

VOICE Credit Card[®] Rewards Terms and Conditions

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IMPORTANT NOTICE

The VOICE Credit Card[®] Rewards Program [the Program] is provided by The Huntington National Bank (“HNB”, “us”, “we”). 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 card member (“you”, “your”) participation in the Program for any reason.

PROGRAM DESCRIPTION

Earn points for everyday purchases on your VOICE Credit Card with rewards benefits. Once you accumulate enough points, you can redeem points for your choice of available rewards. You can use points toward flight credit, which allows cardholders to schedule flights without blackout dates or restrictions. You can also redeem points for items such as gift cards to restaurants, retail stores, hotels and gas stations; or for merchandise items such as electronics, home furnishings and so much more.

ELIGIBILITY

1. This Program is only for customers who chose the rewards feature on their VOICE Credit Card. Eligibility is subject to change.
2. HNB reserves the right to limit your ability to earn points and redeem points, and send or receive point transfers while participating in the program.

EARNING POINTS

1. Every time you use your VOICE Credit Card, you'll receive one (1) point for every \$1.00 in net purchases (purchases less returns). Points will round up to the next dollar if the purchase is equal to an amount that ends in \$.50 or greater.
2. You can select a category for which you would like to earn Triple Rewards each quarter, which means you will earn 3 points for every dollar spent within the chosen category, up to \$2,000 in spend or 6,000 points per quarter. 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. HNB groups similar merchant codes into categories for purposes of making rewards offers to you. HNB 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.

Triple rewards points will be calculated by multiplying the purchase amount by two and the resulting points are rounded up or down to the nearest whole point. For example, if

a customer makes a purchase for \$25.34 in their triple reward category the customer would earn 25 (25.34 x 1 rounded down) single points plus 51 additional points (25.34 x 2 = 50.68 rounded up) for a total of 76 triple reward points for the purchase.

3. When you open your account, you may select a Triple Rewards Category during the application process. If you do not select a Triple Reward Category, you will be assigned a category. In addition, you can change your Triple Rewards Category preference once within the first 30 days of account opening by accessing the rewards website through Huntington.com or by calling HNB customer service 1-800-480-BANK (2265). After the first 30 days, you can change your Triple Rewards category at any time up to 11:59pm EST of the last day of the current quarter, but please note that the change will only take effect once the next quarter begins. If you do not change your Triple Rewards category, then it will remain the same.

Each quarter begins on the following dates:

- 1st Quarter – January 1st
 - 2nd Quarter – April 1st
 - 3rd Quarter – July 1st
 - 4th Quarter – October 1st
4. From time to time, HNB may offer additional / “bonus” points in connection with other bank products. These additional / “bonus” points will be governed under these terms and conditions, as well as any additional terms disclosed with the HNB product connected with the offering.

RESTRICTIONS ON POINT EARNING

1. There is not a maximum number of non-Triple Rewards category points you can earn.
2. The maximum number of Triple Rewards points you can earn per quarter is 6,000 points (or \$2,000 in spend).
3. 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” do not earn points.

POINT EXPIRATION, LOSS OF POINTS

1. Accounts open and in good standing will be able to earn and redeem points.
2. Except as described below, as long as your account is open, the points you earn in this program will not expire or be forfeited. Your account will not be in good standing if any of the following apply:
 - a. Your account is in default as described in your cardholder agreement. Points will remain available for redemption when the account is brought back to good standing, and/or
 - b. Your account is closed for any reason, and/or
 - c. There is any fraud or abuse related to the accrual of points on your account.

3. Points earned as part of a promotional program may expire. We will disclose the expiration date to you as part of the promotion.
4. If for any reason the account is closed, either by you or by HNB, all points on the account will be forfeited. If you wish to close your account, you must redeem your points, prior to closing the account.

POINT REDEMPTION

1. As the cardholder, you can log into www.huntington.com to review your rewards account and redeem points. In addition, you can call HNB customer service 1-800-480-BANK (2265) 24 hours a day, 7 days a week.
2. Points are redeemed on a first in, first out basis.
3. All rewards are subject to availability. Certain rewards are available only during the time periods described in the Program communications (including Program website). Certain restrictions apply to rewards.
4. Terms and conditions of each reward are set forth in Program communications and/or on the Certificates and Gift Cards. Merchants participating in the Program are subject to change. Some rewards have limited availability.
5. Once accrued points in your rewards account have been converted or redeemed, they cannot be added back into the account.
6. Unless specifically noted, redeemed rewards are not refundable, exchangeable, replaceable, redeemable or transferable for cash, credit, other rewards or points under any circumstances.
7. By redeeming rewards, you release HNB and its parent, subsidiaries and affiliates from any and all liability regarding the redemption or use of rewards or other participation in the program.
8. Rewards must be redeemed in accordance with Program communications. HNB and participating merchants are not responsible for replacing lost, stolen or mutilated Certificates, Tickets or Gift Cards.
9. We reserve the right to modify or cancel any reward at any time.
10. A shipping and handling fee will be charged to your Voice Credit Card or HNB Debit Card if you request expedited/insured shipping.
11. Authorized Users can earn points that will be added to the Account owner's reward balance, but they are not permitted to redeem points.
12. Each redemption category will have a minimum redemption level. The minimum redemption level for the Program in general, is currently 2,500 points, but is subject to change.

POINT TRANSFER

1. Points earned in your account may be transferred to another Program account
2. The redeeming/sending cardholder's account must be in good standing and capable of redeeming their points in order to transfer points to another account.
3. The recipient's account must be in good standing and able to earn points in order to receive the transfer.

4. The redeeming cardholder must enter the email address of the recipient. This must be the email address that the Redemption Center has on file for the destination account.
5. There is no minimum threshold to transfer points, nor are there set increments to increase or decrease amount to be transferred.
6. The maximum amount of points available for a cardholder to transfer is their full point balance.
7. Points are not transferable to or from any other non-HNB rewards programs.

MERCHANDISE REDEMPTIONS

1. Merchandise options are updated regularly.
2. All rewards are available while quantities last.
3. Product specifications are subject to change without notice and all product orders are subject to product availability.
4. We reserve the right to modify or cancel rewards offered in membership rewards program guides or in any merchandise catalog without notice.
5. We will ship rewards to the address entered at the time of redemption. We cannot ship merchandise to P.O., APO or FPO boxes. Merchandise will be delivered within 6 weeks. The account owner will be notified of any delays.
6. You will be notified if the merchandise reward ordered will not be available within the 6 week time frame and when it will become available. We reserve the right to substitute items of equal or greater value. Items ordered at the same time may arrive separately. We will ship the model pictured or the most current comparable model available (we are not responsible for typographical or pictorial errors).
7. From time to time, select items may be available for redemption as limited quantity merchandise. These items will be identified on the program site when available.
8. Returns are only accepted for merchandise that is damaged, defective, or incorrectly shipped. Notification must be made to us within 48 hours of delivery and the item(s) must be returned, in the original packaging, within 30 days from receipt of delivery for credit or shipment of replacement item.
9. Merchandise point levels include all taxes, standard shipping, handling and delivery charges.
10. Additional shipping costs for delivery of merchandise rewards to Alaska, Hawaii or outside of the United States (if possible) will be the responsibility of the account owner and will be charged to your Voice Credit Card or HNB Debit Card.
11. Merchandise rewards are offered and provided by independent manufacturers.
12. The manufacturer's warranty applies to all merchandise rewards.
13. HNB makes no express or implied representation or warranty and will not be liable for injury, damage, loss or expense resulting from your acceptance of use of the reward or from a reward's defect or failure. HNB disclaims any implied warranty of merchantability or fitness for a particular purpose.

CASH OR CASH EQUIVALENT REDEMPTIONS

Current cash or cash equivalent reward values and their points requirements are available on the Program website and are subject to change.

1. Statement Credit
 - A) A statement credit is a retail credit adjustment that is generally applied to the existing balance with the highest priced Annual Percentage Rate (APR). You may redeem points for a statement credit.
 - B) Statement credits appear on your bill as an adjustment and not as a payment, so please make sure you pay your minimum payment due each month. Receipt of a statement credit does not affect your responsibility to pay your minimum payment shown on each statement you receive from HNB. If the reward causes a credit balance on your account, the credit adjustment will remain on your account but the points will not be reinstated.
 - C) Statement credits will be processed within 5-7 business days from date of redemption.
2. Direct Deposit
 - A) Customers can redeem points for cash in the form of a direct deposit to their checking or savings account. Upon placing an order through the Program website or through HNB customer service at 800-480-BANK (2265), customers will receive the deposit in 5-7 business days.
 - B) If your selected account is a checking or savings account and the routing number and/or account number is entered incorrectly, the receiving bank may reject the direct deposit request resulting in the points being returned back to your rewards point balance.

GIFT CERTIFICATES AND GIFT CARDS

1. VOICE Credit Card with Rewards points cannot be combined with points or miles from any other loyalty program.
2. Certificates and Gift Cards are valid at participating merchants only through the expiration date, if any, printed on the Certificate or Gift Card, except as otherwise provided by applicable law. Expiration of Certificates and Gift Cards varies by merchant.
3. Acceptance of the Certificates and Gift Cards is the sole responsibility of the participating merchant, not HNB. No photocopies of Certificates or Gift Cards will be honored.
4. Certificates and Gift Cards are not valid toward previous purchases and cannot be used as payment on existing account balances with either the participating merchant or HNB.
5. Certificates and Gift Cards have no cash value and may not be redeemed for cash or its equivalent, and any unused portion will not be returned as cash unless a Certificate or Gift Card states otherwise.
6. Certificates and Gift Cards are transferable unless otherwise noted on the Certificate or Gift Card.
7. Certificates and Gift Cards are void where prohibited by law.
8. Unless otherwise stated on the Certificate or Gift Card, Certificates and Gift Cards for rewards offered do not include any federal, state or local taxes, which are your sole responsibility at time of redemption.
9. If applicable, Certificates and Gift Cards do not include gratuities.

10. Physical Certificates and Gift Cards will usually arrive within 3 weeks. Expedited/insured delivery of a Certificate or Gift Card may be available upon request. If you select expedited, express, or international shipping, you will be charged a shipping fee.
11. Customers who redeem Virtual Certificates and Gift Cards will receive an email, sent to the email address entered at time of redemption, within 48 hours containing the redemption code to use the Certificate or Gift Card. HNB is not responsible for misdirected or undeliverable redemption emails due to incorrectly entered email addresses.
12. The Certificates and Gift Cards are redeemable for eligible products and services through the merchant location and/or website.
13. Products or services obtained with the Certificate or Gift Card cannot be returned or canceled for a cash refund. Returns will be subject to the merchant standard return policy.
14. The Certificate and Gift Card is not returnable or exchangeable for cash, except where required by law.
15. The Certificate and Gift Card and associated offers, if any, are void where prohibited by law.
16. A replacement Certificate or Gift Card will not be provided or refunded if lost, stolen, destroyed or unauthorized use.
17. Certificates and Gift Cards are subject to any additional terms, conditions, and restrictions disclosed.
18. If the Certificate or Gift Card has been used, it may not be returned.

AIRLINE TICKETS

1. You can search for the flights you want to book online at the Travel Rewards section of the Program website. If you do not have enough points to purchase the entire ticket, you may redeem for a portion of the cost and pay the balance with your VOICE Credit Card or HNB Debit Card.
2. You may also redeem your points for airline tickets by calling HNB customer service at 1-800-480-BANK (2265). Hours are 9a.m. to 9p.m. Eastern Standard Time with the exception of major holidays, when the Redemption Center is closed.
3. There are no blackout dates or other travel restrictions. Reservations for tickets exclude the use of charters, wholesalers, consolidators and any internet fares that are not published, available through the Global Reservation System (GDS), and/or available for ticketing through a certified travel agency.
4. Cardholder must meet the eligibility requirements established by the airline provider.
5. Airline ticket prices do not include baggage fees and some international departure taxes. A departure tax is a fee charged (under various names) by a country when a person is leaving that country. The traveler is responsible for obtaining the appropriate international travel documents, such as passports and visas. The traveler should have valid government issued photo ID upon airport check-in. Visit Travel.State.Gov for passport and visa requirements.
6. You may redeem points for travel in any class of service on a major airline carrier, providing that the fares, schedules and ability to generate an electronic ticket are

possible through the Global Reservation System (GDS). All travel itineraries and supporting documents will be sent via email. Tickets may be upgraded directly with the airline utilizing airline frequent flier points or paid upgrades once the airline ticket has been issued and you received the airline confirmation email. Please contact the airline directly for upgrade rules, availability, and pricing.

7. You may receive airline frequent flier points for all redeemed and purchased airline tickets. Please provide your frequent flier number at the time of booking to receive credit. If you do not have your number available at the time of booking, please call the Redemption Center prior to travel to update your reservation or you may provide your number directly to the airline at the time of check-in.
8. Airline ticket rewards may not be used in conjunction with any type of coupons, vouchers, other mileage programs or companion fares.
9. Once points are redeemed, the transaction cannot be reversed. If changes to an itinerary are later necessary, you may contact the Redemption Center with your request. Changes will require additional costs such as airline penalty fees, increased fare and service fees. Most airlines will not allow traveler name changes.
10. All reservations are subject to the conditions of carriage, supply or business of the service provider, which include exclusions and limitations of liability. HNB is not responsible for the performance of the airline.
11. Flight reservations should be reconfirmed by the traveler at least 72 hours before departure as schedule changes may have taken place. HNB is not responsible for communication of airline schedule changes.

CRUISES

1. Cruises can be booked by calling HNB customer service at 1-800-480-BANK (2265) Monday through Friday from 8am - 7pm EST, with the exception of major holidays, when the Redemption Center is closed. However, during after hours, the Redemption Center will take call back requests in the event someone is requesting for someone to contact the member the following business day.
2. Returns for cruises are at the sole discretion of the cruise carrier. If your cruise line cancels your cruise and doesn't offer you a voucher for an alternative cruise, you can request to have the points returned to your account.
3. Rewards cannot be used on previous purchases or for items not covered by your cruise passage. Any fees, add-ons or items of a personal nature will be charged to your VOICE Credit Card or HNB Debit Card.
4. Responsibility and Liability: HNB is not liable for any loss or penalties incurred by you when a hotel, tour operator or cruise line is sold, ceases to exist or becomes inoperative; if a tour operator cancels a vacation package or a cruise line cancels a Cruise; or for acts of nature. Vacation package components and cruise line ports of call are subject to change without notice. We are not liable for amenities, services and/or facilities not being available due to seasonal closings, renovations, strikes, bankruptcy and/or acts of nature.
5. The partners and benefits described herein are accurate at time of printing and are subject to change or cancellation at any time.

6. All cruise redemption requests must be made at least 30 days prior to sailing date or cardholder may incur additional fees.
7. Cruise packages may only be booked through the Redemption Center.
8. Traveler must meet the eligibility requirements established by the cruise provider.
9. The traveler is responsible for obtaining the appropriate international travel documentation, such as passports and visas. Visit Travel.State.Gov for passport and visa requirements.
10. Cancellations may include penalties and a cancellation service fee will apply. Refunds for cancellations may take up to 3-4 weeks for points to post to the account. No interim price reductions will be considered or offered once the booking has been completed.
11. No interim price reductions will be considered or offered once the booking has been completed.
12. If the Cardholder or recipient is a no-show, the travel Reward is void and non-refundable.
13. HNB is not responsible for the performance of the cruise line. Participating cruise lines are subject to change at any time without notice.

HOTEL

1. Cardholder must meet the eligibility requirements established by the hotel provider.
2. The traveler is responsible for obtaining the appropriate international travel documentation, such as passports and visas, as applicable. Visit Travel.State.Gov for passport and visa requirements.
3. Most hotel rates allow cancellation with a minimum of a 24-hour notice.
4. Please see the specific hotel/rate cancellation policy at the time of booking.
5. Cancellations may include penalties and a cancellation service fee will be applied to your VOICE Credit Card or HNB Debit Card. Refunds for cancellations may take up to 3-4 weeks for points to post to the account.
6. Hotels do not allow changes to dates, names, room type, and number of occupants once booking is complete.
7. HNB assumes no responsibility for advising guests of proper travel documentation.
8. HNB is not responsible for the performance of any hotel provider.

VACATION PACKAGES

1. All Vacation Packages must be booked a minimum of 30 days prior to travel date or Cardholder may incur additional fees.
2. Vacation Packages can be booked by calling HNB customer service at 1-800-480-BANK (2265) Monday through Friday from 8am - 7pm EST, with the exception of major holidays, when the Redemption Center is closed. However, during after hours, the Redemption Center will take call back requests in the event someone is requesting for someone to contact the member the following business day.
3. Vacation Packages may only be booked through the Redemption Center.
4. Traveler must meet the eligibility requirements established by the travel provider.

5. Cancellations may include penalties and a cancellation service fee will be applied to your VOICE Credit Card or HNB Debit Card. Refunds for cancellations may take up to 3 to 4 weeks for points to post to the account.
6. No interim price reductions will be considered or offered once the booking has been completed. After booking, any additional special handling may result in the imposition of additional fees to your VOICE Credit Card or HNB Debit Card.
7. Responsibility and Liability: We are not liable for any loss or penalties incurred by you when a hotel, tour operator or cruise line is sold, ceases to exist or becomes inoperative; if a tour operator cancels a vacation package for acts of nature. Vacation package components are subject to change without notice. We are not liable for amenities, services and/or facilities not being available due to seasonal closings, renovations, strikes, bankruptcy and/or acts of nature. The traveler is responsible for obtaining the appropriate international travel documentation, such as passports and visas. Visit Travel.State.Gov for passport and visa requirements. The Rewards Service Center assumes no responsibility for advising guests of proper travel documentation.
8. HNB is not responsible for the performance of any travel provider used in packages.

EXPERIENTIAL REWARDS

1. All JustRewards™ Sports and Vacation Travel awards are non-refundable and must be redeemed before the expiration date listed on the award certificate; normally, this is one year from the date of reward issue. Actual travel may take place up to a year thereafter.
2. When choosing an event, please keep in mind that you must allow at least 30 days for fulfillment processing. Only events taking place 30 or more days from your date of redemption will be available.
3. You will receive a confirmation that your award redemption request has been received within 48 hours of submission. Should any problems arise with your redemption request, you will be notified at that time.
4. All events available for redemption are based on both accommodation and event ticket availability. It is important to note that availability can be exhausted from time to time. While we will make every effort to fill your award package with your first redemption choice, there are rare instances where this is simply impossible. Should this occur, you will be promptly contacted by one of our Redemption Center Representatives and given the opportunity to redeem your award for a different event. Please do not make plane or other travel arrangements until your redemption has been confirmed by a JustRewards™ Redemption Service Representative.
5. Charges will be applied to your VOICE Credit Card or HNB Debit Card for additional nights, tickets, and services such as golf or spa. All additions are non-refundable and are subject to availability.
6. Your tickets and accommodation information will arrive at least one week prior to the event, unless otherwise advised, and will be sent to the address of record via trackable shipping. A signature may be required for delivery of this package.

GENERAL

1. Fraud or abuse relating to the accrual of points or redemption of rewards may result in forfeiture of accrued points as well as cancellation of your program account and any HNB Credit Card account.
2. If you earn points with a credit card transaction that is later refunded, and you redeem those points for a reward, we may:
 - A) Cancel reservations and void travel documents
 - B) Interrupt the shipment of merchandise
 - C) Stop or withhold payment on any cash or cash equivalent redemptions.
 - D) Withhold subsequent points
 - E) Collect any amounts you owe; this may include charging an equivalent dollar amount to your card (in the form of a cash advance).
3. All questions or disputes regarding eligibility for the program, eligibility of points for accrual, conversion of points or redemptions of rewards will be resolved by HNB at its sole discretion. Discrepancies about point earnings are not treated as credit card billing disputes. Please refer to the Credit Card Agreement for details about billing disputes.
4. Purchase returns or other credits reflected on your statements during or subsequent to the period of Program membership will reduce or eliminate the points available for redemption.
5. Redemption items cannot be returned or exchanged unless otherwise stated in these Rewards Terms and Conditions.
6. The determination of tax liability for any federal, state or local taxes (as may be applicable) arising out of the accrual or conversion of points or redemption of rewards in the program shall be your sole responsibility.
7. HNB may contact you from time to time with information regarding your rewards account or additional promotions
8. We are not responsible for typographical errors and/or photographic errors and/or omissions in this brochure.
9. These Rewards Terms & Conditions supersede all previous Rewards Terms & Conditions.
10. These Rewards Terms & Conditions are governed by and construed under the laws (excluding conflicts of law provisions) of Ohio.

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