

## Business Rewards Multiplier Program Terms and Conditions

The Business Rewards Multiplier Program (this "Program") allows a business customer (whether a legal entity or a sole proprietor, a "Business") who has a Regions business credit card account that earns Relationship Rewards points (a "Business Relationship Rewards Credit Card Account" or "Credit Card Account") to earn extra points for the Business' card purchases when it has certain balances in its Regions business checking and other business deposit accounts. In these Terms and Conditions, "we" and "us" refers to Regions Bank. Here's how this Program works:

### Registering for this Program

- To register for this Program:
  - The Business must be the account owner on a Business Relationship Rewards Credit Card Account (which is subject to credit approval), and
  - The Business must be the account owner on any Regions business checking account.

**Please note: Points awarded for card purchases generally may be redeemed only by the individual, as identified in our records, who is authorized to redeem points on behalf of the Business (the "Business Representative"). We may allow a person other than the Business Representative to register the Business for this Program, but that individual may not be entitled to redeem the points awarded under this Program.**
- To register for this Program:
  - Call 800-734-4667,
  - Visit a Regions branch, or
  - Visit [www.regions.com/BusinessRewardsMultiplier](http://www.regions.com/BusinessRewardsMultiplier).
- No points will be awarded under this Program until the Business' registration becomes effective. Registration for this Program generally becomes effective within five (5) business days after registration. Once registration becomes effective, the Business may earn extra points depending on its Total Average Deposit Balance from time to time, as described more fully below.
- Registration will remain effective as long as the Business' Credit Card Account remains open.

### Extra Points

- Under the Regions Relationship Rewards program, points are awarded for all qualifying purchases\* on cards issued on a Business Relationship Rewards Credit Card Account. Under the Rewards Multiplier Program, extra points may be awarded for these qualifying purchases, depending on (i) the Business' Total Average Deposit Balance, which is calculated as described below, and (ii) whether the Business continues to be the account owner on a Regions business checking account, as described below.
  - For any calendar quarter, extra points may be awarded for qualifying purchases made during that calendar quarter only if the Business was the account owner on a Regions business checking account as of the 21<sup>st</sup> day of the last month in the previous calendar quarter (or Regions' next business day if the 21<sup>st</sup> day does not fall on a business day) (the "Determination Date"), as shown below.
  - For qualifying purchases made during any calendar quarter, the amount of the extra points that may be awarded for those purchases will be based on the Business' Total Average Deposit Balance, which is calculated using balances from certain previous months (referred to as the "Applicable Deposit Period"), as shown below.

Quarter when qualifying purchases* are made	Applicable Deposit Period used to calculate Total Average Deposit Balance for the quarter when purchases are made	Applicable Determination Date
Q1 (Jan, Feb, Mar)	Sept, Oct, Nov	Dec 21
Q2 (Apr, May, June)	Dec, Jan, Feb	Mar 21
Q3 (July, Aug, Sept)	Mar, Apr, May	June 21
Q4 (Oct, Nov, Dec)	June, July, Aug	Sept 21

\* As explained in the Regions Relationship Rewards Terms and Conditions, qualifying purchases do not include purchases of items that can be traded right away for cash (such as wire transfers, money orders, traveler's checks, lottery tickets or casino chips), any unauthorized purchases, or any fees or interest charges.

- The following table shows the extra points that currently may be awarded under this Program. The Total Average Deposit Balance required to qualify for a particular tier and the amount of extra points awarded for each tier may change with each calendar quarter, as described below.

Tier	For this Total Average Deposit Balance	Regions will award these extra points
Tier 1	\$15,000 up to \$30,000	.25 extra point for each \$1 in qualifying purchases
Tier 2	\$30,000 up to \$50,000	.50 extra point for each \$1 in qualifying purchases
Tier 3	\$50,000 or more	1 extra point for each \$1 in qualifying purchases

- Any extra points awarded under this Program for a purchase on the Business' Credit Card Account will be credited at the same time that standard points for that purchase are credited under the Regions Relationship Rewards program.

#### Calculating the Total Average Deposit Balance

- Once the Business' registration for this Program becomes effective, for each calendar quarter we will calculate the Total Average Deposit Balance that will determine the amount of any extra points that may be awarded for purchases on the Business' Credit Card Account during that quarter.
- To calculate the Business' Total Average Deposit Balance for each quarter:
  - First we identify each Regions Bank business checking, savings, money market and time deposit account (i) on which the Business, is the primary account owner, and (ii) that was open on the Determination Date that fell at the end of the previous calendar quarter (an "Eligible Deposit Account"). Because an account must be held at Regions Bank to qualify as an Eligible Deposit Account, accounts acquired through or held at Regions Investment Solutions, Cetera Investment Services LLC, or any other third party are not Eligible Deposit Accounts. Personal deposit accounts held by owners or other representatives of the Business do not qualify as Eligible Deposit Accounts.
  - Next, for each Eligible Deposit Account we calculate the average balance for each month in the Applicable Deposit Period shown above that such account was open (the "Average Monthly Balance"). When calculating an Average Monthly Balance, we include only those days on which the Eligible Deposit Account was open during that month, and use the balance at the close of each such day.
  - Then, for each Eligible Deposit Account we add together those Average Monthly Balances, then divide the sum by the number of such balances to get the average balance for the Applicable Deposit Period (the "Average Deposit Period Balance").
  - Finally, we add together the Average Deposit Period Balances for all Eligible Deposit Accounts to get the Total Average Deposit Balance.

#### Regions Relationship Rewards

This Program is part of the Regions Relationship Rewards program, and these Terms and Conditions are incorporated into and made a part of the Regions Relationship Rewards Terms and Conditions. In the event of a conflict between these Terms and Conditions and the Regions Relationship Rewards Terms and Conditions, these Terms and Conditions will govern. These Terms and Conditions also supplement the disclosures and terms for the Business' Eligible Deposit Accounts.

#### Program Changes and Termination

- Regions reserves the right to change, for future calendar quarters, the following key factors for this Program (the "Key Factors"):
  - Types of Regions deposit accounts that serve as Eligible Deposit Accounts,
  - Total Average Deposit Balance required to qualify for each tier, and
  - The amount of extra points that may be awarded for each tier based on Total Average Deposit Balance.
- To see the Key Factors for the current quarter, visit [www.regions.com/BusinessRewardsMultiplier](http://www.regions.com/BusinessRewardsMultiplier).
- Regions will post any changes to the Key Factors on [www.regions.com/BusinessRewardsMultiplier](http://www.regions.com/BusinessRewardsMultiplier) prior to the beginning of the calendar quarter in which the changes will apply, and will provide any other notice of this change required by applicable law.
- Regions may terminate, suspend, or modify other aspects of this Program as provided in the Regions Relationship Rewards Terms and Conditions and subject to the requirements of applicable law.
- The awarding of any extra points under this Program for purchases on the Business' Credit Card Account will terminate without notice to the Business if the Business' Credit Card Account is closed for any reason, whether by the Business or by us.