

Royal Caribbean Cruises Visa[®] Program Rules

It's easy to earn Points— simply use your Card for everyday purchases, like buying groceries, filling the gas tank or paying your utility bill.

There's no additional cost to participate in MyCruise[®] Rewards, and you and your authorized users are automatically enrolled.

Rewards at a glance:	
Earn	<ul style="list-style-type: none">• Earn 2 Points (1 Bonus Point and 1 Base Point) for every \$1 spent on Net Purchases of products or services obtained through Royal Caribbean, Celebrity Cruises and Azamara*• Earn 1 Base Point for every \$1 spent on all other Net Purchases*
Redeem	<ul style="list-style-type: none">• Stateroom Upgrades• Cruise Discounts• Cruise Vacations• Onboard Credits or Amenities• Merchandise• Charitable Donations• Companion Fares
Minimum Redemption	Redemptions start at 1,000 Points
Expiration	Points expire five years after the month they were earned
Forfeiture	Points are subject to forfeiture**

*A maximum of 540,000 Points can be earned in a calendar year. See page 1 for details.

**See page 2 for details.

Learn more about:

Earning Points	page 1
Redeeming Points	page 2

The following Program Rules provide what you need to know about the Card Program. Please review this document and keep it for reference. For complete details about MyCruise[®] Rewards, visit RoyalCaribbean.com/MyCruiseRewardsChart.

Basic terms and definitions

Base Points—The number of Points you will earn with each purchase

Billing Cycle—The period of time between monthly bills or monthly billing statements, as defined in your Credit Card Agreement

Bonus Points—The number of additional Points you can earn with each purchase, subject to the terms of certain bonus offers or enrollment-based programs

Card—A Royal Caribbean Cruises Visa® credit card

Cardholder (also referred to as “you”)—Individual Cardholders, Joint Cardholders and authorized users, if any, with a Card account and charging privileges (excluding corporations, partnerships or other entities)

Card Program—The Royal Caribbean credit card program

Joint Cardholder—Joint owner of the Card account who shares full responsibility of account with the Primary Cardholder; does not include authorized users

MyCruise® Rewards—The rewards program offered and administered by Royal Caribbean Ltd.

Net Purchases—The amount of purchases less any credits, returns and adjustments

Points—MyCruise® Points that are earned through the Card Program

Primary Cardholder—First-named Cardholder on the Card account

Program Rules—Refers to the terms and conditions in this document, which govern the Card Program; these Program Rules are separate from the terms of the Credit Card Agreement provided with your Card

Rewards—Rewards that you can receive by redeeming Points

Site—The MyCruise® Rewards website at RoyalCaribbean.com/MyCruiseRewardsChart

We/Us/Our—Bank of America, N.A., the administrator and issuer of the Card Program

How do I earn Points?

- Earn 2 Points (consisting of 1 Bonus Point and 1 Base Point) for every \$1 spent on Net Purchases of products or services obtained through Royal Caribbean, Celebrity Cruises and Azamara up to the yearly maximum. \$1 = 2 Points.
- For any transaction to qualify for 2 Points for every \$1, Royal Caribbean, Celebrity Cruises or Azamara ship name or Royal Caribbean, Celebrity Cruises or Azamara must be identified as the merchant and appear as such on the monthly billing statement sent to you by Us.
- Transactions processed through a third-party payment account, mobile/wireless card reader, digital wallet not supported by Bank of America or similar technology where the technology does not support transmission of merchant information will not qualify for 2 Points for every \$1.
- Earn 1 Point for every \$1 spent on all other Net Purchases up to the yearly maximum. \$1 = 1 Point.
- Fractions of Points greater than .50 are rounded up and less than or equal to .50 are rounded down. Base Points and Bonus Points rounding are calculated separately.
- The maximum number of Points you can earn on qualifying Net Purchases in any calendar year is 540,000.
- Points are subject to verification.
- From time to time, special promotions may feature the ability to earn Bonus Points; details will accompany the offer.
- This Card Program is not eligible for the Bank of America Preferred Rewards program.

Visit RoyalCaribbean.com/MyCruiseRewardsOnline or refer to your monthly billing statement to see how many Points you've earned.

Transactions not eligible for Points
You won't earn Points for:

- Balance Transfers and Cash Advances, including but not limited to, travelers checks, money orders and other cash equivalents
- Fees, interest charges and credit insurance
- Fraudulent transactions

What you need to know

- Only Cardholders are eligible to earn Points.
- If you are an existing Cardholder and your account is converted to the Card Program, you may not be issued Points until the first day of the Billing Cycle, beginning after you receive the Card(s).
- Accrual of Points earned through the Card Program may begin on the date We mail the Card and the Credit Card Agreement to you.
- All Points earned will be deposited to the Primary Cardholder's MyCruise® Rewards account.
- The monthly billing statement sent to you by Us will report the number of Base and/or Bonus Points you earned during the Billing Cycle.

What are the types of Rewards?

Use your Points to enjoy a wide variety of Rewards, including:

- Stateroom Upgrades
- Cruise Discounts
- Cruise Vacations
- Onboard Credits or Amenities
- Merchandise
- Charitable Donations
- Companion Fares

Visit the Site to learn more about Points and rules about redemption.

How do I redeem my Points?

To redeem your Points for Rewards go to RoyalCaribbean.com/MyCruiseRewardsOnline.

What you need to know

- Redemptions start at 1,000 Points.
- Points are available for redemption as soon as they appear on your monthly billing statement.
- Points can only be redeemed if the account is open and has active charging privileges.
- In order to redeem for Rewards, you must be an individual (no corporations, partnerships, or entities).
- If the owner(s) of the Card account voluntarily closes the Card account, or if for any reason We close the Card account, any unused Points associated with the account are subject to immediate forfeiture, unless specifically authorized by Us within 90 days of the closure.
- However, if the Card account is closed in connection with a death or incapacity of the Card account owner, Points eligible for redemption may be redeemed if an authorized representative of the estate, as determined by Us, requests Points redemption within 57 days of an account closure. Whether Points are eligible for redemption depends on the final status of the account, is subject to the account being closed and paid in full, and is in Our sole discretion. Rewards will only be issued upon request and in the name of the deceased Primary Cardholder. In the event redemptions are mailed, they are sent in the name of the deceased Primary Cardholder and to the address We have in Our system of record for that person. These redemption provisions do not apply to jointly held accounts where there is at least one surviving owner of an account.
- Should you choose to close your Card, any unused Points, which are insufficient in number to qualify for a Reward, shall be forfeited. Any request to redeem Points sufficient in number to qualify for a Reward must be received by Us before notice of withdrawal from the Program is made. The closing of your account will not affect any Rewards provided to you prior to such closing.

- When you request a Reward, Points will be deducted from your account based on the Point value of the specific Reward on the date of the request.
- All redemptions are final once processed.
- You can't transfer or sell Points to another person.
- Points are non-negotiable and have no cash value.
- For the current list of Rewards and other Terms and Conditions, visit the Site.
- All Rewards are subject to availability.
- Earning of Points and redemption of Rewards are subject to all applicable laws and regulations.
- Points expire five years after the month they were earned.

Additional Terms

Program changes

Changes to the Card Program and the Program Rules may occur from time to time. When any change is made, We will notify you.

We may choose to:

- Terminate the Card Program or discontinue your participation in it for any reason. For example, We may disqualify you from earning Points if We find that you or someone else used your account in a way that breaks the Program Rules.
- Discontinue or change the redemption options at any time.
- Discontinue or replace any Reward with a similar one of equal or greater value.
- Change any part of the Card Program, Program Rules or participating partners, Rewards or special offers.

Changes may also affect outstanding transactions and Points, including, but not limited to:

- The earnings rate for Points
- The minimum amount of Points required for redemption

- The types of transactions that qualify for Points
- The type or value of Rewards
- The expiration date of Points, and the maximum number of Points that may be earned per month, year or other time period

The Card Program is not scheduled to end on a predetermined date.

Disputes regarding Points

- Discrepancies about Points are not treated as Card billing disputes. Please refer to your Credit Card Agreement or the annual Your Billing Rights notice for details about billing disputes.
- For additional information on disputes regarding earned Points, call the number listed on the back of your Card.
- Bank of America hosts the redemption of Points on the Bank of America redemption platform.
- All decisions regarding Points disputes shall be final.
- Questions or disputes regarding the redemption of Points must be directed to Royal Caribbean at 888.305.4626.

Refunds on Card transactions

If you earn Points with a Card transaction that is later refunded—and you redeem those Points for a Reward— We may:

- Cancel reservations and void travel documents
- Withhold subsequent Points
- Collect any amounts you owe; this may include charging an equivalent dollar amount to your Card in the form of a Bank Cash Advance

Combining Points, Rewards and other special promotions

Unless specifically authorized by Us, Points and Rewards may not be combined:

- With other discounts, special rates, promotions or other reward programs offered by Us

- With any other entity, including airline frequent flier, hotel frequent guest or other travel-related or membership reward charge, or credit card program

Program administration

- Bank of America, N.A. is the exclusive issuer and administrator of this Card Program.
- Royal Caribbean manages the MyCruise® Rewards component of this Card Program.

General liability

The Card is separate and distinct from any accounts you may have with Bank of America, N.A. and its affiliates.

Approval of this Card account does not mean that any other account will be established for you.

You agree to release Bank of America, Royal Caribbean and any of its affiliates from all liability, including:

- Any injury, accident, loss, claim, expense or damages you experience when using any Reward. If at all, the sole extent of any liability will not exceed the actual value of the Reward.
- Any claims, expenses and legal fees arising from or related to any violation of the Program Rules by you or anyone using your Card account.
- Any typographical errors or omissions in any Card Program-related document.
- The use of any personal or other information you provide to any merchants in connection with processing your Reward.
- Delayed or lost correspondence sent by U.S. mail or any other form of delivery, including email.
- Any error, omission, interruption, deletion, defect, delay, theft, destruction, or unauthorized access to, or alteration of Points accrued and redeemed or other Card Program activities.

Third-party suppliers are independent contractors; they aren't employees of Bank of America, N.A., Royal Caribbean, Visa, or any of their affiliates.

We do not endorse or guarantee any of the goods, services or information provided by the Card Program's third-party suppliers.

You agree that to process your transactions, the information you provide will be disclosed to merchants and other parties involved in your transaction. Examples of such information include your shipping address, Card number and billing information.

Neither Royal Caribbean, nor Bank of America, N.A. and their respective parent, subsidiaries and affiliated companies maintain control over the partners that may provide Rewards under this Card Program. Accordingly, neither Royal Caribbean nor Bank of America, N.A. or their respective parent, subsidiaries, and affiliated companies will be responsible for any accident, loss, injury or damage incurred by you, those traveling with you or those traveling without you which may be caused or contributed to by such partners or by any other cause, condition or event whatsoever beyond the direct control of Royal Caribbean or Bank of America, N.A. or their respective parent, subsidiaries, and affiliated companies. Cardholders participating in the MyCruise® Rewards hereby release Royal Caribbean and Bank of America, N.A. and their respective parent, subsidiaries, and affiliated companies, and their respective officers, directors, employees and agents from any and all liability for claims resulting from any acts or omissions of the partners providing Rewards in connection with the Card Program, or from any other cause, condition or event beyond the direct control of Royal Caribbean or Bank of America, N.A. or their respective parent, subsidiaries, and affiliated companies.

In addition, neither Bank of America, N.A. or its parent, subsidiaries and affiliated companies shall be liable for any loss, which occurs in connection with any use of a Reward provided by Royal Caribbean, its subsidiaries and affiliated companies, whether or not the loss results directly or indirectly from any occurrences or conditions beyond the control of

Bank of America, N.A., including, but not limited to restriction of laws, regulations, orders or other domestic or foreign government directives, breakdown of mechanical or electronic equipment, acts of third-party vendors or suppliers, bankruptcy, labor disputes, theft, cancellations, changes in itineraries, and acts of terrorism, war, god or nature.

In no event will Royal Caribbean, Bank of America, N.A. or any partner, nor their respective parent, subsidiaries, and affiliated companies be liable to you for any consequential, incidental, exemplary or punitive damages, and the sole extent of their liability, if at all, shall not exceed the value of the specific Reward.

Accrued Points do not constitute property of the Cardholder and therefore have no cash value, but may constitute taxable income to you, and you are responsible for any tax liability that may arise from receiving Points. You may be issued an Internal Revenue Service Form 1099 (or other appropriate form) that reflects the value of the Points. Please consult your tax advisor, as neither We, nor Our affiliates, provide tax advice.

All aspects of the Card Program are governed by the laws of the State of North Carolina. In states that don't allow the disclaimer of warranties or exclusion of liability, the above limitations may not apply.

For information about Royal Caribbean's rights and your responsibilities regarding the online portion of MyCruise® Rewards, see the terms at the Site.

Miscellaneous terms

- Bank of America will resolve questions regarding the operation and administration of the Card.
- Terms and conditions of MyCruise® Rewards may change without prior notice and other restrictions may apply.

- Points from one account under MyCruise® Rewards or any Card accounts issued by Us may not be combined with Points from or transferred to another account under MyCruise® Rewards. Royal Caribbean has the final authority regarding the redemption of Points.



048728

Service marks and trademarks

Bank of America is a registered trademark of Bank of America Corporation.

Visa is a registered trademark of Visa International Service Association and is used by the issuer pursuant to license from Visa U.S.A. Inc.

Royal Caribbean®, Azamara®, Celebrity Cruises®, MyCruise® Rewards and MyCruise® Points are registered trademarks of Royal Caribbean Cruises Ltd. Ships' Registry: Bahamas, Malta and Ecuador.

All other company, product and service names may be trademarks or service marks of others and their use does not imply endorsement or an association with this Card Program.

©2020 Bank of America Corporation



048728