

VOICE CONSUMER CREDIT CARDSM REWARDS TERMS AND CONDITIONS

The Voice Consumer Credit Card Rewards Terms and Conditions (“Terms and Conditions”) describe how the Voice Credit Card Rewards Program (the “Program”) works and is an agreement between you and us. Please read them carefully. The Program is provided by The Huntington National Bank (“HNB”, “we”, “us” and “our”). You agree that use of your account or any feature of this Program indicates your acceptance of these Terms and Conditions. We may assign our rights and obligations under these Terms and Conditions to a third party, who will then be entitled to any of our rights that we assign to them.

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 the account owner’s (“you” or “your”) participation in the Program for any reason.

These Terms and Conditions may change at any time by posting changes online. Please review these Terms and Conditions regularly to ensure you are aware of any changes made. Your continued use of your account, or any feature of this Program after changes are posted means you agree to be legally bound by these Terms and Conditions as updated and/or amended.

PROGRAM DESCRIPTION

Earn points for everyday purchases on your Voice Consumer 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. You can also redeem points for other items such as gift cards and merchandise.

ELIGIBILITY

This Program is only for customers who have the rewards feature on their HNB rewards credit card. Eligibility is subject to change.

We reserve the right to limit your ability to earn points and redeem points, and send or receive gifted points while participating in the Program.

EARNING POINTS

Every time you use your Voice Rewards Consumer Credit Card, you'll receive 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 \$0.50 or greater.

You can choose one of our predefined categories for which you would like to earn 3X 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. We group similar merchant codes into categories for purposes of making rewards offers to you. We make every effort to include all relevant merchant codes in our 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.

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.

When you open your account, you may select a 3X Rewards category during the application process. If you do not select a 3X Rewards category, you will be assigned a category. In addition, you can change your 3X Rewards category preference once within the first 30 days from account open date by accessing the rewards website through Huntington.com or by calling HNB customer service 1-800-340-4165. After the first 30 days, you can change your 3X Rewards category at any time up to 11:59 pm 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 3X 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

From time to time, we 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 product connected with the offering.

RESTRICTIONS ON POINT EARNING

There is not a maximum number of non-3X Rewards category points you can earn.

The maximum number of 3X Rewards points you can earn per quarter is 6,000 points (or \$2,000 in spend).

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

Accounts in good standing will be able to earn and redeem points.

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:

1. 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
2. Your account is closed for any reason, and/or
3. There is any fraud or abuse related to the accrual of points on your account.

Points earned as part of a promotional program may expire. We will disclose the expiration date to you as part of the promotion.

If for any reason the account is closed, either by you or by us, 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

As the account holder, you can log into www.huntington.com to review your rewards account and redeem points. In addition, you can call HNB customer service 1-800-340-4165 24 hours a day, 7 days a week.

Points are redeemed on a first in, first out basis.

Certain rewards are available only during the time periods described in the Program communications (including Program website). Certain restrictions apply to rewards.

Terms and Conditions of each reward are set forth in Program communications and/or on the certificates and gift cards. Suppliers participating in the Program are subject to change. Some rewards have limited availability.

Unless specifically noted, redeemed rewards are not refundable, exchangeable, replaceable, redeemable or transferable for cash, credit, other rewards or points under any circumstances.

By redeeming rewards, you release us and our parent, subsidiaries, affiliates and service providers from any and all liability regarding the redemption or use of rewards or other participation in the Program.

Rewards must be redeemed in accordance with Program communications. We and participating suppliers are not responsible for replacing lost, stolen or mutilated certificates, tickets or gift cards.

We reserve the right to modify or cancel any reward at any time.

We will ship rewards to the address entered at the time of redemption. We cannot ship rewards to P.O., APO or FPO boxes or to street addresses outside of the United States.

A shipping and handling fee will be charged to your Voice Consumer Credit Card or HNB Debit Card if you request expedited/insured shipping.

Authorized users can earn points that will be added to the account owner's reward balance, but they are not permitted to redeem points.

The minimum redemption level for the Program in general, is currently 2,500 points, but is subject to change.

POINT TRANSFER

Points earned in your account may be gifted to another Program account.

The redeeming/sending cardholder's account must be in good standing and capable of redeeming their points in order to gift points to another account.

The recipient's account must be in good standing and able to earn points in order to receive the gift.

The redeeming cardholder must enter the email address of the recipient. This must be the email address that we have on file for the destination account.

The amount of points gifted to another Program account must be within any parameters that we establish from time to time.

Points are not transferable to or from any other non-HNB rewards programs.

EXPERIENCES

General

You may redeem points for activities, including, for example sightseeing tours, golfing, white water rafting, helicopter rides, spa getaways (“Experiences”). All Experience redemptions must be completed by calling HNB customer service.

All Experiences are fulfilled by a variety of ticket providers and tour/travel operators and other suppliers. Unless otherwise stated, purchases/redemptions of Experiences are subject to these Terms and Conditions; in all booking arrangements, the person making the booking shall be deemed to have accepted these conditions on behalf of the persons named in the booking.

Cancellations & Refunds

All redemptions/sales are final and no modifications/amendments or changes are allowed except as otherwise provided below for emergencies.

In case of emergency, date-change requests and amendments are subject to review and approval of the service providers and we cannot guarantee the success of any date-change requests.

In case of an emergency and a change is requested, if possible – additional fees may apply.

All requests for modifications must be directed to HNB customer service.

All Experiences are valid as per the dates displayed in the offer for the Experience as provided by the supplier. Neither we nor the service providers are responsible or liable for any information that the supplier does not directly provide.

Occasionally suppliers make changes to tour dates, prices, inclusions, coverage, age requirements, etc. As a result, Experience suppliers reserve the right to cancel, change or substitute any service, tour, ticket or product that you have booked, at any time, for any reason. In such cases, if you are dissatisfied with the alternatives offered, we will work to cancel your Experience and then offer a refund of your redemption in the same method used in the original transaction, either points or your Huntington card.

Pricing & Inclusions/Exclusions

Prices are per person, unless otherwise specified and include all taxes and standard shipping except as specified below.

Prices are subject to change without notice, until a booking has been confirmed.

Unless otherwise specified, prices do not include any local taxes or use-fees, including foreign departure, security, port charges, park fees, customs, immigration, agricultural, passenger-facility charges or international transportation tax.

Prices do not include tips/gratuities to tour directors, drivers or local guides; passport and visa fees; baggage and personal insurance; any items of a personal nature; and any beverages or food not specifically listed under “Inclusions” on the product pages of the Program website.

Experience Vouchers

You will receive a personalized voucher for each Experience booked. In order to access and print your voucher, you will be provided access to a secure webpage that contains a link to your voucher.

You must provide the original, authentic voucher to the appropriate supplier in order to redeem your Experience. Your reservation cannot be honored or redeemed without presenting a valid voucher.

For security purposes, when redeeming your voucher you must present a valid Photo ID and sign the voucher. This is for identification purposes and helps the prevention of fraud.

Travel Documentation, International Travel

All travelers must have valid travel documentation, such as a passport or visa. Any fines, penalties, payments or expenditures incurred because of such documents not meeting the requirements of governmental authorities will be your sole responsibility. If you need information regarding visas, passports and other travel document requirements for your trip, please let your consultant know or visit Travel.State.Gov for passport and visa requirements.

Health

You must ensure that you are aware of any health requirements and recommended precautions relevant to your travel and ensure that you carry all necessary vaccination documentation. In some cases, failure to present required vaccination documentation (e.g. proof of Yellow Fever vaccination) may deny you entry into a country. We recommend that you consult with your local doctor, travel medical service or specialist vaccination clinic before commencing your travel.

Travel Insurance

Travel insurance is not included with any redemption, and you agree that you have booked without insurance, releasing all liability, which could result in the loss of the cost of the Experience and/or money to correct any situation.

Disclaimers & Limitations of Liability

Under no circumstances will we, our service providers or suppliers or our or their agents, affiliates and/or distributors be liable for any of the following losses or damage (whether such losses were foreseen, foreseeable, known or otherwise): (a) loss of data; (b) loss of revenue or anticipated profits; (c) loss of business; (d) loss of opportunity; (e) loss of goodwill or injury to reputation; (f) losses suffered by third parties; or (g) any indirect, consequential, special or exemplary damages arising from the use of Experiences regardless of the form of action.

Experience suppliers, in making arrangements for hotels, tours, transportation or any service in connection with the itineraries of individual customers, shall not be liable for injury, damage, loss, accident, delay or irregularity, liability or expense to person or property due to act of default by any hotel, carrier or other company or person providing services included in the Experience.

Furthermore, Experience suppliers, agents and operators accept no responsibility for any sickness, pilferage, labor disputes, machinery breakdown, government restraints, acts of war and/or terrorism, weather conditions, defect in any vehicle of transportation or for any misadventure or casualty, or any other causes beyond their control.

Experience suppliers' content - including the information, names, images, pictures, logos, prices, dates, and availability regarding or relating to Experience suppliers, service provider, operator and/or distribution partner – is provided "AS IS" and on an "AS AVAILABLE" basis without any representations or any kind of warranty made (whether express or implied by law) to the extent permitted by law, including the implied warranties of satisfactory quality, fitness for a particular purpose, non-infringement, compatibility, security and accuracy.

CRUISES

General

All redemptions/sales are final and no modifications/amendments or changes are allowed except as otherwise provided below.

We will rely on the authority of the person making the booking to act on behalf of any other traveler on the booking and that person will bind all such travelers to these Terms and Conditions.

Eligibility

Passengers under the age of 18 or 21 (depending on the cruise line) must be accompanied by an adult, and all cabins must have at least one adult in them.

Prices

All prices are subject change without notice until a booking has been confirmed. Price changes may occur because of matters outside the control of the cruise line which increase the cost of the cruise. Such factors include, but are not limited to, adverse currency fluctuations, fuel surcharges and taxes.

Payment

At the time of booking, the cruise must be paid in full using points or your Huntington card.

Travel Documentation, International Travel

All travelers must have valid travel documentation, such as a passport or visa. Any fines, penalties, payments or expenditures incurred because of such documents not meeting the requirements of governmental authorities will be your sole responsibility. If you need information regarding visas, passports and other travel document requirements for your trip, please let your consultant know or visit Travel.State.Gov for passport and visa requirements.

Health

You must ensure that you are aware of any health requirements and recommended precautions relevant to your travel and ensure that you carry all necessary vaccination documentation. In some cases, failure to present required vaccination documentation (e.g. proof of Yellow Fever vaccination) may deny you entry into a country. We recommend that you consult with your local doctor, travel medical service or specialist vaccination clinic before commencing your travel.

Travel Insurance

Travel insurance is not included with any redemption, and you agree that you have booked without insurance, releasing all liability, which could result in the loss of travel cost and/or money to correct any situation.

Supplier Change and Cancellation Fees

Under special considerations, cancelled bookings may incur supplier fees, which can be up to 100% of the cost of the booking, regardless of whether travel has commenced. Supplier fees may also apply where a booking is changed and when tickets or documents are re-issued. Where we incur any liability for a supplier cancellation fee for any booking which you change or cancel, you agree to indemnify us for that fee. Where you seek a refund for a cancelled booking for which payment has been made to the supplier, we will not provide a refund to you until we receive the funds from that supplier.

Taxes

You are responsible for paying any port taxes, which are subject to change and are confirmed at the time your cruise is booked. You also are responsible for paying any local tax charges by cruise ports, which will be reflected on your confirmation.

EVENT TICKETS

General

We are unable to process refunds, exchanges or cancellations except as provided below. The Program website acts as an intermediary between you and ticket brokers to facilitate the redemption of points for event tickets and as such, neither we nor any of our service providers is directly involved in the actual ticket transaction between you and the ticket brokers.

Participating brokers are independent, privately owned companies engaged in the business of buying and selling tickets for sporting events, concerts, and theater shows worldwide. Participating brokers are not affiliated with any box offices, theaters, venues, or teams.

Orders

Orders through the Program website will be fulfilled by one of the participating brokers. If an event is postponed, tickets will be honored for the rescheduled date. If an event is cancelled without a rescheduled date a full refund will be provided in the same method used in the original transaction, either points or your Huntington card.

All prices quoted include all service charges and reflect the cost of obtaining preferred seating. Most ticket prices are at or above face value. All prices are based on supply, demand, and seat location. We reserve the right to provide upgrades on all ticket orders at no extra charge to you.

Since event tickets are purchased in a free and fluctuating market, ticket prices and availability may change at any time. Ticket prices are guaranteed at the time the order is placed. All ticket orders are guaranteed by contract and a confirmation receipt will be issued upon redemption.

Ticket deliveries are guaranteed by the ticket broker no later than the day before the event unless otherwise stated in your confirmation and/or receipt(s). All tickets will be delivered via Federal Express method or email unless otherwise stated. Due to time constraints, ticket brokers will not guarantee orders placed less than 3 days prior to the event.

We are not responsible for any weather delays, event postponements, change of venue and lost or stolen tickets.

Ticket brokers may provide any quantities of tickets but cannot guarantee ticket groupings larger than 2 together.

FLIGHTS

General

We will rely on the authority of the person making the booking to act on behalf of any other traveler on the booking and that person will bind all such travelers to these Terms and Conditions.

Seat Assignments

Seat selection may not be available for all flights due to the airline's fare class restrictions or policy. Please contact the airline directly to select seats. Seat assignments, regardless of the fare class you select, are not guaranteed and are subject to carrier change without notice due to a schedule change, equipment change or other unforeseen circumstances.

Baggage Fees

Some airlines charge an extra fee each time bags are checked in with that airline. These fees are not included in your total trip cost when booking tickets on the Program website. They are collected by the airline either at the ticket counter when the bag is checked or at the gate. The airlines' websites contain detailed information regarding their baggage policies. For passengers whose tickets are booked as a codeshare flight, operating and/or marketing carrier fees may apply.

Change & Cancellation Policy

Flight bookings are non-refundable. We are unable to cancel/amend a flight reservation and restore your points. We are unable to modify/change a reservation.

Changes to a booking through an airline, if permitted, may incur change fees which are your responsibility.

Fare Rules and Restrictions

You agree to the fare rules and restrictions of the airline that provides your tickets.

Flight Cost Summary

On the Flight Cost Summary page of the Program website and all subsequent pages leading to a booking, all mandatory taxes, charges (including fuel surcharges), service fees, and government and airport authority fees are either included in the fare or itemized separately to provide a total trip cost.

Fare Offering Per Flight

The Program website displays only the lowest fare that is available per flight. Other fares may be available through an airline, but not thru the current program offerings.

Airline Schedule Changes

Airline schedules are subject to change at any time. Impacted elements of the itinerary include, but are not limited to, the following: flight number, arrival and departure times, aircraft type, route, connections, or location, and dates of travel. Other components of travel may be impacted by flight schedule changes and modifications or cancellations of those components are your sole responsibility. Please reconfirm all flights directly with the carrier, at least 24 hours prior to arrival at the airport.

Electronic Tickets

Paper tickets are not issued by airlines participating in this program

Reconfirmation Notice

Some international airlines require reconfirmation of your reservations. Contact the transporting airline for the applicable requirements.

Travel Insurance

Travel insurance is not included with any redemption, and you agree that you have booked without insurance, releasing all liability which could result in the loss of travel cost and/or money to correct any situation.

Travel Documentation, International Travel

All travelers must have valid international travel documentation, such as a passport or visa. Any fines, penalties, payments or expenditures incurred because of such documents not meeting the requirements of governmental authorities will be your sole responsibility. If you need information regarding visas, passports and other travel document requirements for your trip, please visit Travel.State.Gov for passport and visa requirements.

Health

You must ensure that you are aware of any health requirements and recommended precautions relevant to your travel and ensure that you carry all necessary vaccination documentation. In some cases, failure to present required vaccination documentation (e.g. proof of Yellow Fever vaccination) may deny you entry into a country. We recommend that you consult with your local doctor, travel medical service or specialist vaccination clinic before commencing your travel.

HOTELS

Booking

All hotel reservations **MUST** be booked at least 2 days in advance of check-in date to accommodate processing requirements.

You must meet the eligibility requirements established by the hotel provider. The check-in age for some hotels is 21. Guests between the ages of 18 – 20 should check with the hotel directly to understand the check-in policies and/or restrictions prior to booking.

You may book up to one room per reservation.

Unless otherwise indicated in the hotel details and descriptions, all hotel rates are based on a maximum of double occupancy. Rates are subject to change. You are responsible for paying hotel service charges, extra person charges, incidentals, such as room service, telephone access, in-room movies, energy surcharges, mini-bar, etc., and any applicable increases in taxes.

You are subject to individual hotel policies including, but not limited to: smoking, maximum occupancy, etc.

You may be required to present a valid credit card or cash deposit at check-in.

Hotel requests for specific features (non-smoking, bedding) are not guaranteed.

You may be asked to present a photo ID when checking in.

Hotel photos in any promotional materials are representative only and do not necessarily depict the actual room in which guests will be accommodated.

Hotel Cancellation and Change Policies

Hotel redemptions are final and non-refundable. Cancellations or changes made at any time are subject to a 100% charge. Refunds are not available for delayed check-in or early check-out. The hotel is not

authorized to make an exception to this policy. Please refer to the hotel information page or your confirmation email for specific hotel policies and procedures.

We cannot guarantee changes to the name on a reservation but will make every attempt to accommodate requests.

Amendment requests to existing reservations must be made through HNB customer service.

MERCHANDISE

General

Merchandise point levels include all taxes, standard shipping, handling and delivery charges.

Returns

Most new, unopened items may be returned within 15 days of receiving the item for a full refund with original packaging and receipt. There are some exceptions where returns are not allowed. You are not responsible for the return shipping costs if the return is a result of a supplier's error (you received an incorrect or defective item, etc.).

If your redemption qualifies for a return, you will receive a credit in points.

Items that are opened, used or returned more than 15 days after delivery date may not be eligible for a refund. Restocking and/or shipping fees may also apply on items returned that are not damaged or the wrong item was ordered. The amount deducted will be equivalent to the supplier's standard shipping cost for that item and will be determined by the supplier at the time of refund.

Return Instructions

1. You must contact HNB customer service.
2. We will initiate the return/replacement.
3. You must return the item(s) to the supplier using the return shipping label provided to you.
4. Eligible points will be deposited back to your account within 3 weeks of receipt of the returned item(s).

The return shipping labels obtained from us are valid only for returns shipped within the U.S. Each return shipping label is coded for a specific shipment and for specific items. Please do not include items from other orders, or other items and/or shipments from the same order, in the same box, or you may not receive the correct refund.

Non-Returnable Items

The following items may not be returned or refunded:

- Opened music, movies, computer software, video games, other digital content and collectibles.
- If the original packaging has been opened or tags or labels have been removed, folding guest beds, air/inflatable beds, continuous air bouncers, water slides, pools, gas powered lawn equipment, power tools, scooters over \$149.99, specialty occasion clothing, video cameras/camcorders, handbags, jewelry and watches.
- Items damaged, altered, or abused after delivery to you and mattresses or foundations that are damaged, soiled, stained or missing law tags.
- Delivery, labor and/or installation fees.
- Adjustable base beds and customized and personalized items, including customized jewelry.
- Hazardous items that are gas-powered or contain flammable liquids.
- Computer laptops and desktops more than 14 days after delivery.

- Any product missing the serial number or UPC.
- Gourmet gift baskets.
- All Final Sale merchandise.
- Memberships, completed services and consumable items including ink and batteries.

Backordered Items

Items which are on back order for more than 60 days may be cancelled due to unavailability, and a full refund will be processed for the items.

Some product lines have special restrictions or return policies. Please contact us for details.

No Representations and Warranties

Merchandise rewards are offered and provided by independent suppliers. Neither we nor our third party service providers make any express or implied representation or warranty and will not be liable for injury, damage, loss or expense resulting from your acceptance or use of the reward or from a reward's defect or failure. We and our third party service providers disclaim any implied warranty of merchantability or fitness for a particular purpose.

GIFT CARDS

All gift card redemptions, both physical and electronic, are final. We are unable to process refunds, exchanges or cancellations.

We will not authorize a reshipment of gift card(s) that are lost/misplaced.

Every effort is made to process your physical gift card(s) within 5 business days after an order has been placed. On occasion (e.g., during the holiday season), gift card(s) may be shipped outside of the standard window.

We ship physical gift cards First Class USPS. If a gift card order exceeds \$700, the order will be sent via traceable method with a signature required.

Expedited shipping of physical gift cards, when available, is FedEx 2-day with evening delivery. If you select expedited shipping, you will be charged a shipping fee. Prices are subject to change.

A shipping confirmation email will be sent to the email address on file, once the physical gift card order has been shipped.

Electronic gift cards will be sent to the email address(es) provided within 24 hours of completing your order.

Gift cards are valid at participating merchants only, and are subject to the issuer's terms and conditions, which, if permitted by law, address expiration policies and non-usage fees and can be changed at the sole discretion of the issuer.

DEPOSIT TO CHECKING

All cash reward redemptions for deposit to checking are final. We are unable to process refunds, exchanges or cancellations.

Cash Rewards redemptions for a deposit into a checking account are generated as an ACH deposit to the designated account typically within 3 business days.

You must enter an accurate routing number and account number for your cash reward redemption to be processed correctly.

DEPOSIT TO SAVINGS

All cash reward redemptions for deposit to savings are final. We are unable to process refunds, exchanges or cancellations.

Cash rewards redemptions for a deposit into a savings account are generated as an ACH deposit to the designated account typically within 3 business day.

You must enter an accurate routing number and account number for your cash reward redemption to be processed correctly.

STATEMENT CREDIT

All statement credit redemptions are final. We are unable to process refunds, exchanges or cancellations.

Statement credits will be applied to your Huntington card account within 2 business days of the redemption request. The credit will be reflected on your next or the following billing statement.

Statement credits will be applied to your Huntington card account only and may not be redeemed for cash equivalent, transferred to another card or used as a payment on other accounts.

STATEMENT CREDITS ARE NOT A PAYMENT. PLEASE REMEMBER TO SUBMIT YOUR NORMAL MONTHLY PAYMENT BEFORE YOUR NEXT DUE DATE.

GENERAL

If any of these Terms and Conditions are determined to be illegal, invalid or otherwise unenforceable by reason of the laws of any state or country in which these Terms and Conditions are intended to be effective, then to the extent and within the jurisdiction in which that term is illegal, invalid or unenforceable, it shall be severed and deleted from these Terms and Conditions and the remaining Terms and Conditions shall survive, remain in full force and effect and continue to be binding and enforceable.

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.

If you earn points with a credit card transaction that is later refunded, and you redeem those points for a reward, we may:

1. Cancel reservations and void travel documents.
2. Interrupt the shipment of merchandise.
3. Stop or withhold payment on any cash or cash equivalent redemptions.
4. Withhold subsequent points.
5. Collect any amounts you owe; this may include charging an equivalent dollar amount to your card (in the form of a cash advance).

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 us at our sole discretion. Discrepancies about point earnings are not treated as credit card billing disputes. Please refer to the Voice Credit Card Cardholder Agreement for details about billing disputes.

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.

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.

Numerous transport, accommodation and other suppliers, such as hotels, airlines, coach, rail and cruise line operators may provide services to you under the Program. Our obligation to you is to (and you expressly authorize us to) make bookings on your behalf and to arrange relevant contracts between you and the suppliers. Neither we nor our third party service providers are ourselves a supplier of travel services and have no control over, or liability for, the services provided by the suppliers. All bookings are made on your behalf subject to the terms and conditions, including conditions of carriage and limitations of liability, imposed by these suppliers. We can provide you with copies of the relevant supplier terms and conditions on request. Your legal rights regarding the provision of services are against the supplier and are not against us nor our third party service providers. Specifically, if for any reason any supplier is unable to provide the services for which you have contracted, your rights are against that supplier and not against us or our third party service providers.

We may contact you from time to time with information regarding your rewards account or additional promotions.

We are not responsible for typographical errors and/or photographic errors and/or omissions in any Program brochures.

These Terms and Conditions supersede all previous rewards terms and conditions.

These Terms and Conditions are governed by and construed under the laws (excluding conflicts of law provisions) of Ohio.

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