued. UPS will attempt a pickup at the address on the order during the next 3 business days. No specific time can be provided for the pickup as this is dependent upon the UPS route in the area.
 - d. If specialty carrier is required for large items, the carrier will call the phone number on the order to arrange a pickup date and time.
 - e. Return labels, call tags and carrier pick-ups are valid only for returns shipped within the U.S.
3. Receive Points within 4 weeks after merchandise is received by the rewards center.
- a. Eligible UChoose Points will be deposited back to the participant’s account.
 - i. Email notification will be sent once points have been deposited to your account.
 - ii. Validate your points return on your UChoose Points Detail page of the UChoose Website (www.uchooserewards.com)
4. Replacement items are typically shipped within 4 weeks of the merchandise being received by the rewards center.
- a. All shipping addresses must be within the U.S. and cannot be P.O. boxes.
 - b. If the item is unavailable a refund of UChoose Points will be created.
 - i. Eligible UChoose Points will be deposited back to the participant’s account.
 - ii. Email notification will be sent once points have been deposited to your account.
 - iii. Validate your points return on your UChoose Points Detail page of the UChoose Website (www.uchooserewards.com)

Return Guidelines

Some product lines have special restrictions or return policies. Review the table below to understand the returns policy for the various product lines.

Books Computer Games DVDs Electronics Music Videos Video Games Software	These items must be unopened and still in their plastic wrap unless the item is damaged or defective upon opening of the item’s packaging.
Large Screen TV delivered by freight carrier	Inspect your television carefully for damage while the shipper is still present. If you discover any damage, please refuse delivery and the shipper will remove the TV and your order will be worked for a refund. Do not sign the shipper’s release form unless you have inspected the TV for damages. All cabling or additional installation is your responsibility. Your signature on the carriers delivery receipt acknowledges that you understand the return policy. If you accept delivery and later find out that the television is not working properly, please review package enclosures to see if the problem is covered by a manufacturer’s in-home service

	warranty. If you are unable to locate warranty information for a particular model, contact the manufacturer.
Outdoor Living Tools & Hardware Kitchen	These items must be unopened and still in their original packaging, unless the item is damaged or defective upon your opening of the item's packaging. For safety reasons, items that use flammable liquids or gases cannot be returned. Please contact the manufacturer directly for service, warranty, return, and refund information.
Apparel	These items must be unopened and still in their original packaging, unless the item is damaged or defective upon your opening of the item's packaging. It must be in its original condition with all tags and packaging intact.
Gourmet Food	We cannot accept returns on gourmet food items including candy, gift baskets, or any other food items.
Health & Personal Care	Items must be unopened and in new condition. We cannot accept returns of products that have special shipping restrictions imposed by the U.S. Department of Transportation.
Jewelry & Accessories	These items must be unopened and still in their original packaging, unless the item is damaged or defective upon your opening of the item's packaging.
Computers	Computers which have been opened are subject to a 15% restocking fee to be deducted from the total amount the customer is refunded. Computers may not be returned more than 14 days from the date of delivery.

Please Note:

- If you do not use the Online Returns Center and choose to work directly with the merchant, the Online Returns Center will not be able to assist you.
- Merchant direct returns only allow exchanges; return for uChoose Rewards Points will not be an option.
- Online Returns Center provides a traceable, insured return method for high value items. If you choose to work directly with the merchant, we recommend using a traceable U.S.P.S. or UPS shipping method and insure any items valued more than \$500. Shipping costs including insurance will be at the participant's expense.

Backordered Items

Items which are on back order for more than sixty (60) days may be cancelled due to unavailability; a full refund of points will be processed for the item(s) cancelled.

Travel Terms & Conditions

All redemptions from the Travel section are final. We are unable to process refunds, exchanges or cancellations.

Flights	Non-refundable and non-transferable
Hotels & Other Travel Products	Non-refundable and non-transferable

Booking Windows: Bookings are subject to advance purchase booking windows. The online booking tool will not allow searches within the advance purchase booking window. Advance purchase requirements are as follows:

- Flights: 5 Day Advance Required
- Hotels: 5 Day Advance Required
- Cars: 7 Day Advance Required

Flights

- All airline purchases are **non-refundable and non-transferable**.
- Should you have any questions, contact the airline (operator) directly. All reservations must be made in the exact name of each person traveling. U.S. billing and delivery address, if applicable, are required. It is the customer's responsibility to review the final amount of reservation prior to ending the booking and making a purchase.
- When you place travel redemption orders, the email address or physical address, as applicable, must match the email address or physical address provided to us by your financial institution. In the event you select an alternative email address or physical address for your proposed order that does not match the address we have received from your financial institution we will deny your order request. Please contact your financial institution if you would like to place redemption orders and send to an alternative address.
- You can book up to 8 seats within one transaction; however, there must be more Adult tickets than Children tickets (i.e., 5 Adults and 3 Children).

VACATION RENTALS

A. Vacation Rentals may be booked on the same day. Vacation Rental policies, including refunds and cancellation policies, are displayed on the website for each property. Due to various property rules, date restrictions over high-demand periods, and other special circumstances, property cancellation terms are subject to change at any time prior to purchase. For more information on details specific to the property, please refer to the cancellation policy on the property website or contact the property directly by following the instructions in the order confirmation received at the time of booking.

B. No shows are non-refundable and will result in a total forfeiture of payment and Points without credit due.

C. Requests for cancellations or modifications must be completed through the Program for all cancellation or modification requests. Cancellations or modifications handled by the property directly may result in no refund. Vacation Rentals can only be canceled in full. You cannot cancel just a portion of the reservation. If you desire to shorten your length of stay, you will need to cancel the entire reservation and rebook a new reservation.

D. In the event of an involuntary cancellation due to weather, war, terrorism, epidemic outbreak, natural disaster, acts of civil unrest or other acts of God, property cancellation fees may be waived at the discretion of the property.

E. Policies for children and pets vary by property. Child and pet benefits may be extended should a property offer them.

F. Any charges for incidentals that you incur while traveling are not included in your reservation rate and must be paid directly to the property. These include, but are not limited to, resort fees, parking fees, room service, telephone fees, internet usage fees, in-room movies, mini-bar charges, gratuities, babysitting, pet fees and other incidentals. The property will assess these fees, charges, and surcharges upon checkout. Please check with the property for additional information on incidental charges.

G. Reservations do not include services not specified in the reservation confirmation.

- H. Minimum age for the primary traveler is 18 years of age at time of stay, but some properties have different age requirements for booking.
- I. Travel Suppliers will attempt to notify guests of property renovation or refurbishment as reasonably soon as Travel Suppliers are notified by the property; however, the Program and Aspire are not liable if the property has failed to notify you in advance.
- J. Reservations are restricted to a maximum of 21 days. If you need stay for more than 21 days, you will need to make another reservation.
- K. Reservations are restricted to a maximum of 11 months in advance.
- L. Availability of accommodation in the same property for extra guests is not guaranteed.
- M. Check-in hours may be limited depending on the property. Please refer to the Check In & Check Out instructions section of the email confirmation you received at the time of booking.
- N. Instructions for gaining access to the property will vary based on the type of property booked. The Check In & Check Out instructions section of the email confirmation you received at the time of booking will contain this information.

Hotels and Other Travel Products

- Packages and tours containing an air component will be subject to policies regarding flights. Hotel requests for specific features (non-smoking, bedding) are not guaranteed by Operator or Supplier. Generally, although not guaranteed, bedding in the U.S. and Canada hotels is as follows: Single consists of a room with one bed; Double consists of a room with either one large bed for two people or two single beds; and Triple/Quad consists of a room with two beds accommodating up to 3-4 people. Requests for rollaway beds and cribs may result in additional charges payable directly to the hotel. Star ratings are for informational purposes only and are not a guarantee or warranty of any kind by Operator. All content of this site is correct, but it is subject to amendment without notice. All content is published in good faith, but Operator cannot guarantee the accuracy of all information provided by suppliers. Operator reserves the right, in its sole discretion, to cancel any bookings made on this site for Groups and/or charge purchasers credit card for any additional fees and costs related thereto.
- Most advertised air inclusive package prices are per person, double occupancy and include room, air & all applicable taxes. Hotel only prices are per room including all taxes. Reservations depend on availability of travel products and are subject to confirmation upon payment. Rates do not apply to conventions, and customers using these rates in connection with attending a convention will be assessed additional surcharges and/or Operator may cancel the reservation. Air inclusive package prices include federal segment fees, airport passenger facilities charges (PFCs) of up to \$24 per person and September 11th Security Fee of up to \$10 per person. Mexico packages include foreign departure taxes, customs fees, immigration fees, airport improvement, agricultural and health fees of up to \$90 per person. All rates/fees are subject to change without notice. Children rates apply only when sharing a room with two paying adults and/or subject to suppliers' rules. Additional charges for cribs, rollaway beds, infant car seats and similar special request items will be the responsibility of the guest and will be paid directly to the hotel or rental car agency. Generally, children 15 and under may not travel alone and must be accompanied by an adult. Hotel check-in and other travel product age restrictions may apply. Rates do not include incidentals such as meals and beverages, shows, tours not specifically included in the package, tips, telephone calls, liquor, laundry or other items of a personal nature not otherwise specified in the quoted rates or which are excluded from the price. All personal charges must be paid at the time of service, prior to departure from the hotel, upon return of the rental car, or as designated by supplier. A major credit card or cash deposit may be required upon check-in at the hotel and at time of car rental.

International Travel

- U.S. Citizens are required to present at flight check-in a valid U.S. passport. Hospital certificates are not acceptable. Children under the age of 18 years old must present a valid U.S. passport or an original county or state-issued birth certificate or a certified copy of a county or state-issued birth certificate. Hospital certificates are not acceptable. A notarized letter of permission to carry the child outside U.S. borders is required from any legal parent or guardian not traveling with the child. In cases of divorce, the original custody papers verifying full custody to the traveling parent eliminates the need for a notarized letter. Non-US. Citizens may require specific documentation related to their citizenship including a valid passport and visas (requirements vary by country). Visas and other special documents are the responsibility of the traveler including all costs involved. We highly recommend all non-US. Citizens contact the United States State Department directly for documentation requirements required for your country of origin. U.S. citizens and non-U.S. citizens are responsible for obtaining current information regarding entry requirements and security.
- OPERATOR is an independent contractor which makes arrangement with third party suppliers for services and accommodations. OPERATOR is not an agent of the customer, or of other parties providing travel-related services. All travel documents are issued subject to the terms and conditions specified by such suppliers. Neither OPERATOR nor any of its agents or employees, shall be held liable for, and by accepting these documents customer waives any claim against all such parties for, a) any loss of or damage to property or injury to any person caused by reason of any defect, negligence, or other wrongful act of omission of, or any failure of performance of any kind by any other transportation company, supplier or supplier; b) any inconvenience, loss of enjoyment, mental distress or other similar matter; c) any delayed departure, missed connections, substitutions of accommodations, terminations of service, or changes in fares and rates; and d) any cancellation or double booking of reservations or tickets beyond the control of OPERATOR. In no event shall OPERATOR be responsible for any amount other than the lesser of the price paid by the customer for the booking minus any fees charged to Operator. OPERATOR reserves the right to accept, decline, retain or remove any person as a member of the tour or package program at any time. All purchases are subject to these Terms and Conditions. Operator does not endorse any particular travel product.

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Event Tickets Terms & Conditions

- **All Ticket redemptions are final. We are unable to process refunds, exchanges or cancellations.** Should the event be postponed, tickets will be honored for the rescheduled date.

General

This site acts as an intermediary between buyers and ticket brokers to facilitate the purchase and sale of event tickets and as such, is not directly involved in the actual ticket sale transaction between the buyers and ticket brokers. The following are the rules or Terms that govern use of the Web site ("Site") by you, the user of the Site (User). By using or visiting the Site, User expressly agrees to be bound by these Terms and to follow these Terms and all applicable laws and regulations governing the Site. We reserve the right to change these Terms at any time, effective immediately upon posting on the Site.

Orders

- Orders through this site will be fulfilled by one of our networks of participating brokers. **All redemptions are final.** Since tickets are a one-of-a-kind item and not replaceable, there are **no refunds, exchanges or cancellations.** If an event is postponed, tickets will be honored for the rescheduled date. New tickets will not need to be issued. If an event is cancelled without a rescheduled date, User will need to contact the program headquarters for a refund. The Fulfilling Broker may require the User to return the supplied tickets at Users expense before receiving any refund User may be entitled to due to cancellation. Any shipping and handling charges are not refundable. When User receives tickets, User should keep them in a safe place. Please note that direct sunlight or heat may damage tickets.
- Occasionally tickets ordered may no longer be available at the price or in the quantity originally ordered at the time the order is received. If equivalent or better seat locations are available at the same price, and User has chosen to be automatically upgraded, the Fulfilling Broker will fill the order with the alternative seat locations. If User has not chosen to be automatically upgraded, a representative from the program headquarters may contact User to discuss alternative seat locations.
- For certain events, tickets may not be available for immediate shipment. In this case, a representative from the program headquarters will contact User with notification of an approximate shipping date. Tickets will be shipped when available.
- When you order event tickets the email address or physical address, as applicable, must match the email address or physical address provided to Fiserv Solutions, LLC by Orange Bank & Trust Company. In the

event you select an alternative email address or physical address for your proposed order that does not match the address Fiserv Solutions, LLC have received from Orange Bank & Trust Company we will deny your order request. Please contact Orange Bank & Trust Company if you would like to order event tickets and send to an alternative address.

Gift Card Terms & Conditions

All physical Gift Card prices include standard shipping and handling (excludes expedited shipping charges). Shipping and handling prices are determined at the time of selection and vary based on the number of cards in your purchase as well as your selection of standard or expedited shipping speeds.

For orders of physical Gift Card totaling less than \$300, you will have the option to ship the Gift Cards either via standard shipping or expedited shipping. Gift Cards shipped with standard shipping will be delivered by the USPS and are sent without tracking.

Physical Gift Card orders totaling \$300 and over automatically require expedited shipping to ensure they are tracked to their destination. This means you will not have the option to ship your Gift Cards via standard shipping.

Expedited shipping includes an additional fee, which will be funded by your points and is disclosed at check-out.

Expedited orders cannot be shipped to PO Boxes. These are fraud control measures required by our suppliers.

When you order Gift Cards (including both physical and digital Gift Cards) the email address or physical address, as applicable, must match the email address or physical address provided to Fiserv Solutions, LLC by Orange Bank & Trust Company. In the event you select an alternative email address or physical address for your proposed order that does not match the address Fiserv Solutions, LLC received from Orange Bank & Trust Company we will deny your order request. Please contact Orange Bank & Trust Company if you would like to order Gift Cards and send to an alternative address.

Points redeemed for gift cards ("Gift Cards") offered in connection with the uChoose Rewards Program are also subject to the uChoose Rewards Terms and Conditions located at (www.uchooserewards.com) with respect to your use of the uChoose services. Additionally, your Gift Cards are subject to and governed by the terms and conditions provided by the issuer of your Gift Card that are presented to you at the time you receive your Gift Card (and are included with your Gift Card) (the "Gift Card Agreement"). Additional information may be available on the issuer's website or by contacting them directly – please see your Gift Card Agreement for details.

Expiration policies and non-usage fees may apply to the extent allowed by law.

Gift Cards are not redeemable for cash. Gift Cards may not be exchanged or returned unless damaged or defective at the time of receipt. Gift Cards redeemable at only certain retailers and are no longer accepted by such retailers not be exchanged or returned.

Refunds or replacements for Gift Cards that are lost, stolen, or otherwise destroyed after receipt, used without the intended recipient's permission, or used in a manner inconsistent with the Gift Card Agreement or any applicable law will be subject to the discretion of the Gift Card issuer. If the Gift Card issuer does not permit refunds or replacements, you will need to reach out to your financial institution and any such refund or replacement will be handled at the discretion of your financial institution. Should a Gift Card not be delivered to the intended recipient within 14 days of the shipping date, please contact customer service at support@customerservice.uChooseRewards.com.

Research will be conducted to determine the appropriate resolution, but in no event will a replacement Gift Card be issued more than 60 days after the original Gift Card shipping date. **Please note, lost and non-**

delivered gift cards are researched for delivery and usage and can take up to 21 days to confirm eligible replacement.

Redemption of uChoose Rewards Points for a Gift Card constitutes acceptance of these terms and conditions.