



## REEDS JEWELERS CREDIT CARD REWARDS PROGRAM TERMS

By participating in the REEDS Jewelers Credit Card Rewards Program ("REEDS Rewards"), you hereby agree to be bound by these terms. In order to receive the benefits of the REEDS Rewards Program, you need to:

1. Make purchases with your REEDS Jewelers Credit Card, earning the necessary level of points. The REEDS Rewards Program is automatically available for your REEDS Jewelers Credit Card account if it is open, in good standing and not more than two (2) payments past due, both at the time points are earned and at the time REEDS Rewards Certificates ("REEDS Rewards" or sometimes referred to as "Loyalty Rewards" or "rewards") are issued and redeemed. For every dollar in net purchases (merchandise purchased minus returns and adjustments) charged to the REEDS Jewelers Credit Card at any REEDS Jewelers store location in the United States and/or on REEDS.com or by calling 844-REEDS-40, you will earn 3 reward points. You may see reward points advertised as percentage back on purchases (e.g., 3% back in rewards), which is the same calculation of reward points as previously described, but expressed differently. You may also see reward points advertised as a dollar amount (e.g., earn \$10 in REEDS Rewards for every 1,000 reward points or earn \$10 in REEDS Rewards for every \$333.33 in purchases). Each time you earn 1,000 reward points in a consecutive 12 month period, you will receive \$10 in REEDS Rewards. The amount of the REEDS Rewards will be in \$10 increments for every 1,000 points in your reward points balance at the time that your REEDS Rewards are issued, up to \$100 maximum per certificate. Cardholder reward points expire 12 months from the date on which they are earned. Thus, you have 12 months to reach the 1,000 reward points threshold needed to earn \$10 in REEDS Rewards. Fees and finance charges do not earn reward points. The maximum amount of REEDS Rewards you can earn in any calendar year is \$750.
2. Receive REEDS Rewards with your billing statement. REEDS Rewards will be issued and mailed up to two billing periods after your net reward points balance equals or exceeds 1,000 points. Your reward points balance will automatically be reduced by 1,000 reward points for every \$10 in REEDS Rewards issued to you. REEDS Rewards will expire 95 days from the date of issuance with your statement.

3. Present and redeem REEDS Rewards in accordance with the REEDS Jewelers Credit Card Rewards Program Terms. To redeem REEDS Rewards, you must come to a REEDS Jewelers store, go online to REEDS.com or call 844-REEDS-40 by the expiration date shown on the REEDS Rewards certificate. REEDS Rewards redeemed in-store must be surrendered at time of purchase. To redeem REEDS Rewards online at REEDS.com, you must enter the bar code number printed on the REEDS Rewards certificate. You can redeem multiple REEDS Rewards on a single transaction. REEDS Rewards cannot be used to purchase Rolex Watches or REEDS Jewelers gift certificates. We reserve the right to exclude other product categories from being eligible for purchase using REEDS Rewards. There is no limit on the amount of REEDS Rewards that can be redeemed per transaction. REEDS Rewards can be combined with any promotional offer. If the value of a purchase is less than the value of the REEDS Rewards being redeemed, then any remaining REEDS Rewards balance will be forfeited. REEDS Rewards cannot be credited to an account or redeemed for cash. Additional restrictions may apply as stated on your REEDS Rewards certificate. REEDS Rewards are not "gift certificates" and are not intended for gift-giving purposes. Returned merchandise purchased with REEDS Rewards will be eligible for an exchange only at the time of the return. The reward points will not be returned to your account and you will not receive cash, store credit, or a new REEDS Rewards certificate. You acknowledge that the reward points have no value and that reward points and any REEDS Rewards issued are purely promotional and are provided without the payment of any consideration or other thing of value. Unless and until you present the REEDS Rewards certificate at a REEDS Jewelers store or redeem it online at REEDS.com or by calling 844-REEDS-40, no right, title, or interest in the reward points or the REEDS Rewards has been earned. Reward points are forfeited upon the closing of a REEDS Jewelers Credit Card account or termination of the REEDS Rewards Program. We reserve the right to remove any person from the REEDS Rewards Program in the event of any fraud or abuse in connection with this program. We reserve the right to change or terminate the REEDS Rewards Program at any time and in any manner without notice. The REEDS Rewards Program is offered by Synchrony Bank to REEDS Jewelers Credit Card holders.

For questions and additional information about the REEDS Rewards Program, REEDS Rewards Certificates, or your reward points balance, please call 866-396-8254.