

MaxBack Bonus Cash Rewards Offer:

You are eligible for a one-time \$200 bonus cash reward if you use your new credit card account to make any combination of qualifying purchase transactions that total at least \$1,000, provided these transactions post to your account within the first ninety (90) days from account opening. Returns, credits, and adjustments applied to this card will be deducted from the total of qualifying purchases, even if this card was not used as the original payment method.

Exclusions: Cash advances, balance transfers, and cash-like transactions—including, but not limited to, ATM transactions, overdraft protection advances, traveler's checks, money transfers, foreign currency exchanges, money orders, prepaid gift cards, peer-to-peer payments, and wire transfers—are excluded from qualifying purchases for this offer. Additionally, illegal activities and violations (such as disputed or unauthorized purchases or those that contravene the terms of your agreements), insurance payments, all fees and interest (including but not limited to late fees, returned payment fees, periodic fees, and government fees), and gambling transactions (including online bets, casino gaming chips, lottery tickets, or off-track wagers) do not qualify for this offer.

Limit: One bonus cash reward offer per new account. This promotional offer is available exclusively to customers who open a new account in response to this specific offer; it does not apply to requests to convert existing accounts. Your account must remain open with active charging privileges to receive the bonus. Other advertised promotional bonus cash rewards offers may differ from this promotion and cannot be substituted.

Your cash reward will be posted on the statement for the billing cycle in which you qualified for the offer. The value of this reward may constitute taxable income. You may receive an Internal Revenue Service Form 1099 (or other appropriate form) reflecting the value of the reward. Please consult your tax advisor, as neither we nor our affiliates provide tax advice. This one-time \$200 bonus cash reward is awarded in addition to any cash back you may accrue under the card program.