

SCORECARD REWARDS – LORMET VISA REWARDS CARD

FREQUENTLY ASKED QUESTIONS

How do I log in to the ScoreCard Rewards website?

- On your first visit to the site www.ScoreCardRewards.com, you will need to set up your profile with a username and password. You will also be asked to set up some security questions and answers for password retrieval. Once you create your profile you will log in with your username and password. You may browse the rewards site by clicking on the "Browse Catalog" link from the log in page.

How do I earn Points?

- Points earned are based on your qualifying net purchases (purchases minus returns and/or other related credits). You will earn Points as long as your account is in good standing (that is, not delinquent, in default, closed, canceled, blocked, suspended or otherwise inactive and not available for use as a source of funding). You do not earn Points for PIN based transactions, cash advances, balance transfers, unauthorized or fraudulent charges or for fees of any kind on your card account, unless noted in a promotional offer. Credits to your Account (such as for returns of purchases) will reduce the Points available in your account.

How do I know how many Points I have?

- Point balances are always available on www.ScoreCardRewards.com or you may call Award Headquarters at (800) 854-0790 to verify your balance. Point balances may also be available on a quarterly basis, noted on your quarterly printed statement or a separate e-statement (if applicable), in the future.

Can I buy extra Points?

- No. A sufficient number of Points must be available in your account to redeem the award you want. Points are not available for purchase.

When can I redeem Points?

- You may redeem Points anytime as long as your account is in good standing (that is, not delinquent, in default, closed, canceled, blocked, suspended or otherwise inactive and not available for use as a source of funding) and you have enough Points to redeem the requested award.

How do I redeem Points?

- Points may be redeemed at www.ScoreCardRewards.com. If you don't have access to the website, you can also call Award Headquarters at (800) 854-0790 to have a catalog shipped to you to review and order accordingly.

Why don't I see my Points yet?

- You may not see all your Points accumulate immediately after a transaction takes place. Because of varied transaction processing timeframes, the ScoreCard Rewards site or Rewards summaries may not include all your points. Check back after a few days to see if your Point total has been adjusted accordingly.

Where can I get a complete list of available awards?

- The ScoreCard Rewards Program has a complete list at www.ScoreCardRewards.com.

Whom should I contact if I have questions regarding redeeming Points?

- Call Award Headquarters at (800) 854-0790.

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Can I get cash back with my Points?

- No.

Can I book my travel using Points?

- Yes! You can book select Universal tickets awards online at the rewards consumer website with Points. In addition, you can purchase airline tickets (including companion tickets) and car and hotel reservations! Please visit www.ScoreCardRewards.com or call Travel Services at (800) 842-3006 for details.

How many airline award options do I have?

- There are several options to accommodate most travelers' needs. See www.ScoreCardRewards.com for full award descriptions and Point requirements.

Are there blackout periods for travel?

- No, however, unless otherwise specified, seats are based on advance category award space availability. We recommend you plan in advance for best availability.

What is ScoreMore™?

- ScoreMore is a feature of the ScoreCard program that allows you to earn additional Points when you use your card to make a qualifying purchase at a participating ScoreMore retailer. Simply click on the "ScoreMore" link once you've logged on to www.ScoreCardRewards.com. You'll be able to view details of all participating retailers and their offers.