Partnership Points Terms and Conditions

I. Description of the Program

a) Partnership Points ("program") is a service provided by Financial Partners Credit Union ("sponsor") and managed by Augeo Consumer Engagement Services, LLC ("administrator").

b) Participation in the program is exclusive to those who have a current debit and/or rewards card issued by the sponsor ("rewards card"). These individuals are defined as "cardholders".

c) The sponsor reserves the right to disqualify any cardholder from participation in the program, for any reason, at any time without prior notice.

d) The rewards program is void where prohibited by federal, state, or local law.

e) The sponsor and the administrator are not responsible for typographic errors and/or omissions in any program document.

f) The sponsor and the administrator reserve the right to change the terms and conditions as well as the points required for a reward within the rewards program. At the sponsor’s option, redemption of points may be restricted, limited, expired or cancelled at any time without prior notice.

g) Eligibility in the program is restricted to individuals who have a statement address within the 50 United States, the District of Columbia or any U.S. Possession or Territory.

h) The program’s Privacy Policy is available at the program’s website on the bottom of each page.

II. Earnings Points

a) Cardholders earn Partnership Points ("points") for qualified transactions made at participating merchants using their reward card.

b) Points will be accumulated at the rate of:

1. One point per every two (2) dollars spent on drug store purchases. *
2. Two points per one (1) dollar spent on groceries purchases. *
3. Two points per one (1) dollar spent on drug store purchases. *
4. Two points per one (1) dollar spent on utilities purchases, including but not limited to cell phones, electric, cable, water, and natural gas. *
5. Two points per one (1) dollar spent health club purchases.

* All other qualified credit or transactions will earn one point per every one (1) dollar charged to the cardholder’s credit card.

* Please note that these bonus categories are categorized by specific Merchant Category Codes. Not all merchants may use the specific qualified transactions codes. The additional points may not be issued if the merchant does not use a qualified Merchant Category Code.

Other products and services

1. Points accumulated for other banking relationships, products or services are determined at the sole discretion of the sponsor.

2. Point earnings are based on the net retail purchase transaction value, i.e., purchases less credits, returns and adjustments, charged to the rewards card during each day by the cardholder. Net purchases are rounded to the nearest dollar and are subject to rounding off. If a transaction is subject to a billing dispute, the point value of the transaction may be deducted from the point total during the dispute period. If the transaction is reinstated, points will be reinstated.

3. Points will not be earned or accumulated for balance transfers, cash advances, convenience checks, travel's check purchases, finance charges, late fees, annual fees, over-limit fees or transaction fees. The sponsor reserves the right to exclude other transactions not listed here from earning points.

4. Merchant Funded Points (ShopSPOT). Cardholders can earn additional bonus points from participating merchants when using their rewards card for purchases at participating ShopSPOT merchants, both online and in-store. Bonus point earnings will vary based on the merchant. Purchases must qualify for at least one debit or credit card point, in order to earn ShopSPOT bonus points.

By providing your email address when you register on the rewards website or complete your reward profile, you can agree to receive all future ShopSPOT correspondence and notices electronically to that email address. (This is the primary method for contacting cardholders regarding their participation in the program. It is the cardholder’s responsibility to update or change the email address on file. This can be done on the program’s website.)

New merchant offers are updated periodically. There is no limit to the number of times a cardholder can earn bonus points for shopping at a ShopSPOT merchant.

Qualified ShopSPOT transactions usually will post to cardholder accounts within 7-10 days after the transaction is made. Bonus points will show as pending until they are issued to the cardholder, which may be frequently as daily or up to 45-90 days to process.

f) In the event of fraud, abuse of program privileges or violation of the program rules (including any attempt to sell, exchange, transfer points or the instrument exchangeable for points), the program sponsor reserves the right to cancel cardholder’s membership in the rewards program.

III. Redemption Points

a) To redeem points, visit the program’s website or call the customer service department. All contact information is listed at the bottom of these terms and conditions.

b) To be eligible to redeem points, the cardholder’s account(s) must be open (meaning not voluntarily closed, canceled or terminated by the cardholder). The cardholder must have at least one available point balance.

c) To be eligible to redeem points, the cardholder’s credit union membership must be in good standing. The member cannot have any delinquent loans, charged off loans, or overdue accounts with the credit union in order to redeem points.

d) Points are deducted from the cardholder’s point balance as soon as they are redeemed.

e) Points must be redeemed by the cardholder, but can be used to provide a reward for another person of their choice.

f) The cardholder agrees to release the sponsor and administrator, and their vendors from any liability for any injury, accident, loss, claim, expense or damages sustained by the cardholder, associated with a reward or use of rewards while participating in this program and in the case of a travel reward, while traveling with or without the cardholder, in connection with the receipt, ownership, or use of any reward. The administrator and the sponsor shall not be liable for consequential damages, and the sole extent of liability, if at all, shall not exceed the actual value of the reward.

g) The cardholder is responsible for determining any tax liability arising from participation in the program. Consult a tax advisor concerning tax consequences.

IV. Travel Rewards

The administrator’s travel reward center is able to take care of all travel arrangements. They are a full service agency that can assist with air rewards, hotel, auto, vacation and cruise reservations.

a) All travel must be redeemed through administrator’s fully licensed redemption reservation center or website. Cardholders must have an eligible rewards card at the time of redemption.

b) All airline tickets issued in exchange for points are not refundable, transferable and non-refundable after ticket issuance, without paying the standard fees charged by each airline. Changes are subject to authorization by the airline and subject to any fees charged by the airline and redemption center.

c) Lost, stolen or otherwise destroyed airline tickets will not be replaced without the cardholder paying the standard fees charged by each airline.

d) Cardholders may make additional travel reservations with the administrator’s travel department or website using their rewards card.

e) Airfares are not guaranteed until ticket is issued. All reservations will receive a fax or email on the same day the ticket is issued. The cardholder must call in any corrections or discrepancies by the close of business, the same day the ticket is issued, for any reason prior to their travel. The travel redemption center will do their best to accommodate all changes and requests. Any changes or corrections done the following day or thereafter are subject to all airline airfare charges, exchange fees and processing fees and processing charges.

f) Paper airline tickets are subject to the individual airline paper ticket fees.

g) If a paper ticket is issued, the cardholder has two options for delivery. The cardholder can sign a waiver stating that they accept responsibility for a lost ticket, and then the ticket will be sent via US Mail. The second option is to pay a shipping fee for the ticket to be sent via overnight delivery. Priority, Saturday and outside the forty-eight (48) contiguous states, deliveries will be subject to additional shipping charges.

h) The cardholder is responsible for payment of all baggage charges, departure taxes, seat assignment charges, or other charges that may be assessed by airlines, travel companies and/or governmental entities as a result of travel under the rewards program.

i) Administrator’s normal and customary fees associated with processing travel related services are billed to the cardholder’s rewards card.

j) The sponsor and administrator are not responsible for the performance by the airlines of the ticketed transportation. All reservations are made subject to the conditions of...
a) For questions, concerns or complaints, please contact the administrator immediately. The administrator reserve the right to decline to replace lost or stolen gift cards or certificates.

b) If gift cards or certificates have been ordered and not received by the cardholder, they must notify the administrator immediately. The cardholder may not be liable for the gift card or certificate.

c) Merchandise shippable by UPS will be available to all US territories. Items being shipped to Alaska, Hawaii, Puerto Rico, Guam and the US Virgin Islands will have an additional freight charge billed to the cardholder’s rewards card.

d) To contact Financial Partners Credit Union, please call 800.950.7328.

e) Merchandise shipped by UPS will be available to all US territories. Items being shipped to Alaska, Hawaii, Puerto Rico, Guam and the US Virgin Islands will have an additional freight charge billed to the cardholder’s rewards card.

f) The number of points required for reward items are subject to change.

g) Merchandise may exchange merchandise only in the event of merchandise defects or damage in shipment. Some items are delivered by common carrier, where a delivery time schedule and someone must present to accept delivery. When this is the case, the item must be opened in the presence of that carrier and any exceptions, damages, or shortages must be noted on the delivery receipt before cardholders sign to accept shipment of merchandise. For those items that are delivered without being scheduled, please inspect the item within 24 hours of delivery and notify the customer service center if you find any exceptions, damages, or shortages.

h) All merchandise is covered by manufacturer’s warranties. Any such defect should be handled through the standard manufacturer repair facility as noted with product.

i) Points may be redeemed for gift cards and certificates from select merchants. Most gift cards and certificates are delivered within two to three (2-3) weeks, to the address specified on the order file with the administrator, as long as it is is within the United States and its territories. Delivery times may increase during peak holiday periods.

j) The administrator is not responsible for any recipient or cardholder defaces, damages or otherwise renders unsuitable for redemption a gift card or certificate that was received from this reward site.

k) Travel insurance: For added protection, it is highly recommended that all travelers consider purchasing travel insurance, which include exclusions and limitations of liability.

l) A valid government ID must be presented at the airport and present to the traveler’s complete name as listed on the airline ticket.

m) Merchandise may redeem points for a single lowest published airfare as follows:

i. Each free ticket must be ordered through administrator.

ii. All free tickets must be for round-trip travel on the same airline or credit share airline.

iii. En-route stopovers are not allowed through unless they are to make direct connections.

iv. Reservations for tickets are only allowed through standard commercial passenger carriers, which exclude the usage of charters.

v. Actual travel may occur any time within three hundred and thirty (330) days after the reservation conditions in this agreement are met.

vi. Reservations shall also be subject to airfare account availability on travel dates specified by the traveler.

V. Non-Travel Rewards

Merchandise

a) When necessary, the Administrator may substitute a reward with an updated model of equal or greater value. Cardholders will be notified of any change when ordering. The rewards program administrator reserves the right to replace or remove certain sections within any program literature or website. All rewards are subject to availability.

b) Merchandise rewards may take two to four (2-4) weeks to be delivered from the time of order. Multiple rewards may arrive at different times because they may be provided by different vendors. Delivery times may increase during peak holiday periods.

c) No shipments of merchandise can be made to APO/FPO or PO Box addresses.

d) Merchandise shippable by UPS will be available to all US territories. Items being shipped to Alaska, Hawaii, Puerto Rico, Guam and the US Virgin Islands will have an additional freight charge billed to the cardholder’s rewards card.

e) Merchandise pictured in any reward program brochure or website may not necessarily reflect exact colors or models of actual rewards due to printing variations and/or manufacturer updates. Information is accurate to the very best of our knowledge and the sponsor and the administrator are not responsible for errors or omissions.

f) All merchandise is covered by manufacturer’s warranties. Any such defect should be handled through the standard manufacturer repair facility as noted with product.

Gift Cards and Certificates

a) Points may be redeemed for gift cards and certificates from select merchants. Most gift cards and certificates are delivered within two to three (2-3) weeks, to the address specified on the order file with the administrator, as long as it is is within the United States and its territories. Delivery times may increase during peak holiday periods.

b) Gift cards and certificates cannot be returned, and are not redeemable for cash or credit.

c) All other sales and/or use taxes including shipping and handling charges of items purchased using a gift card or certificate. When the responsibility of the cardholder and are subject to the merchant’s policies in effect at the time of redemption. Purchases in excess of the amount of the gift cards are at the cardholder’s expense.

d) Gift cards and certificates may also be subject to other restrictions imposed by the merchant. Gift cards and certificates purchased to provide services are subject to the terms and conditions of the vendor providing the services.

e) Additional terms and conditions may be specified on the gift card or certificate.

f) If a merchant declares bankruptcy the sponsor and administrator are not liable for the underlying funds on the gift card or certificate.

g) Once the gift card or certificate is redeemed and/or used, they are not returnable, exchangeable or replaceable.

h) Each merchant sets a policy in regards to lost or stolen gift cards or gift certificates. If a gift card or certificate is lost or stolen the cardholder should report the occurrence to the administrator immediately. The administrator reserve the right to decline to replace lost or stolen gift cards or certificates.

i) If gift cards or certificates have been ordered and not received by the cardholder, they must notify the Administrator using the provided customer service number. The cardholder must notify the administrator no earlier than fifteen (15) days after the expected receipt date and no later than sixty (60) days from the expected ship date. Upon receipt of such notification, the administrator will investigate. The administrator with its sole discretion may replace any non-received shipment, in which a full balance remains on a gift card or gift certificate.

j) The administrator is not responsible if a recipient or cardholder defaces, damages or otherwise renders unsuitable for redemption a gift card or certificate that was received from this reward site.

Cash Back Rewards

a) The cash back reward(s) will appear as a credit on the cardholder’s primary savings, checking account, or reward credit card.

b) Deposits of cash back redemptions may take up to two (2) weeks to post to your account.

c) No cancellations or refunds are given on cash back redemptions.

VI. Contact Information

a) For questions, concerns or complaints, please contact the administrator’s customer service center. You should expect a resolution to all inquiries within 3 business days.

b) The administrator’s customer service center is open 24 hours / 7 days a week, except from 11pm Thanksgiving Day to Sam the following morning, and Christmas Eve and New Years Eve starting at 11pm, closed both holidays until Sam the following morning. This is the number to call to place orders or to check on existing ones.

c) The travel redemption center is available Monday through Friday from 9:00 a.m. to 10:00 p.m. ET, Weekends from 9:00 a.m. to 1:00 p.m. ET. Closed New Years Day, Easter, Memorial Day, Thanksgiving and Christmas.

d) To contact Financial Partners Credit Union, please call 800.950.7328.

e) The program’s website is rewards.fpcu.org.