VOICE CONSUMER CREDIT CARD℠ REWARDS TERMS AND CONDITIONS

The Voice Consumer Credit Card Rewards Terms and Conditions ("Terms and Conditions") describe how the Voice Consumer 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 and other items such as gift cards.

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 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.

AND THE GREATER OF THE FOLLOWING CHECKING ACCOUNT BONUSES

- 25% bonus points on points earned while your Voice Rewards Consumer Credit Card is linked to your open Huntington Platinum Perks Checking ®, Personal Management Account (PMA), Private Client Account (PCA), or SmartInvest ℠ Checking Account.

- 5% bonus points on points earned while your Voice Rewards Consumer Credit Card is linked to your open Huntington Perks Checking ®.

The 25% and 5% checking account bonuses **CANNOT BE COMBINED.**

It may take up to 10 days to link your qualifying Huntington checking account with your Voice Rewards

Consumer Credit Card after you open them. After your accounts are linked, the bonus is calculated on the single points earned for each transaction and is not calculated on any bonus points earned in the 3X Rewards category. The bonus points will be added to your points total and will be reflected on your credit card statement each month.

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. You may change the category within the first 30-days of opening a new account and again prior to the start of each quarter for the next quarter. You may select your 3X Rewards category by signing into your retail online banking account via www.huntington.com. 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 (not including any checking account bonus points), then adding the single points (not including any checking account bonus 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 (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

Except as otherwise provided below, if your account is in good standing (i) you will be able to earn and redeem points and (ii) your points will not expire. Your account will not be in good standing if any of the following apply:

1. Your account is closed for any reason (either by you or us), and/or
2. There is any fraud or abuse related to the accrual of points on your account.

You may not redeem points if your account is 60 days or more delinquent. Points will remain available for redemption when the account is brought current and otherwise is in good standing.

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

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 for certain rewards. In addition, you can call HNB customer service (800) 340-4165 24 hours a day, 7 days a week.

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

Certain restrictions apply to rewards and some have limited availability.

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.

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.

You may be required to provide a payment card to pay for shipping and handling fees for any expedited/insured shipping that you request. Expedited/insured shipping may not be available on some items.

Authorized users can earn points at the same rate as the primary cardholder. The points will be added to the account owner's reward balance, but authorized users 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. The minimum redemption level for certain items may be higher as provided in the Program communications.

You may redeem eligible non-travel rewards using a combination of points and a payment card. You must first use your full available points balance for the redemption.

TRAVEL

General Information

1. Travel management services are provided by Aspire Loyalty Travel Solutions, LLC. and its affiliates ("Aspire"), a service provider to the Program. Aspire acts as a service bureau that provides value added service to retail travel agents and consumers.
2. In these Terms and Conditions, "Travel Suppliers" means the airlines, hotels, car rental agencies, cruise lines, railroads, tour operators and other service providers whose services are made available through the Program. The Program Terms and Conditions incorporate by reference the terms of each Travel Supplier's terms and conditions, as applicable. You are responsible for checking the applicable Travel Supplier site(s) for terms and conditions which may be applicable to you.
3. ALL TRAVEL SERVICES PURCHASED USING POINTS MUST BE PURCHASED THROUGH THE PROGRAM AND NOT WITH THE TRAVEL SUPPLIER DIRECTLY. TRAVEL SERVICES ARE PROVIDED SOLELY BY THE TRAVEL SUPPLIERS. ASPIRE AND HNB ARE NOT LIABLE FOR THE FAILURE OF THE TRAVEL SUPPLIERS TO PERFORM THE SERVICES OFFERED BY THE TRAVEL SUPPLIERS. TRAVEL SUPPLIERS ARE INDEPENDENT CONTRACTORS AND NOT AGENTS OR EMPLOYEES OF HNB OR ASPIRE. EXCEPT AS EXPRESSLY STATED HEREIN, HNB AND/OR ASPIRE ASSUMES NO RESPONSIBILITY FOR ACTIONS RELATING TO TRAVEL SERVICES BEYOND THE CONTROL OF HNB AND/OR ASPIRE OR THEIR RESPECTIVE EMPLOYEES. UNLESS PROHIBITED BY LAW, HNB AND ASPIRE SHALL NOT BE LIABLE FOR ANY ACTS, FAILURE TO PERFORM, ERRORS, OMISSIONS, REPRESENTATIONS, WARRANTIES, BREACHES, NEGLIGENCE, GROSS NEGLIGENCE OR WILLFUL MISCONDUCT OF ANY SUCH TRAVEL SUPPLIERS, INCLUDING, BUT NOT LIMITED TO, ANY PERSONAL INJURIES, DEATH, PROPERTY DAMAGE OR LOSS, INCONVENIENCE, LOSS OF ENJOYMENT, MENTAL DISTRESS OR OTHER SIMILAR MATTER, DELAYED DEPARTURE, MISSED CONNECTION, SUBSTITUTION OF SERVICES OR ACCOMODATIONS, TERMINATION OF SERVICE, OR CHANGES IN FARES AND RATES, AND/OR CANCELLATION OR DOUBLE BOOKING OF RESERVATIONS BY THE TRAVEL SUPPLIER. HNB AND ASPIRE DO NOT GUARANTEE OR INSURE THE PERFORMANCE OF SERVICES BY THE TRAVEL SUPPLIERS, THE FINANCIAL POSITION OF THE TRAVEL SUPPLIERS OR REIMBURSEMENT TO YOU FROM ANY LOSS EXPERIENCED AS A RESULT OF AN ACT OR OMISSION OF THE TRAVEL SUPPLIERS.
4. TO THE EXTENT NOT PROHIBITED BY LAW, IN NO EVENT SHALL HNB AND/OR ASPIRE AND/OR THEIR AFFILIATES BE LIABLE FOR ANY DIRECT, INDIRECT, PUNITIVE, INCIDENTAL, SPECIAL, OR CONSEQUENTIAL DAMAGES ARISING OUT OF, OR IN CONNECTION WITH, THE USE OF ANY INFORMATION, PRODUCTS, AND SERVICES OBTAINED FROM A TRAVEL SUPPLIER EVEN IF RESERVATIONS ARE PROVIDED THROUGH THE PROGRAM SITE, A CALL CENTER, OR OTHERWISE, WHETHER BASED ON CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE, EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF DAMAGES.
5. In those situations in which a Travel Supplier defaults prior to providing services, you may pursue any recourse against the Travel Supplier for refund, which may be permitted by law or statute.
6. Travel reservations are subject to the rules of the applicable Travel Supplier on your itinerary. A reservation is not complete until confirmed/ticketed. The passenger ticket(s) when issued, or electronic reservation shall constitute a contract between the Travel Supplier and the ticketed party. Some reservations cannot be cancelled or changed, other reservations may incur Travel Supplier fees to cancel or change.
7. You acknowledge the reward portion of your transaction will be paid for with points from the Program.
8. Charges in excess of the points from the Program will be charged to your payment card. If applicable, any fees or redemption associated charges from the Travel Supplier will appear on your monthly card statement.
9. Travel Supplier, HNB and/or Aspire each have the right to cancel the booking in the event of non-payment or payment dispute.
10. All refund requests may be initiated by calling the Program Travel Rewards Call Center ("Call Center") at the following number: (800) 340-4165 and you must follow any instructions given to you to provide backup documentations or to return negotiable documents (i.e., paper airline tickets, redeemable certificates or vouchers, etc.) issued which must be returned prior to processing any refund. All refund claims must be made within 30 days after the scheduled departure date.
11. Because many different Travel Suppliers may be used for each aspect of travel (i.e., for air, hotel, car

rentals, cruise, activities and vacations), IF YOU WISH TO MAKE CANCELLATIONS OR CHANGES TO YOUR TRAVEL, YOU MUST MAKE SUCH REQUESTS FOR EACH ASPECT OF YOUR TRAVEL. For example, if you change your air travel dates, that request will not result in any changes to your hotel dates. Neither HNB nor Aspire are responsible for any credit or voucher issued by any Travel Supplier.

12. If a payment card was used in conjunction or solely for a travel redemption and/or transaction, and a refund is processed to the payment card, the timing of when the funds will be available on your payment card account is dependent upon the individual financial institution which issued your payment card.
13. All offers, prices, and conditions of sale may be subject to change without notice, advance purchase, eligibility, seating, or other limitations, travel days, dates, minimum or maximum stays, holidays, seasons, blackout dates, stopovers, and/or waitlisting restrictions, reservation validation limitations of up to one year (if any extension permitted, penalties/restrictions may apply); and/or other conditions/restrictions.

General Travel Information

1. Throughout your trip, you may need to present the required government issued photo ID for security checks at airports, hotels, car rental, cruise, activity and vacation locations, attractions and other products as deemed necessary by the relevant Travel Suppliers. The ID must match the name on the reservation. In addition to the required government issued ID, proof of citizenship (Passport) is required for international travel (for countries outside of the United States) and may require a visa and satisfaction of health requirements. Passports for international travel must be valid for a period of at least six (6) months from the return date. Air carriers cannot board any passenger who fails to provide the required documents. Please note that it is your sole responsibility to ensure that you meet the passport, visa, and/or health requirements of the countries you wish to visit, including any layover or stopovers and return entry into the United States. Many countries require that your passport be valid for a minimum period from the date of arrival into that country. For any questions regarding what the applicable minimum period is and any other conditions or passport/visa requirements for travel, you should contact the corresponding local consulate of the countries to which you are traveling. Visa policies which vary by country http://www.travel.state.gov/content/visas/en.html should be obtained prior to departure, and are the sole responsibility of the traveler.
2. HNB and Aspire do not have any special knowledge regarding (i) the suitability for disabled persons for any travel itinerary; or (ii) unsafe conditions, health hazards, weather hazards, or climate extremes at locations to which you may travel.
3. For information concerning possible dangers at international destinations, we recommend contacting the Travel Advisory Section of the U.S. State Department at (202) 647-5225 or http://travel.state.gov.
4. For medical information, we recommend contacting the Centers for Disease Control and Prevention at (800) 232-4636. For foreign health requirements and dangers, go to http://www.cdc.gov/travel.
5. Minors under the age of 18 who are traveling alone or with only one parent may be required to have additional documentation. Please contact your airline or the nearest Consulate of the country to which you are traveling for additional information.
6. If your itinerary involves an ultimate destination or stop in a country other than the country of departure, the provisions of a treaty known as the Warsaw Convention or the Montreal Convention, may be applicable to your entire trip, including any portion entirely within the country of origin or destination. These Conventions govern and may limit the liability of certain air carriers for death of or personal injury to passengers and/or loss of or damage to baggage.
7. Special requests made to a Travel Supplier are requests only and cannot be guaranteed. Fees, taxes and charges may apply depending upon the service request.
8. Certain rate types do not permit credit for airline, hotel or car loyalty programs.
9. Government imposed departure or entry taxes may not be included in ticket fees. You should be prepared to pay these taxes in cash at the location.

Airline Travel

1. Airline tickets are NON-REFUNDABLE and NON-CHANGEABLE unless permitted by the terms of the fare and are subject to airline rules, penalties and fare difference. Travel Suppliers may charge a ticket service fee for all exchanges, modifications, or cancellations, in addition to airline penalties and fare

difference. To inquire about refundability or changeability of a fare you are considering, please contact the appropriate Travel Supplier.

2. Airline policies are subject to change at any time without notice. Airline tickets must be booked at least forty-eight (48) hours prior to departure.
3. Any fees associated with the applicable redemption or ticket purchase will be your responsibility at the time of booking. These fees include, but are not limited to, ticketing fees, airline fuel surcharges, and security fees. Government entry/exit fees may apply, depending on your destination. These are your sole responsibility and may be additional to your booking charges.
4. In addition, the points price listed for airline tickets does not include any applicable baggage fees, meals, beverages or services fees. Restrictions may apply.
5. All reservations must be made in the EXACT name of the person traveling. Tickets are non-transferable. Name changes are not permitted. You will be responsible for any charges issued by the Travel Supplier due to incorrect passenger information entered by you or provided to the Call Center at the time of making the reservation.
6. The Transportation Security Administration (TSA) may require you to provide certain information, such as your full name, date of birth, and gender for the purpose of watch list screening. Failure to provide your full name, date of birth, and gender may result in denial of transport or denial of authority to enter the boarding area. TSA may share information you provide with law enforcement or intelligence agencies or others under its published system of records notice. For more on TSA privacy policies, or to review the system of records notice and the privacy impact assessment, please see the TSA Web site at https://www.tsa.gov.
7. It is recommended that passengers check in with the airline a minimum of 2 hours prior to scheduled departure time for domestic flight itineraries and 3 hours prior to scheduled departure time for international itineraries due to federal security requirements. Please note that airline schedules change frequently. Please reconfirm all flight dates and times with the airline 24 hours prior to departure for domestic flights and at least 72 hours for international flights. Advanced passenger information (API) is also required by the airline at least 72 hours prior to departure per U.S. Customs and Border Control Agency for all international flights traveling into, out of and over U.S. territories. Information needed can include but is not limited to nationality, country of residence, passport/visa number, expiration date, country of issue and destination address. Failure to provide this information may result in delayed/denied boarding or cancellation of flights. Any costs incurred due to failure to provide this information will be at the passenger's expense. To learn more about API please see https://www.cbp.gov/travel/travel-industry-personnel/apis2#.
8. Upgrades are not permitted on certain itineraries. Please check with the carrier directly.
9. Please review your itinerary, as code-share flights may exist. If a code-share flight exists in your itinerary, passengers must check in with the operating airline on day of departure.
10. All tickets will be issued as e-tickets, unless e-tickets are not available due to airline restrictions. If an e-ticket is unavailable, the Call Center will mail a paper ticket to you at no charge. However, if an e-ticket is available and you request a paper ticket, you may be charged a service fee and shipping/handling charges. All paper tickets will be shipped within 48 hours to the address you provide. If your paper ticket(s) is lost, stolen, or destroyed, contact the Call Center immediately for details on how to process your claim. You may need to purchase a new ticket to travel while you are waiting for any permitted refund or credit. Additionally, you remain responsible for payment due for the lost, stolen, or destroyed ticket(s) unless a refund or credit is issued by the carrier.
11. Airline tickets for minors under the age of 17 traveling alone cannot be redeemed or purchased in the Program as each airline has their own rules for unaccompanied minors. These tickets must be purchased directly with the airline.
12. We reserve the right to correct errors in any advertised price and, if applicable, give you an option to either cancel the reservation or allow the Call Center to collect an amount equal to any increase in price from your provided credit or debit card, prior to your departure.
13. The Program Terms and Conditions incorporate by reference the terms of each airline's contract of carriage. Passengers may inspect the full text of the contract of carriage at each airline's airport or city ticket offices. The incorporated terms of the contract of carriage may include, but are not limited to: (1) Limits on the airline's liability for personal injury or death of passengers, and for loss, damage, or delay of goods and baggage, including fragile or perishable goods; (2) Claim restrictions, including time periods within which passengers must file a claim or bring an action against the airline for its acts or

omissions or those of its agents; (3) Rights of the airline to change terms of the contract; (4) Rules about reconfirmation of reservations, check-in times, and refusal to carry; (5) Rights of the airline and limitations concerning delay or failure to perform service, including schedule changes, substitution of alternate airline or aircraft, and rerouting.

14. Please note that your seats, meals, frequent flyer and other special requests are requests only. There is no guarantee that you will be assigned the seat(s) you have requested. There is also no guarantee that your meal(s), frequent flyer and other special requests will be honored by the airline. It is therefore recommended you contact your airline directly to confirm these requests prior to your scheduled departure date.
15. Airline flights may be overbooked, and there is a slight chance that a seat will not be available on a flight for which a person has a confirmed reservation. If the flight is overbooked, no one will be denied a seat until airline personnel first ask for volunteers willing to give up their reservation in exchange for a payment of the airline's choosing. If there are not enough volunteers, the airline will deny boarding to other persons in accordance with its particular boarding priority. With few exceptions, persons denied boarding involuntarily are entitled to compensation. The complete rules for the payment of compensation and each airline's boarding priorities are available at all airport ticket counters and boarding locations. Some airlines do not apply these consumer protections to travel from some foreign countries, although other consumer protections may be available. Check with your Travel Supplier.
16. For all flights departing from the European Union and all flights to the European Union if on a European operating carrier, if you are denied boarding or your flight is canceled or delayed for at least two hours, ask at the check-in counter or boarding gate for a document stating your rights, particularly with regard to compensation and assistance. For further information on your air passenger rights for these flights, see http://ec.europa.eu/transport/themes/passengers/air/ .
17. Failure to use any flight segment may result in automatic cancellation of all continuing and return reservations. You must advise your Travel Supplier if your travel plans change en route.
18. Federal law forbids the carriage of hazardous materials aboard aircraft in your luggage or on your person. A violation can result in five years' imprisonment and penalties of $250,000 or more (49 U.S.C. 5124). Hazardous materials include explosives, compressed gases, flammable liquids and solids, oxidizers, poisons, corrosives and radioactive materials. Examples: Paints, lighter fluid, fireworks, tear gases, oxygen bottles, and radio-pharmaceuticals. There are special exceptions for small quantities (up to 70 ounces total) of medicinal and toilet articles carried in your luggage and certain smoking materials carried on your person. For further information contact the Travel Supplier directly.
19. Please go to http://www.dot.gov/office-policy/aviation-policy/aircraft-disinsection-requirements to learn about the use of insecticides in certain flights.
20. A reservation is subject to cancellation by the Travel Supplier if the passenger is not available for boarding at the loading gate at least 15 minutes prior to scheduled departure for flights between U.S. points or up to 30 minutes for all other travel. Be sure to check with the airline as these times vary by airline.
21. Failure to occupy reserved space may result in the Travel Supplier canceling, continuing, connecting, or returning space reserved by the passenger.
22. THE TRAVEL SUPPLIER RESERVES THE RIGHT TO REFUSE CARRIAGE TO ANY PERSON WHO HAS ACQUIRED A TICKET IN VIOLATION OF APPLICABLE LAW OR CARRIER'S TARIFFS, RULES OR REGULATIONS.
23. Air reservations can be booked in advance. Your return flight must be no more than 328 days from the date of departure.
24. Some airlines may require a birth certificate for infants under the age of two traveling without charge.

Canada Electronic Travel Authorization (ETA)

As of March 15, 2016, visa-exempt foreign nationals who fly to or transit through Canada are expected to have an Electronic Travel Authorization (ETA). Exceptions include U.S. Citizens and travelers with a valid Canadian visa. PLEASE VISIT HTTPS://WWW.CANADA.CA/EN/IMMIGRATION-REFUGEES-CITIZENSHIP.HTML TO OBTAIN YOUR ELECTRONIC TRAVEL AUTHORIZATION. THIS IS REQUIRED FOR YOUR TRAVEL TO OR THROUGH CANADA. CONTACT THE CONSULT OF THE COUNTRY FOR ADDITIONAL QUESTIONS ON DOCUMENTATION THAT WILL NEED TO BE PROVIDED.

Baggage

1. Airline baggage policies vary by airlines and charges may apply for checked baggage. You are responsible for such charges. Please check with the individual airline should you have questions regarding baggage charges, size limitations, or restrictions. Click on the link for "baggage fee information" shown with each flight result.
2. If you have excess baggage, you will have to pay any excess baggage fee assessed by each airline. These fees are to be paid directly to the airline upon using such service.
3. When there are two or more airlines involved for connecting flights then you may have to reclaim your bags at the connecting airport and check-in again to continue your journey. Some airlines charge an extra fee each time bags are checked-in with that airline. Additional fees may apply and must be paid directly to the Travel Supplier.
4. Liability for loss, delay, or damage to baggage is limited unless a higher value is declared in advance and additional charges are paid. Excess valuation may be declared on certain types of articles. Some Travel Suppliers assume no liability for fragile, valuable or perishable articles. Further information may be obtained from the Travel Supplier.
5. HNB and Aspire will not be responsible for lost, stolen, damaged, or destroyed baggage or contents of baggage.

Hotels

1. Hotel rooms are PREPAID AND ARE NON-REFUNDABLE AND NON-CHANGEABLE unless permitted by the terms of the room/rate description. Hotel rooms must be booked at least twenty-four (24) hours prior to arrival. Hotel cancellation policies are displayed on the Program Site for each room type. Due to various hotel rules, date restrictions over high-demand periods, and other special circumstances, hotel cancellation terms are subject to change at any time prior to purchase. For more information on individual room types and amenities based on room type selections, please contact the hotel Travel Supplier directly.
2. No shows are non-refundable and will result in a total forfeiture of payment and points without credit due.
3. You must contact the Call Center for all cancellation or modification requests. Cancellations or modifications handled by the hotel directly may result in no refund. Hotels can only be canceled in full, and not just a portion of the reservation. If you desire to shorten your length of stay, you will need to cancel the entire reservation and rebook a new reservation.
4. In the event of an involuntary cancellation due to weather, war, terrorism, epidemic outbreak, natural disaster, acts of civil unrest or other acts of God, cancellation fees may be waived at the discretion of the hotel.
5. Policies for children vary by hotel. Child benefits may be extended should a hotel offer them.
6. Any charges for incidentals that you incur while traveling are not included in your reservation rate and must be paid directly to the hotel. These include, but are not limited to, resort fees, hotel energy surcharges, parking fees, room service, telephone fees, internet usage fees, in-room movies, mini-bar charges, gratuities, baby sitting and other incidentals. Please check with the hotel for additional information on incidental charges.
7. Special requests, such as bed type, smoking preferences or room amenities made to hotel Travel Suppliers are on a request only basis and cannot be guaranteed. Fees and charges may apply, depending on the service request.
8. At check-in, you may be required to furnish a valid government-issued photo ID and a payment card for incidentals.
9. Minimum age for booking a hotel is typically 18 years of age at time of stay, but some hotels have different age requirements for booking.
10. Reservations do not include services not specified in the reservation confirmation.
11. Travel Suppliers will attempt to notify guests of hotel renovation or refurbishment as reasonably soon as Travel Suppliers are notified by the hotel; however, HNB and Aspire are not liable if the hotel has failed to notify you in advance.
12. Due to hotel Travel Supplier policies applicable to certain preferred rates, your name may not be provided to the hotel Travel Supplier until 24 hours prior to your arrival.
13. Reservations are restricted to a maximum of 21 days. If you need to stay for more than 21 days, you will need to make another reservation.

14. Reservations are restricted to a maximum of 11 months in advance.
15. You may book up to three hotel rooms per reservation if they are the same room type. For additional rooms, please contact the Call Center directly.
16. You are subject to individual hotel policies, including, but not limited to: smoking, maximum occupancy, etc.
17. Hotel photos in any promotional materials are representative only and do not necessarily depict the actual room in which guests will be accommodated.

Car Rentals

1. You must contact the Call Center for all cancellation or modification requests, which are subject to the applicable Travel Supplier's policies. Change or cancellation fees may apply.
2. Car rentals must be booked at least twenty-four (24) hours prior to rental. Cancellations or modifications handled by the car rental agency directly may result in no refund. Car rentals can only be canceled in full, and not just a portion of the reservation. If desiring to shorten or extend your length of rental, you will need to cancel the existing reservation and book a new reservation.
3. A valid driver's license and payment card is required at the time of pick-up of the vehicle. The driver's license and payment card must be in the name of the individual that reserved the vehicle for his/her use. Debit cards might not be accepted by a car rental agency.
4. Advance purchase rental rates in the United States usually include unlimited mileage, and most taxes and fees although some local taxes/fees may be collected at the counter by the car rental agency. Car rental rates outside of the United States may not include unlimited mileage, taxes and fees and these will be determined by the car rental agency and must be paid directly to the car rental agency.
5. Charges for optional services such as insurance waivers, fuel, additional or underage drivers, and special equipment charges, are not included in your rental and must be paid directly to the car rental agency.
6. Extra days, extra hours, upgrades to higher car classes, and optional services (if applicable) are the responsibility of the renter.
7. HNB, Aspire and the Travel Suppliers do not guarantee a specific make, model or color of vehicle no matter what vehicle is reserved.
8. Geographic and cross border restrictions may apply. One-way rentals may not be permitted by all Travel Suppliers.
9. No shows are non-refundable and will result in a total forfeiture of payment and points, without credit due.
10. Cancellation fees, rental terms, and any additional fees are subject to change without notice and may vary by location.
11. Rental rates are based on 24-hour periods and may be subject to additional fees depending on time of return, including but not limited to hourly rental charges which will be billed directly to you by the car rental agency.
12. Personal accident insurance, liability insurance and loss damage waiver are not included in your rental, but may be available for an additional charge, and must be paid directly to the car rental agency.
13. For domestic rentals, the renter must meet the car rental agency's minimum age requirement, have a valid driver's license, acceptable payment card. Rentals outside of the US may require an international driver's license or compliance with other local requirements.
14. Car rental redemptions may not be available for all locations and destinations.
15. Special requests made to car rental agencies are on a request only basis and cannot be guaranteed.
16. Car rental agencies may reserve the right to deny rental for any reason, including, due to past driving record.
17. Reservations are restricted to a maximum of 20 consecutive days.
18. Reservations are restricted to a maximum 11 months in advance.
19. Rental rates are not combinable with any tour or group rate, coupon, or promotion.
20. It is your responsibility to review and abide by the specific car rental agreement.

Activities

1. All activities are completely NON-REFUNDABLE once booked unless canceled by the activity Travel Supplier. Activities must be booked at least twenty-four (24) hours prior to activity commencement.
2. Activity vouchers (when provided) must be printed and provided to the activity Travel Supplier when

required.
3. No shows are non-refundable and will result in a total forfeiture of payment and points, without credit due.
4. Activity Travel Supplier reserves the right to change, cancel, or modify the date, length, or inclusions of any activity booked without notice. You should reconfirm the activity booked at least 72 hours prior to the activity date.
5. Advance bookings are restricted to a maximum of 180 days.
6. Some activities may require fuel surcharges and other fees depending on the activity selected. These fees are payable directly to the activity Travel Supplier at the time of check-in. Information on fuel surcharges and other fees that are associated with an activity can be found in the activity detail section for the specific activity. Surcharges and other fees required by the activity Travel Supplier are subject to change.
7. Some activities may have age, physical capabilities or other restrictions.
8. Certain activities may be weather dependent. You should not assume that weather conditions will result in cancellation of a booked activity. Always contact the activity Travel Supplier with any questions regarding weather conditions.
9. Pick up locations for some activities may be subject to limitations.
10. Prices do not include gratuities.

Cruises

1. Rates quoted are per person/double occupancy unless specified otherwise. Cruises must be booked at least seven (7) days prior to cruise departure. Upgrades must be requested at time of booking. Pre-payment of tips is not a service offered at this time.
2. The total price for all passengers, including all government taxes and fees, will be displayed on the checkout page.
3. The passenger's ticket may not be assigned, sold or otherwise transferred by the passenger or any other person. Among other things, this means that the passenger cannot sell or transfer the ticket to someone else, and the cruise line Travel Supplier shall not be liable to the passenger or any other person in possession of a ticket for honoring or refunding such ticket when presented by such other person.
4. Cruise line Travel Supplier cancellation policies vary, based on the type of cruise, length of cruise and time of year. Please refer to the individual cruise line Travel Supplier website for additional information, frequently asked questions (FAQs) and full terms and conditions and cancellation policies.
5. It is your responsibility to ensure you have the proper identification, passport, visa and all other valid documentation available. It is recommended that you always travel with a valid passport. However, U.S. citizens who are taking a closed-loop cruise itinerary departing from the U.S. (i.e., the ship must leave from and return to the same U.S. port), may be permitted to board with a valid government issued photo ID and a certified legal copy of a U.S. birth certificate. See the applicable cruise line Travel Supplier for details and check with your embassy or consulate for updated information.
6. Travelers without proper documentation will be denied boarding by the cruise line Travel Supplier.
7. The cruise line Travel Supplier reserves the right to impose a supplemental charge relating to unanticipated occurrences including, but not limited to, increases in the price of fuel. Any such supplement charges may apply, at the cruise line's sole discretion, to both existing and new bookings. This varies based upon the cruise line Travel Supplier. You will be responsible for paying this supplemental charge directly to the cruise line Travel Supplier.
8. Rules and restrictions apply for promotional rates. Promotional rates may require specific documentation be provided in order to qualify for the promotional rate. Please review the requirements and provide all documentation required within the specified time to avoid cancellation of your booking or additional penalties and forfeiture of your payment and points, without credit due.
9. Some cruises have a minimum age requirement. Please review age requirements for the selected cruise. Anyone traveling that does not meet the minimum age requirements will be denied boarding and will forfeit payment and points, without credit due.
10. Military promotions may be available to members of the United States Military and Canadian Department of National Defense. Please contact the applicable cruise line Travel Supplier for Military Terms & Conditions for eligibility and documentation requirements and the timeline for submitting the required documentation.

11. Reservations are restricted to one cabin per redemption. If you require more than one cabin, you will need to make another redemption.
12. Reservations are restricted to a maximum 24 months in advance. Your cruise return date must be within the 24-month period.
13. Stateroom images and features are samples only. Actual furniture, fixtures, colors, configurations, and window/porthole views may vary.
14. Cruise itineraries, cabin categories, and policies are subject to change without notice. Please verify Policies, Cabin Categories, Descriptions, Ports, Dates, and Times with the cruise line Travel Supplier directly on ALL bookings before the sailing.

Vacations

1. Vacations must be booked by contacting the Call Center directly. Vacations are not available via the Site.
2. Vacation packages are designed based on the passenger's request. Vacation packages may include (but are not limited to) air, accommodations, rail, transfers, car rentals, or activities.
3. All prices quoted are not guaranteed until payment has been applied, and the booking confirmed.
4. Change and cancellation policies may vary based on the Travel Supplier's terms and conditions. Change or cancellation penalties may apply.
5. Certain resorts or hotels may have a minimum age requirement. If applicable, the Call Center will disclose this requirement to you at the time of booking.
6. Prices do not include gratuities.
7. Surcharges and other fees required by the Travel Supplier are subject to change.

Disclaimers and Limitation of Liability

HNB and Aspire act only as your agent in regards to booking travel (whether by air, automobile, ship, or any other conveyance), a hotel or activity, and assume no liability for injury, damage, loss, accident, delay or irregularity which may be caused due to a defect in any item booked, acts of God, war, riots, or by any company or person involved in conveying the passenger or in providing the travel, hotel room or activity.

HNB and Aspire do not accept any responsibility for losses or additional expenses due to delay or changes in schedules or other causes, such as strikes, weather or anything outside the control of HNB and/or Aspire. All such losses will be your responsibility. HNB and Aspire reserve the right to make minor adjustments in your itinerary and to cancel any booking in advance. In the event of cancellation, a full refund will constitute a full settlement of all liability. The ticket(s), when issued, shall constitute the sole contract between the passenger and the Travel Supplier, and HNB and Aspire shall have no liability for any actions or omissions of the Travel Supplier. All rates published in any venue are based on exchange rates and tariffs and are subject to change. All taxes, gratuities and porterage charges are subject to deletions, additions or changes without notice. These items are not under the control of HNB and/or Aspire since changes in government regulations and labor agreements cannot always be anticipated. In addition, HNB and/or Aspire are not responsible for (i) any changes initiated by the passenger after departure; (ii) any errors and/or omissions in the advertising of any travel components or activities; and/or (iii) any loss or damage caused by the acts or omissions of any third party in connection with the services provided hereunder.

HNB, ASPIRE AND THEIR AFFILIATES DO NOT GUARANTEE THE ACCURACY OF, AND DISCLAIM LIABILITY FOR INACCURACIES RELATING TO, THE INFORMATION AND DESCRIPTION PROVIDED FOR BY THE TRAVEL SUPPLIERS (INCLUDING, WITHOUT LIMITATION, PHOTOGRAPHS, LOGOS/ICONS, LISTS OF HOTEL AMENITIES, GENERAL PRODUCT DESCRIPTIONS, HOTEL RATINGS ETC.).

THE AVAILABILITY TO YOU OF ANY TRAVEL PRODUCTS OR SERVICES OFFERED THROUGH THE PROGRAM DOES NOT CONSTITUTE ANY ENDORSEMENT OR RECOMMENDATION OF SUCH PRODUCTS OR SERVICES BY HNB, ASPIRE OR THEIR AFFILIATES. ALL TRAVEL PRODUCTS AND SERVICES ARE PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND. HNB, ASPIRE AND/OR THEIR AFFILIATES DISCLAIM ALL WARRANTIES AND CONDITIONS WITH REGARD TO THIS INFORMATION, PRODUCTS, AND SERVICES, INCLUDING ALL IMPLIED WARRANTIES AND CONDITIONS OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NONINFRINGEMENT.

Customer Release and Indemnification
You hereby release, and agree to defend and indemnify, HNB, Aspire and their affiliates, and/or suppliers of the foregoing, and any of the officers, directors, employees and agents of the foregoing from and against any claims, causes of action, demands, recoveries, losses, damages, fines, penalties or other costs or expenses of any kind or nature including, but not limited to, reasonable legal and accounting fees, brought by:

(A) you or on your behalf in excess of the liability described above; or
(B) by third parties as a result of:
    1. your breach of these Terms;
    2. your violation of any law or the rights of a third party; or
    3. your use of the Site.

Acceptable Use of the Site
The Site is intended for personal, noncommercial use. The content and information on the Site (including, without limitation, price and availability of travel services), as well as the infrastructure used to provide such content and information, is proprietary to HNB, Aspire and/or our Travel Suppliers and other third-party providers. Accordingly, as a condition of using the Site, you agree not to use the Site or its contents or information for any commercial or non-personal purpose (direct or indirect) or for any purpose that is unlawful or prohibited by these Terms and Conditions. While you may make limited copies of your travel itinerary (and related documents) for travel or services purchased through the Site or the Call Center, you agree not to modify, copy, distribute, transmit, display, perform, reproduce, publish, license, create derivative works from, transfer, or sell or re-sell any information, software, products, or services obtained from the Site or the Call Center. In addition, whether or not you have a commercial purpose, you agree not to:

1. access, monitor or copy any content or information of the Site using any robot, spider, scraper or other automated means or any manual process for any purpose without our express written permission;
2. violate the restrictions in any robot exclusion headers on the Site or bypass or circumvent other measures employed to prevent or limit access to the Site;
3. take any action that imposes, or may impose, in our discretion, an unreasonable or disproportionately large load on the Site infrastructure; or
4. deep-link to any portion of the Site (including, without limitation, the purchase path for any travel services) for any purpose without our express written permission.

You may only use the Site and the Call Center to make legitimate reservations, purchases or requests to purchase the products or services offered (each, a "Request") and shall not use the Site or Call Center to make any speculative, false or fraudulent Requests or any Requests in anticipation of demand.

No Unlawful or Prohibited Use
As a condition of your use of the Site, you warrant that you will not use the Site or the Call Center for any purpose that is unlawful or prohibited by these Terms and Conditions and any other terms, conditions and notices.

Seller of Travel Information
Aspire Loyalty Travel Solutions complies with the laws in the states that require registration in order for an agency to sell or offer to sell travel services:
California* (2122200-50)
Florida (ST39969)
Iowa (1253)
Washington (603527613)
*Registration as a seller of travel does not constitute approval by the State of California. Aspire is not a participant in the California Travel Consumer Restitution Fund.

GIFT CARDS

Gift Cards issued pursuant to the Program are subject to the Program's Terms & Conditions and the Terms

& Conditions set by the merchant issuing the Gift Card. Redemption of Points for a Gift Card constitutes acceptance of these Terms & Conditions and the Terms & Conditions set by the merchant issuing the Gift Card. Additional information may be obtained from the issuing merchant or its website.

Expiration policies and non-usage fees may apply to the extent allowed by law.

Gift Cards are not redeemable for cash. Gift Cards may not be exchanged or returned unless damaged or defective at the time of receipt. Gift Cards previously issued by a merchant that no longer accepts gift cards or is no longer in business may not be exchanged or returned.

Except as required by law, Gift Cards will not be replaced or replenished if lost, stolen, destroyed, used without the intended recipient's permission or used in a manner inconsistent with any law.

Physical Gift Cards will be delivered via USPS, UPS, or Fedex and are sent by the Gift Card fulfillment partner. Should a Gift Card not be delivered to the intended recipient within 14 days of the shipping date or if there are any other issues with a Gift Card, please contact an awards representative at (800) 340-4165. The awards representative will attempt to resolve any issues within fourteen (14) days of contact. Research will be conducted to determine the appropriate resolution, but in no event will a replacement Gift Card be issued more than 30 days after the original Gift Card shipping date.

Digital Gift Card orders will be confirmed by an email generated on behalf of the merchant by the Digital Gift Card fulfillment partner and/or Program Headquarters.

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. The credits will be issued 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.

CHARITABLE CONTRIBUTIONS

You may redeem cash rewards for monetary donations to select charities, subject to any minimum redemption level. Processing of a donation by a charity may take a few weeks, but times vary. Available charities may be added or removed at any time in our discretion. All charitable redemptions are final and cannot be reversed or refunded.

When you redeem cash rewards, we will send the donation directly to the charity without sharing your personal information with them. As a result, the cash rewards donated by Huntington will not be eligible for deduction by you. However, we recommend that you consult with your tax advisor if you have questions regarding the deductibility of any donation.

To help prevent fraud and misuse, we may review, delay, or decline redemption requests. We are not responsible for how charities use donated funds or for delays outside our control.

DEPOSIT TO BANK ACCOUNT

All Cash Reward redemptions for Deposit to Checking or Savings are final. We are unable to process refunds, exchanges or cancellations.

Cash rewards redemptions for a deposit into a checking or savings 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.

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.

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. Stop or withhold payment on any cash or cash equivalent redemptions.
3. Withhold subsequent points.
4. Collect any amounts you owe; this may include charging an equivalent dollar amount to your card (in the form of a cash advance).

It is within our sole discretion to provide you with a refund for any fraudulently redeemed rewards. If we see evidence of fraud, misuse, abuse, or suspicious activity related to the use of your HNB credit card or the accrual of points or redemption of rewards under the Program, as determined by us in our sole discretion, we may take action against you that we deem necessary which may include, but is not limited to:

Take away accrued points.
Cancel your participation in the Program.
Suspend or close any associated HNB credit card account.
Recover our monetary losses by taking the actions described in items (1) through (4) above.

Fraud, misuse, abuse, or suspicious activity may include, but is not limited to:

Use of your HNB credit card account other than for personal, family or household purposes.
Unauthorized point redemptions.

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. If you wish to dispute any aspect of the Program with respect to your account (including, but not limited to your points balance), you must notify us of the dispute at the following telephone number: (800) 340-4165. We must receive your notice within 60 days of the first monthly card statement that identifies any aspect of the dispute. If you fail to properly notify us of your dispute in a timely manner, your statement will be deemed accurate, and you will have waived all claims for adjustments. 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. 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.

Notice to New York Residents
You will be given a 90-day grace period to redeem points following any modification, cancellation, closure, or termination of your Voice Rewards Consumer Credit Card account or this Program to the extent required by New York law. This grace period will not be provided if you engage in fraud or misuse in connection with your Voice Rewards Consumer Credit Card account or this Program.

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FORM: HNBREWARDSAGREE (11/26)