

## Rewards Multiplier Program Terms and Conditions

The Rewards Multiplier Program (this “Program”) allows customers who have a personal Regions credit card account that earns Relationship Rewards points (a “Relationship Rewards Credit Card Account”) to earn extra points for their card purchases when they have certain balances in their Regions checking and other deposit accounts. *This Program is a bonus available in connection with certain Regions deposit accounts.* Here’s how this Program works:

### Registering for this Program

- To register for this Program:
  - You must be an account owner on a personal Relationship Rewards Credit Card Account (which is subject to credit approval), and
  - You or another account owner on your Relationship Rewards Credit Card Account must be an account owner on any Regions personal checking account.

***Please note: Points awarded for card purchases generally may be redeemed only by the primary account owner on the Relationship Rewards Credit Card Account. If you are not the primary account owner, you may register the Relationship Rewards Credit Card Account for this Program, but you may not be entitled to redeem the points awarded under this Program.***

- To register for this Program, you may:
  - Call 800-734-4667,
  - Visit a Regions branch, or
  - Visit [www.regions.com/RewardsMultiplier](http://www.regions.com/RewardsMultiplier).

### When Registration Becomes Effective

- No points will be awarded under this Program until your registration becomes effective. Registration for this Program generally becomes effective at the beginning of the first calendar quarter after you register. However, if you register after the 21<sup>st</sup> day of the last month in any calendar quarter (or Regions’ next business day if the 21<sup>st</sup> day does not fall on a business day) (“the Determination Date”), registration will not become effective until the beginning of the second calendar quarter after you register.
  - >> For example, if you register on September 29, 2018, registration will not become effective until the beginning of the first quarter in 2019 (January, February and March of 2019).
- Registration will remain effective as long as your Relationship Rewards Credit Card Account remains open. However, registration does not mean that extra points will automatically be awarded for purchases on your Relationship Rewards Credit Card Account.

### Extra Points

- Under the Regions Relationship Rewards program, points are awarded for all qualifying purchases\* on cards issued on your Relationship Rewards Credit Card Account. Under the Rewards Multiplier Program, extra points may be awarded for these qualifying purchases, depending on (i) your Total Average Deposit Balance, which is calculated as described below, and (ii) whether any account owner on your Relationship Rewards Credit Card Account continues to be an account owner on a Regions personal checking account, as described below.
  - Extra points may be awarded for qualifying purchases made during any calendar quarter only if an account owner on your Relationship Rewards Credit Card Account was an account owner on a Regions personal checking account as of the Determination Date that fell at the end of the previous calendar quarter, as shown below.
  - For qualifying purchases made during any calendar quarter, the amount of the extra points that may be awarded for those purchases will be based on your Total Average Deposit Balance, which is calculated using balances from certain previous months (referred to as the “Applicable Deposit Period”), as shown below.

Quarter when qualifying purchases* are made	Applicable Deposit Period used to calculate Total Average Deposit Balance for the quarter when purchases are made	Applicable Determination Date
Q1 (Jan, Feb, Mar)	Sept, Oct, Nov	Dec 21
Q2 (Apr, May, June)	Dec, Jan, Feb	Mar 21
Q3 (July, Aug, Sept)	Mar, Apr, May	June 21
Q4 (Oct, Nov, Dec)	June, July, Aug	Sept 21

\* As explained in the Regions Relationship Rewards Terms and Conditions, qualifying purchases do not include purchases of items that can be traded right away for cash (such as wire transfers, money orders, traveler’s checks, lottery tickets or casino chips), any unauthorized purchases, or any fees or interest charges.

- The following table shows the extra points that currently may be awarded under this Program. The Total Average Deposit Balance required to qualify for a particular tier and the amount of extra points awarded for each tier may change with each calendar quarter, as described below.

Tier	For this Total Average Deposit Balance	Regions will award these extra points
Tier 1	\$15,000 up to \$30,000	.25 extra point for each \$1 in qualifying purchases
Tier 2	\$30,000 up to \$50,000	.50 extra point for each \$1 in qualifying purchases
Tier 3	\$50,000 or more	1 extra point for each \$1 in qualifying purchases

- Any extra points awarded under this Program for a purchase on your Relationship Rewards Credit Card Account will be credited at the same time that standard points for that purchase are credited under the Regions Relationship Rewards program.

#### Calculating the Total Average Deposit Balance

- Once your registration for this Program becomes effective, for each calendar quarter we will calculate the Total Average Deposit Balance that will determine the amount of any extra points that may be awarded for purchases on your Relationship Rewards Credit Card Account during that quarter.
- To calculate your Total Average Deposit Balance for each quarter:
  - First we identify each Regions Bank personal checking, savings, money market, time deposit and IRA account that (i) is held by any account owner on your Relationship Rewards Credit Card Account, whether held individually or jointly with other account owners, and (ii) was open on the Determination Date that fell at the end of the previous calendar quarter (an "Eligible Deposit Account"). Because an account must be held at Regions Bank to qualify as an Eligible Deposit Account, accounts acquired or held through Regions Investment Solutions, Cetera Investment Services LLC, or any other third party are not Eligible Deposit Accounts.
  - Next, for each Eligible Deposit Account we calculate the average balance for each month in the Applicable Deposit Period shown above that such account was open (the "Average Monthly Balance"). When calculating an Average Monthly Balance, we include only those days on which the Eligible Deposit Account was open during that month, and use the balance at the close of each such day.
  - Then, for each Eligible Deposit Account we add together those Average Monthly Balances, then divide the sum by the number of such balances to get the average balance for the Applicable Deposit Period (the "Average Deposit Period Balance").
  - Finally, we add together the Average Deposit Period Balances for all Eligible Deposit Accounts to get the Total Average Deposit Balance.

#### Regions Relationship Rewards

This Program is part of the Regions Relationship Rewards program, and these Terms and Conditions are incorporated into and made a part of the Regions Relationship Rewards Terms and Conditions. In the event of a conflict between these Terms and Conditions and the Regions Relationship Rewards Terms and Conditions, these Terms and Conditions will govern. These Terms and Conditions also supplement the disclosures and terms for your Eligible Deposit Accounts.

#### Program Changes and Termination

- Regions reserves the right to change, for future calendar quarters, the following key factors for this Program (the "Key Factors"):
  - Types of Regions deposit accounts that serve as Eligible Deposit Accounts,
  - Total Average Deposit Balance required to qualify for each tier, and
  - The amount of extra points that may be awarded for each tier based on Total Average Deposit Balance.
- To see the Key Factors for the current quarter, visit [www.regions.com/RewardsMultiplier](http://www.regions.com/RewardsMultiplier).
- Regions will post any changes to the Key Factors on [www.regions.com/RewardsMultiplier](http://www.regions.com/RewardsMultiplier) prior to the beginning of the calendar quarter in which the changes will apply, and will provide any other notice of this change required by applicable law.
- Regions may terminate, suspend, or modify other aspects of this Program as provided in the Regions Relationship Rewards Terms and Conditions and subject to the requirements of applicable law.
- The awarding of any extra points under this Program for purchases on your Relationship Rewards Credit Card Account will terminate without notice to you or any other account owner on the Relationship Rewards Credit Card Account if that account is closed for any reason, whether by you or us.