

Best Value Guarantee for the Cash Rewards Card

Benefit and Claim Information:

Toll Free: 855-327-1424

Worldwide Collect: 630-694-9774

TERMS OF SERVICE FOR BEST VALUE GUARANTEE

This document details the assistance services provided by AXA Assistance USA ("AXA Assistance") and for which you may be eligible as described herein.

Eligibility: In order to be eligible for the services and benefits described below, offered by AXA Assistance through US Bank, you must be a Cardmember as defined below:

Duration of Coverage: The coverage period of the services described herein, rendered by AXA Assistance, runs concurrent with the validity of your **Cash Rewards Card**. If for any reason your **Cash Rewards Card** is terminated or cancelled, your eligibility to receive the services described herein will be immediately canceled.

Access: The services and benefits offered in this program will be arranged by AXA Assistance. The benefits described herein are non-transferable.

24-HOUR TOLL-FREE ACCESS WORLDWIDE:

To facilitate obtaining the services, AXA Assistance will offer multi-lingual telephonic and facsimile access, where available, 24 hours a day, 365 days a year.

Covered Person means a Cardmember.

Cardmember means a person who has entered into an agreement establishing an account with U.S. Bank National Association which entitles such person to make purchases at merchants using a Card or other payment method or device issued by U.S. Bank National Association in the United States under license from American Express.

Program Description

Best Value Guarantee ensures that you pay the lowest price available on covered items purchased entirely with your eligible **Cash Rewards Card**.

Simply use the Card as you normally would, wherever American Express® Cards are welcome. If within 30 days, you see advertised in print an identical item to the one you purchased with the **Cash Rewards Card** (i.e., newspaper, magazine, periodical, journal, or store flyer) at a lower price than you originally paid; call 855-327-1424 to initiate a request for a refund.

How to File a Best Value Guarantee Request

Simply call 855-327-1424 to initiate a request for a refund. You will then be asked to send the dated advertisement, the store receipt and your record of charge to us within 90 days of your purchase. Price comparisons which are found on the Internet do not qualify under this program. We will gladly honor your request for a refund on a savings of \$10 or more.

Once your request is approved we'll reimburse the price difference to you-up to \$250 per item excluding taxes, shipping, and handling and limited to one refund request per item purchased.

Limitations

Submission of a claim does not relieve you of your responsibility to settle your **Cash Rewards Card** account in accordance with your agreement with U.S. Bank National Association, doing business as Elan Financial Services.

Purchases must be made in the United States and charged in full on your **Cash Rewards** Card. A refund will not be paid if, on the date of your request, or on the date of would-be payment, any amount on your Card Account is past due for one or more billing cycle(s) or your **Cash Rewards** Card is cancelled. Refunds are limited to (\$250 per item and) \$1,000 annually per Card Account.

An identical item is defined as an item that is exactly equal and alike in every way. This includes, but is not limited to, the brand name, model number, materials, workmanship and any associated warranty with that item. Any items that are purchased from a store that already has an established lowest price guarantee program will not be covered under Best Value Guarantee. Store advertisements which reference a discount on all items or types of items do not qualify. For example: An advertisement stating

"All store merchandise is 40% off" is not eligible under this program. Items which are sold as an inclusive special offer, such as but not limited to, a 'kit', 'package deal' or 'bundled item' are not eligible. For example: An advertisement which offers a camcorder with a free tripod and carrying case is not eligible under this program. Rebate and coupon offers are not eligible. Items which have been returned to the merchant are not eligible for coverage. Internet price comparisons refer to any and all electronic communications whose source includes, but is not limited to: websites, electronic mail, promotional facsimiles, or other distribution networks. This program does not apply to any advertisements dated before your purchase or more than

30 days after your purchase. You are entitled to one refund request per item during this timeframe.

Items not covered are: animals and living plants; one-of-a kind items (including antiques, artwork and furs); limited quantity items; items that the advertisement states can be purchased with cash only; demonstration items; going-out-of-business sales items; "discontinued" items; consumable or perishable items with limited life spans (such as, but not limited to perfume, light bulbs, non-rechargeable batteries); jewelry (including, but not limited to loose gems, precious stones, metals, and pearls); watches; services and additional costs (such as installation charges, warranties, shipping, taxes, or car rentals); rare and precious coins; stamps; used; rebuilt and refurbished items; cellular phones; pagers; tickets of any kind; travelers cheques; motorized vehicles (such as cars, trucks, motorcycles, boats, or airplanes) and their parts; land and buildings; negotiable instruments (such as promissory notes); cash and its equivalent.