

# SouthPoint Visa Rewards Card Program Terms & Conditions

## I. Description of the Program

- (a) These Terms and Conditions provide information on how the SouthPoint Visa Rewards Program (“Program”) works. This is a separate and independent agreement from the SouthPoint Visa Rewards Cardmember Agreement (“Cardmember Agreement”)
- (b) By using your SouthPoint Visa Rewards card you and any authorized user on the account are accepting these Terms and Conditions “Account” refers to your SouthPoint Visa Rewards card account.
- (c) The Program is a service provided by SouthPoint Financial Credit Union in partnership with SPFCU, Fiserv, and Uchoose.
- (d) Participation in the Program is exclusive and automatic to members who have a current SouthPoint Visa Rewards Card Account in good standing and not past due.
- (e) SouthPoint Financial Credit Union may terminate the Program or change the Terms and Conditions, rules, policies, cash back earnings, and/or benefits at any time with or without notice as permitted by law.
- (f) SouthPoint Financial Credit Union reserves the right to disqualify members from participation in the Program and invalidate, deduct or re-compute all cash back for any abuse, fraud, or violation of the Terms and Conditions. We reserve the right to disqualify any accountholder from participation in this rewards Program in the event of fraud, abuse of Program privileges, or violation of the Terms and Conditions as determined by the sole judgement of SouthPoint Financial Credit Union. Such termination may result in the forfeiture of any accumulated cash back rewards.
- (g) The Program is void where prohibited by federal, state or local law.

## II. Earning Cash Back

- (a) You will earn cash back, a cash reward, on purchases of all eligible goods and services with your SouthPoint Visa Rewards card. Cash back accumulated will be stored in your account and will be rounded to the nearest dollar.
- (b) You will earn 1.5% cash back on all qualified purchases up to 100,000 rewards points per year.
- (c) Cash back is earned on the net retail purchase transaction volume (i.e. purchases less credits, returns and adjustments) purchased on your SouthPoint Visa Rewards card. Net purchases are rounded to the nearest dollar and are subject to verification. If a transaction is subject to a billing dispute, the cash back value of the transaction in question may be deducted from the cash back total during the dispute period. If the transaction is reinstated, the cashback will also be reinstated.
- (d) Cash back is not eligible on finance charges, fees, cash advances (including purchase of crypto currency and foreign currency), convenience checks, Debt Protection charges, PIN-based purchases, payment of existing card balances, balance transfers, ATM transactions, Interlinkprocessed transactions, purchases of and any fees paid towards gift cards, pre-paid cards, re-loadable cards, or payments made for payment instruments that can readily be converted to cash (for example, travelers’ cheques, money orders, wire transfers, lottery tickets, casino gaming chips, off-track betting, wagers)
- (e) From time to time, SouthPoint Financial Credit Union may offer special promotional cashback offers that will contain details and limitations at that time. Accounts that are closed or delinquent at the time of the offer are not eligible. Cash back earned on special promotions may take up to two billing cycles following the promotion posting.

- (f) If more than one SouthPoint Visa Rewards card has been issued for the same Account, cash back from each such card will be pooled together into one cash back balance. Separate accounts under the same household will not be pooled together.
- (g) Cash back is recorded and redeemable on a first-in–first-out basis.
- (h) If your SouthPoint Cashback Visa Signature card is lost or stolen, your cash back balance will be transferred to your new card.

### **III. Redeeming Cash Back**

- (a) In order to redeem cash back, your Account must be open and in good standing.
- (b) Visit [uchooserewards.com](http://uchooserewards.com) to see your points total & start rewarding yourself.
- (c) You may redeem accrued cash back in the form of a statement credit. Cash back rewards applied as a credit to your credit card statement may take up to two billing cycles depending on the date redemption is requested and the closing date of the billing cycle.
- (d) Cash back will be deducted from your cash back balance immediately following redemption.
- (e) Cash back must be redeemed by an SouthPoint Visa Rewards cardholder.
- (f) The cardholder is responsible for determining any tax liability that arises from participation in this Program.
- (g) It is the responsibility of the Account holder to notify SouthPoint Financial Credit Union if the cash back is not received.

### **IV. Cash Back Redemption Restrictions and Exclusions**

- (a) Cash back cannot be combined with any other loyalty/frequency program that is not managed by the Program Sponsor.
- (b) Cash back in this Program may not be used with any other offer, promotion or discount; cannot be earned from, transferred to or combined with any other member's credit card or debit card account(s) points for redemption.
- (c) Cash back cannot be bought, sold, or transferred in any way, including, but not limited to, transfers through inheritance or divorce.
- (d) Cash back cannot be used to satisfy any minimum payment obligation or as part of a required payment.

### **V. Cash Back Expiration**

- (a) If for any reason your account is closed, including but not limited to moving to another SouthPoint Credit Card, you will forfeit your cash back balance immediately.

### **VI. Program Contact Information**

- (a) For questions and information, please contact the Program Administrator's customer service center at 877-794-6712.
- (b) Information is also available on the Program website: [www.southpointfinancial.com](http://www.southpointfinancial.com)