

Rewards FAQs

Q: What kind of rewards can I earn with my Synovus Rewards Visa Credit Card?

A: There are many exciting rewards from which to choose. With your Synovus Rewards Visa® Credit Card, you can redeem points for gift cards to restaurants and retailers; merchandise; and travel rewards, such as airline tickets, hotel stays and car rentals. You can also redeem for cash back which can be applied as a statement credit or as a direct deposit into your Synovus personal checking or savings account.

(Note: Statement credits post to the card account from which the points are redeemed. The statement credit applies toward the balance and does not replace the monthly payment. Therefore it does not dismiss the payment due for the billing cycle.)

Q: What kind of rewards can I earn with my Synovus Business Rewards Visa Credit Card?

A: There are many exciting rewards from which to choose. With your Synovus Business Rewards Visa® Credit Card, you can redeem points for gift cards to restaurants and retailers; merchandise; and travel rewards, such as airline tickets, hotel stays and car rentals. You can also redeem for cash back which will be applied as a statement credit.

(Note: Statement credits post to the card account from which the points are redeemed. The statement credit applies toward the balance and does not replace the monthly payment. Therefore it does not dismiss the payment due for the billing cycle.)

Q. What kind of rewards can I earn with my Synovus Travel Rewards Visa Credit Card?

A: Synovus Travel Rewards Visa Credit Cards have access to an even wider variety of travel rewards and exclusive items. You can choose from gift cards to retailers and restaurants; premium brand-name merchandise; and vacation packages or cruises. Plus you have exclusive access to the Tours and Attractions options. You can also redeem for cash back which can be applied as a statement credit or as a direct deposit into your Synovus personal checking or savings account. Travel Rewards is the only rewards program available to Visa® Corporate credit card members.

(Note: Statement credits post to the card account from which the points are redeemed. The statement credit applies toward the balance and does not replace the monthly payment. Therefore it does not dismiss the payment due for the billing cycle.)

Q. What kind of rewards can I earn with my Synovus Business Travel Rewards Visa Credit Card?

A: Synovus Travel Rewards Visa Credit Cards have access to an even wider variety of travel rewards and exclusive items. You can choose from gift cards to retailers and restaurants; premium brand-name merchandise; and vacation packages or cruises. Plus you have exclusive access to the Tours and Attractions options. You can also redeem for cash back which can be

applied as a statement credit. Travel Rewards is the only rewards program available to Visa® Corporate credit card members.

(Note: Statement credits post to the card account from which the points are redeemed. The statement credit applies toward the balance and does not replace the monthly payment. Therefore it does not dismiss the payment due for the billing cycle.)

Q: Do you ever change the rewards?

A: Yes, we constantly look for new and exciting rewards options for our members. The most up-to-date reward catalogs can be found at www.mypurchaseperks.com. From time to time, you will also find featured and special rewards on the website that are available for a limited time.

Q: How do I earn points with my Synovus Rewards Visa Credit Card?

A: Points are awarded when you use your participating Synovus Rewards Visa Credit Card(s) for a qualifying purchase. You will earn:

- 3X points on qualifying purchases in a category of your choice with our Dynamic Earn feature - up to \$3,000 in net quarterly spend (purchases less returns).
- 1X point for every \$1.00 in net spend (purchases less returns) using a participating rewards card, with no cap.

Q: How do I earn points with my Synovus Travel Rewards Visa Credit Card?

A: Points are awarded when you use your participating Synovus Travel Rewards Visa Credit Card(s) for a qualifying purchase. You will earn:

- 5X points on travel related purchases; up to \$5,000 in annual net spend (purchases minus returns)
- 3X points on purchases in a category of your choice with our Dynamic Earn feature - up to \$3,000 in net quarterly spend (purchases less returns).
- 1X point for every \$1.00 in net spend (purchases less returns) using a participating rewards card, with no cap.
-

Q: How do I earn cash back with my Synovus Cash Rewards Visa Credit Card?

A: Cash rewards are earned when you use your Synovus Cash Rewards Visa Credit Card for a qualifying purchase. You will earn:

- 3X points on dining purchases,
- 3X points on purchases in a category of your choice with our Dynamic Earn feature - up to \$3,000 in net spend (purchases less returns) on a quarterly basis
- 1X point for every \$1.00 in net spend (purchases less returns) using a participating rewards card, with no cap.

Q: Are there any types of card transactions excluded from earning rewards?

A: Yes, the following card transactions are excluded from earning rewards on any card: cash advances, balance transfers, cash advances designated as purchases, wire transfers, casino gambling chips, off-track wagers or lottery ticket transactions. It also does not include any fees posted to the credit card account, including late fees, over the limit fees, annual fees and finance charges.

Q: Is there an annual fee?

A: Annual fees are applicable only to the following cards:

<u>Card Type</u>	<u>Annual Fee</u>
Synovus Travel Rewards Visa Credit Card	\$0 Introductory Annual Fee for one year; \$50 Annual Fee afterward.
Synovus Business Travel Rewards Visa Credit Card	\$0 Introductory Annual Fee for one year; \$50 Annual Fee afterward.
Visa® Corporate Credit Card	\$50 Annual Fee, plus \$15 per card issued to a sponsored employee

Q: How can I redeem my rewards?

A: You can redeem points online 24/7 at www.mypurchaseperks.com; or by calling the Redemption Center at 1-888-608-8683. Redemption Center hours are 9 a.m. to 9 p.m. (Eastern Time) Monday through Friday and 9 a.m. to 8 p.m. (Eastern Time) Saturday and Sunday. The Redemption Center may be closed on holidays, including New Year's Day, Memorial Day, Independence Day (July 4th), Labor Day, Thanksgiving Day and Christmas Day.

Q: Can I redeem points and give the reward to someone else?

A: Yes. Points must be redeemed by a principal account owner or an Authorized Redeemer, but tickets and rewards can be issued in another person's name upon request. An Authorized Redeemer can be added or deleted at any time. Just contact your banker, or visit a Synovus Bank branch near you for assistance in adding or deleting Authorized Redeemers.

Q: Are there any restrictions when booking an airline ticket?

A: Generally, there are no restrictions but there may be limited restrictions in some cases. Please refer to the appropriate Rules & Conditions for further details. The Rewards Specialists in the Redemption Center (1-888-608-8683) can assist you with information about airline availability.

Q: Do points expire?

A: Yes, points expire four (4) years from the end of the month in which they were earned. For example, points earned November, 2017, will expire at the end of November, 2021. Members can get information about their available points and expiration dates once enrolled at www.mypurchaseperks.com by looking under the "My Account" tab. Also, customers can get current points information by calling the Redemption Center at 1-888-608-8683 during normal business hours.

Q: If I close my card account, can I still redeem the points I've earned?

A: No. When you close your card any unredeemed points that remain are forfeited immediately.

Q: How can I keep track of my rewards?

1. You can view an up-to-date balance anytime online at www.mypurchaseperks.com. You must first enroll your card account on the website and establish a User Name and Password.
2. Call our Redemption Center at 888-608-8683 for reward information or to redeem. Rewards Specialists are available from 9 a.m. to 9 p.m. (Eastern Time) Monday through Friday, and 9 a.m. to 8 p.m. (Eastern Time) on Saturday and Sunday.
3. Rewards earned using your participating credit card will display on the monthly credit card statement. This statement will show the points earned during the billing period and points eligible for redemption.
4. Points earned on Visa® Corporate Credit Card Account will be included in the Reward Summary information on the regular monthly billing.

Q: Can I combine points from my Synovus Rewards Visa® Credit Card and my Synovus Business Travel Rewards Visa® Credit Card?

A: No, you can only combine points from cards in a similar program. For example: Synovus Rewards can be combined with Synovus Business Rewards. Synovus Travel Rewards can be combined with Synovus Business Travel Rewards.

Q: What is an "Authorized Redeemer?"

A: An "Authorized Redeemer" is a person who is not an account owner or guarantor, but who has been authorized by the principal account owner(s) to redeem points on their behalf. The principal owner(s) can choose to designate one (1) or more Authorized Redeemers; and can add or delete Authorized Redeemers at any time.

Q: Who manages the rewards Program?

A: TSYS Loyalty administers the rewards Program. TSYS Loyalty keeps a running points balance for each member and manages redemption of points. TSYS Loyalty has responsibility to resolve all questions regarding point accumulation and redemption.

Q: Who can I contact if I have further questions about the rewards program?

A: For questions about rewards or redemption (i.e., requesting travel accommodations, car rentals, hotel stays, gift cards for restaurants and retailers and cash back), you can contact the Redemption Center at 1-888-608-8683 during normal business hours. For questions regarding an existing credit card account, account rates, card usage; billing and/or statements, please call Card Services Customer Service: 1-888-237-6828 for Visa® Corporate credit card customers; or 1-888 SYNOVUS (1-888-796-6997) for Synovus Cash Rewards, Synovus Rewards, Synovus Travel Rewards, or Synovus Business customers.

Credit cards are issued by Synovus Bank, **1111 Bay Avenue, Columbus, GA 31901**, which is also the creditor for credit card accounts. Synovus Bank, Member FDIC

Card Services is part of Synovus Bank and provides servicing support for credit cards issued by Synovus Bank.

October 2017