

# Voice Consumer Credit Card® Rewards FAQ's

## Contents

- How do I earn points? How much is a point worth? ..... 2
- How do 3X Rewards Categories work? ..... 2
- What are the 3X Rewards Categories? ..... 2
- How do I know which retailers are in my 3X Rewards Category? ..... 2
- Do I still earn points for other categories? ..... 3
- What is the maximum amount I can earn in my 3X Rewards Category per quarter, and what happens when I reach the maximum?..... 3
- How do I select my 3X Rewards Category?..... 3
- How often can I change my 3X Rewards Category? When will the changes go into effect?..... 3
- How do I redeem points for rewards? .....3
- Do rewards points expire? ..... 3
- Will I ever lose my points?.....3
- Can I keep my points if I close my account? ..... 3
- Is there a minimum number of points required to redeem? ..... 4
- Is there a maximum number of points I can earn? ..... 4
- I'm an Authorized User on the Voice credit card account. Can I also redeem points? ..... 4
- Can points be transferred to another person's account? ..... 4
- Travel Redemption Information ..... 4
- How can I book airline travel? ..... 4
- Can I purchase tickets for a travel companion even if I don't have enough points to redeem for a ticket?..... 4
- How do airline redemptions work? ..... 4
- Can I upgrade my airline ticket to Business Class or First Class? ..... 4
- Who do I contact if something goes wrong with my flight? ..... 4
- May I cancel or change a flight booked through the Redemption Center? ..... 5
- Can I receive airline frequent flyer miles for airline tickets using points?..... 5
- Can I combine my points and my frequent flyer miles for free airline tickets? ..... 5
- Other Fees and Information..... 5
- What fees or additional charges am I responsible for? ..... 5
- How can the program change and what are the limitations? ..... 5

## How the Voice Consumer Credit Card® Rewards Program Works:

### How do I earn points? How much is a point worth?

You can earn points for all purchases made on your card. One dollar spent will earn 1 reward point. For example, spending \$2,500 will allow you to earn 2,500 points, which can be redeemed for a \$25 Statement Credit or Gift Card. Points will round up to the next dollar if the purchase is equal to an amount that ends in \$0.50 or greater. There are no exclusions for any point of sale purchase transaction. However, you cannot earn points for cash advances, fees, balance transfers, balance transfer checks and/or cash advance checks, overdraft protection, casino gaming chips, wire transfers, off-track wagers, lottery tickets, bets or wagers transmitted over the Internet or any other items considered as “quasi-cash”.











### How do 3X Rewards Categories work?

With 3X Rewards Categories, instead of earning 1 point for every dollar spent, you will earn 3 points for every dollar spent in one of our predefined categories. Each category includes merchants with similar merchant codes. You can continue to earn 3X points in one of 10 selected categories until you spend \$2,000 or earn 6,000 points per quarter. At that time, you will continue to earn 1 point for every dollar spent until the start of the next quarter.

3X rewards points will be calculated by multiplying the single points earned on a transaction by 2, then adding the single points and the additional points together for 3X points. For example, if a customer makes a purchase for \$24.57 in their 3X reward category, the customer would earn (i) 25 single points (\$24.57 x 1 rounded up) plus (ii) 50 additional points (25 single points x 2), for a total of 75 3X reward points for the purchase.

### What are the 3X Rewards Categories?

3X Rewards Categories are as follows:

 GAS STATIONS	 TRAVEL & ENTERTAINMENT	 RESTAURANTS	 DISCOUNT & WAREHOUSE STORES
 GROCERY STORES	 UTILITIES & OFFICE SUPPLY STORES	 ELECTRONICS, COMPUTER & CAMERA STORES	 DEPARTMENT, APPAREL & SPORTING GOODS STORES
 AUTO PARTS & SERVICE STORES	 HOME IMPROVEMENT STORES		

### **How do I know which retailers are in my 3X Rewards Category?**

Merchants who accept Mastercard credit cards are assigned a merchant code which is determined by the merchant or its processor in accordance with Mastercard procedures based on the kinds of products and services they primarily sell. Huntington groups similar merchant codes into categories for purposes of making rewards offers to you. Huntington makes every effort to include all relevant merchant codes in its rewards categories. However, even though a merchant or some of the items that it sells may appear to fit within a rewards category, the merchant may not have a merchant code that falls within that category. Therefore, purchases with that merchant will not qualify for the stated rewards offer on category purchases. Purchases submitted by you or the merchant through third-party payment accounts (e.g. PayPal), mobile or wireless card readers, online or mobile digital wallets, or similar technology (collectively, "Technology") will not qualify in a rewards category if the Technology is not set up to process the purchase in the rewards category.

### **Do I still earn points for other categories?**

Yes, you will earn 1 point for every dollar spent in other categories, or with purchases not included in categories. There are no exclusions for any point of sale purchase transaction.

### **What is the maximum amount I can earn in my 3X Rewards Category per quarter, and what happens when I reach the maximum?**

In the 3X Rewards Category, you can earn 3X rewards for every dollar spent up to \$2,000, or 6,000 points, per quarter. When you spend the maximum amount in the 3X Rewards Category in a given quarter, you will continue to earn 1 point for every dollar spent until the start of the next quarter.

### **How do I select my 3X Rewards Category?**

Sign into your retail online banking account via [www.huntington.com](http://www.huntington.com) and select the "Manage Rewards" button on the Credit Card Details page.

### **How often can I change my 3X Rewards Category? When will the changes go into effect?**

Within 30 days of account opening, you have a one-time option to change your 3X Rewards Category, which will take effect the next business day. After that, you can change your 3X Rewards Category at any time up to 11:59 pm EST of the last day of the current quarter for the next quarter. If you don't change your 3X Rewards Category, it will remain the same category that you had originally chosen.

Each quarter begins on the following dates:

- 1st Quarter – January 1<sup>st</sup>
- 2nd Quarter – April 1<sup>st</sup>
- 3rd Quarter – July 1<sup>st</sup>
- 4th Quarter – October 1<sup>st</sup>

### **How do I redeem points for rewards?**

Register and log into [www.huntington.com](http://www.huntington.com) to review your rewards account, view points available, search the redemption catalog offerings and redeem points. In addition, you can call Huntington Customer Service: 1-800-340-4165 24 hours a day, 7 days a week for assistance.

### **Do rewards points expire?**

As long as your account is open, the points you earn in this program will not expire. Accounts open and in good standing will be able to earn and redeem points. Please review the full Rewards Terms and Conditions for additional details regarding point expiration.

### **Will I ever lose my points?**

All points in the rewards point balance will be forfeited when the account is closed by us or by you.

### **Can I keep my points if I close my account?**

No, you will forfeit all points when your account is closed. You must redeem your points before you close your account.

### **Is there a minimum number of points required to redeem?**

Yes, a minimum of 2,500 points generally is needed to redeem. If you have at least 75% of the points, but not enough points to redeem for travel, merchandise or gift card, you may redeem your points for a portion of the cost and pay the remaining balance on your Huntington Voice Consumer Credit Card or your Huntington Debit Card.

### **Is there a maximum number of points I can earn?**

There is no maximum number of points you can earn, but the maximum 3X Rewards points you can earn per quarter is 6,000 points or \$2,000 in spend.

### **I'm an Authorized User on the Voice Credit Card® account. Can I also redeem points?**

No, points must be redeemed by the account owner.

### **Can points be transferred to another person's account?**

Yes, points earned in your account may be transferred to another Voice Consumer Rewards Credit Card account. The sending and receiving cardholder accounts must be in good standing and capable of redeeming points in order to transfer/receive points.

## **Travel Redemption Information**

### **How can I book airline travel?**

To book your flight, you can either go online at [www.huntington.com](http://www.huntington.com) or call Huntington Customer Service at 1-800-340-4165.

### **Can I purchase tickets for a travel companion even if I don't have enough points to redeem for a ticket?**

If you are trying to make travel arrangements for 1 or more guests, you can purchase a ticket on the same flight. Tickets for companions are not free tickets; you are allowed to book additional tickets at full cost.

### **How do airline redemptions work?**

You can search for the flights you want to book online at the travel rewards section of the rewards website. You may also redeem your points for travel by calling Huntington Customer Service at 1-800-340-4165. There are no blackout periods, but tickets are limited to availability. As long as a seat is available, you may redeem points for a ticket.

### **Can I upgrade my airline ticket to Business Class or First Class?**

For the majority of airline rewards, you can redeem your points for any class of service. You may not upgrade your ticket through the rewards program once booked.

### **Who do I contact if something goes wrong with my flight?**

You may contact the airline directly. You will receive contact numbers on your flight itinerary, which will be emailed to you after you redeem points for air travel.

### **May I cancel or change a flight booked through the Redemption Center?**

Tickets are non-refundable. Any changes to itinerary must be handled directly with the airline listed on your itinerary. You may be subject to fees enforced by the airlines for changes to your flight itinerary.

### **Can I receive airline frequent flyer miles for airline tickets redeemed with points?**

Yes. To receive airline miles for flying, you should provide your airline frequent flyer number when you redeem your points for airline travel.

### **Can I combine my points and my frequent flyer miles for free airline tickets?**

No, our program is unique in that you can only redeem your points for rewards at [www.huntington.com](http://www.huntington.com) or by calling Huntington Customer Service at 1-800-340-4165. If you have airline miles, you need to work with each individual airline's frequent flyer program separately.

## **Other Fees and Information**

### **What fees or additional charges am I responsible for?**

There is no fee to redeem points for rewards. You are responsible for any tax liability related to participating in the program. Additional costs, such as rush charges and/or traceable overnight delivery of rewards, are available at your expense.

### **How can the program change and what are the limitations?**

The Huntington Voice Consumer Credit Card® Rewards Program is provided by The Huntington National Bank. The program and benefits are offered at our sole discretion. We reserve the right to alter or waive any program feature or benefit, including and without limitation participation fees, point accrual or redemption criteria, or to cancel or temporarily suspend the program at any time without prior notice. We reserve the right to approve, deny or revoke participation in the program for any reason. The program is void where prohibited by federal, state, or local law.

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