

BANK OF AMERICA®
PREMIUM REWARDS® ELITE CREDIT CARD

Benefits & Rewards

BANK OF AMERICA 

Welcome to the
Bank of America®
Premium Rewards®
Elite credit card



We invite you to experience the credit card that gives you access to an exceptional suite of benefits, services and experiences — all curated to complement your lifestyle.

And, when combined with a Preferred Rewards membership, you can earn even more rewards.*



* Certain terms, conditions and exclusions apply. Please refer to pages 26-35 for further details.

Elite rewards for your purchases and your relationship

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Unlimited points earning & flexible rewards



Watch your
points add
up quickly



Earn unlimited 2 points for every dollar spent on travel and dining purchases and unlimited 1.5 points per dollar on all other purchases.

Use your points as you please — they don't expire and there's no limit to the number of points you can earn.

*Plus, if you're enrolled in Bank of America's Preferred Rewards program, you earn up to 75% more points on every purchase based on your tier. That means you could earn up to 3.5 points per \$1 spent on travel and dining purchases and up to 2.62 points per \$1 spent on all other purchases.**

* Certain terms, conditions and exclusions apply. Please refer to pages 26-35 for further details.

CHOOSE FROM FLEXIBLE REWARDS

You choose how you want to be rewarded. Redeem your points for travel, cash rewards, a statement credit, distinctive experiences or gift cards.

Travel

Get **20% savings** on airfare paid for with points through the Bank of America Travel Center. You can also book hotels and rental cars with points.

Cash rewards

Redeem your points for cash rewards as a deposit into Bank of America® checking or savings accounts, for credit to eligible Merrill® investment accounts including 529 accounts or as a statement credit to your Bank of America credit card.

Concierge

Redeem points for travel, experiences, event tickets and more through our full-service Concierge.

Gift cards

Choose from a wide selection of gift cards from premium brands, preferred retailers and popular restaurants.

To redeem points for travel, event tickets or distinctive experiences, call the Concierge 24/7 at 844.968.3901. For travel, you can also log in to bankofamerica.com/travel.

To redeem points for cash rewards or gift cards, log in to bankofamerica.com or call 844.968.3900.

Valuable air travel credits, savings
& exclusive hotel upgrades,
amenities and more



AIR

Get up to \$300 annually in Airline Incidental Statement Credits

Infuse comfort into your travels with up to \$300 in Airline Incidental Statement Credits annually for qualifying purchases such as airline lounge fees, seat upgrades, baggage fees and in-flight services — automatically applied to your Premium Rewards Elite credit card statement.

For more information, log in to bankofamerica.com or call Client Care at 844.968.3900, 24/7.

Receive up to \$100 in statement credits for Global Entry or TSA PreCheck®

A Visa Infinite® benefit

Apply for expedited airport security processing, Global Entry or TSA PreCheck®, using your Premium Rewards Elite card to pay your application fee(s) and receive up to \$100 in statement credit(s) every four years.

For more information about Global Entry and the application process, visit cbp.gov/global-entry/about.

For more information about TSA PreCheck® and the application process, visit tsa.gov/precheck.



Save 20% on airfare when you pay with points

Save 20% on domestic or international airfare for any class when you pay with points through the Bank of America Travel Center.

To learn more, call the Concierge at 844.968.3901 or log in to bankofamerica.com/travel, 24/7.

Add worldwide airport VIP lounge access to your travel plans

As a Premium Rewards Elite cardholder, you can enjoy free unlimited access to over 1,300 airport lounges worldwide with up to four complimentary Priority Pass™ Select Memberships.

Learn more about your benefits at myvisainfinite.com/premiumrewardselite.

Certain terms, conditions and exclusions apply. Please refer to pages 26-35 for further details.

HOTEL

Expect the ultimate hotel experience, from booking to checkout

A Visa Infinite benefit

The Visa Infinite Luxury Hotel Collection offers an unparalleled experience with a premium collection of benefits like VIP status, complimentary breakfast daily, an upgrade when available and a special amenity unique to each property.

To learn more or make a reservation, call the Concierge at 844.968.3901, 24/7 or visit myvisainfinite.com/premiumrewardselite.

Use your Premium Rewards Elite card for enhanced benefits with Relais & Châteaux

A Visa Infinite benefit

Enjoy a VIP welcome and complimentary breakfast daily* for each member of your party at select Relais & Châteaux properties, a prestigious collection of approximately 500 independently owned luxury properties worldwide.

View the full list of properties at relaischateaux.com.

To learn more or make a reservation, call the Concierge at 844.968.3901, 24/7 or visit myvisainfinite.com/premiumrewardselite.

* Complimentary breakfast available at approximately 140 participating properties. Must book 72 hours in advance through the Concierge. Limited to stays of up to 7 consecutive nights. See relaischateaux.com/us/osp/visainfinite-us for list of participating properties.

Certain terms, conditions and exclusions apply. Please refer to pages 26-35 for further details.

CAR

Your Premium Rewards Elite card unlocks special car rental benefits

Book with your Premium Rewards Elite card and get VIP amenities, complimentary status upgrades, and discounts with Avis®, Hertz®, National® and Audi on demand.

Receive complimentary Avis President's Club® membership and save up to 30% off base rates on qualifying rentals with Avis®

Premium Rewards Elite cardholders can take advantage of complimentary Avis President's Club membership and save up to 30% off base rates on qualifying rentals. Also includes free weekend rentals and up to 10% off base rates on Select Series rentals.



Call the Premium Rewards Elite Concierge for more details or go to avis.com/visainfinite to book your car rental online.

Enjoy special savings, faster service, extra hours on returns and Hertz Gold Plus Rewards® bonus points

Premium Rewards Elite cardholders who are enrolled in Hertz Gold Plus Rewards® can unlock additional car rental privileges with Hertz. Enjoy special savings, faster service, extra hours on returns for U.S. rentals and Hertz Gold Plus Rewards bonus points.



For full Terms & Conditions and to book your car rental online or enroll in Hertz Gold Plus Rewards today, go to hertz.com/visainfinite.

Certain terms, conditions and exclusions apply. Please refer to pages 26-35 for further details.



Complimentary Emerald Club® Executive level membership and save up to 25% when you rent with National® Car Rental

Receive faster services, special offers and upgrades with complimentary Emerald Club® Executive level membership. Also, save up to 25% on qualifying National® rentals of any size car at participating locations in the United States, Canada, Latin America and the Caribbean.

Visit nationalcar.com/offer/infinite to book your car rental online.



Ready for a road trip? Treat yourself to an Audi. Rent and save with Audi on demand.

Save up to 30% (with a guaranteed minimum discount of 10%) on qualified rentals with your Premium Rewards Elite Visa Infinite card.

Conditions apply, see Terms at audiondemand.com/partners/vinfinite.





THE LITTLE NELL | ASPEN, COLORADO

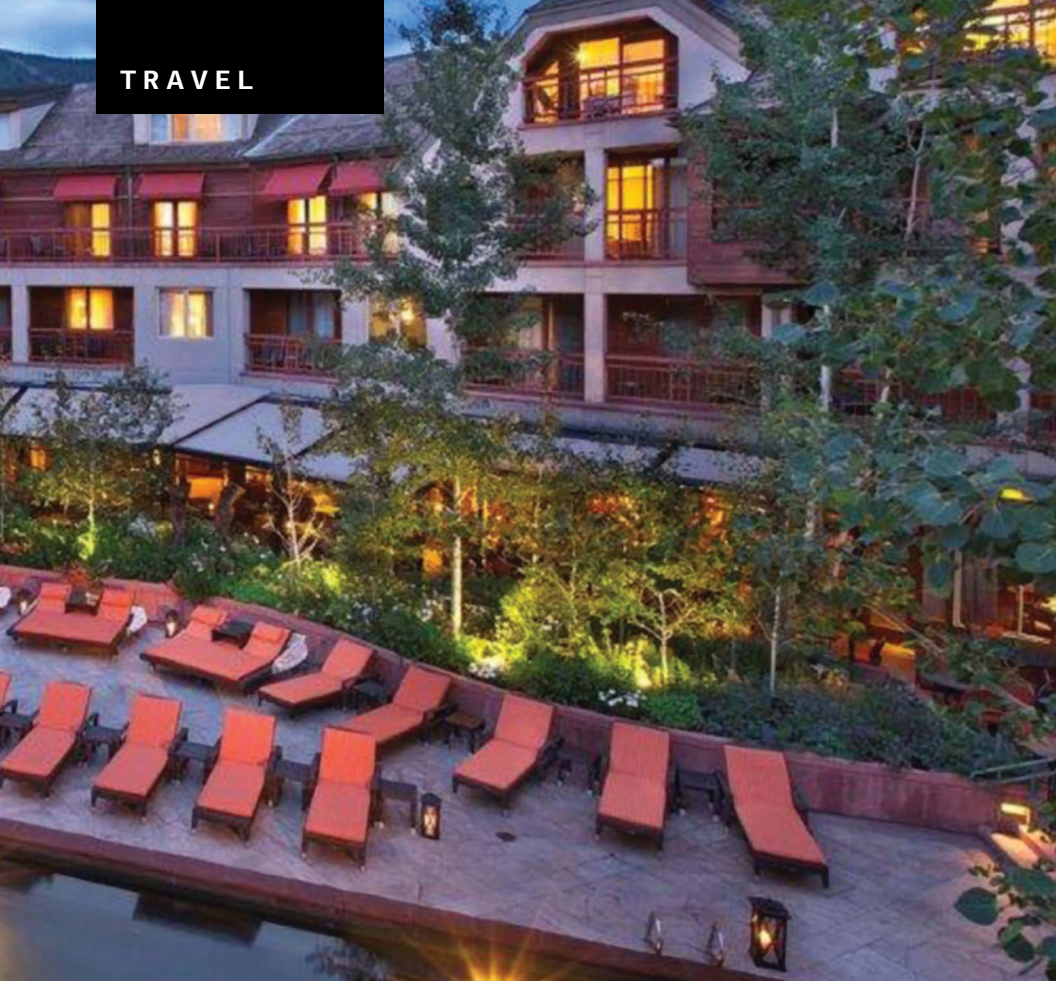
CRUISE

Sail away with your card's cruise program

Enjoy the world's finest luxury ships, expert knowledge of destinations, unique added-value amenities and visiting ports off the beaten path.

To learn more, call the Concierge at 844.968.3901, 24/7.

Certain terms, conditions and exclusions apply. Please refer to pages 26-35 for further details.



VACATION PACKAGES

Embark on the trip of a lifetime with your card's vacation packages

Find a vacation package perfect for any getaway, from a family friendly trip to a milestone event. Enjoy expert and local knowledge along with our exclusive relationships with destination management suppliers and hotels. We can recommend and book your next getaway.

To learn more, call the Concierge at 844.968.3901, 24/7.



DELUXE TRAVEL BENEFITS & COVERAGES

Benefits and protection on the go

No Foreign Transaction Fees: Whether you're abroad or shopping with an international merchant, you don't have to worry about a foreign transaction fee on any purchases.

Trip Cancellation or Trip Interruption: Receive reimbursement for the common carrier passenger fare in the event of trip cancellation or trip interruption.*

Baggage Delay: Coverage is provided in excess of other insurances to reimburse you for the emergency purchase of essential items if your baggage is delayed and for the cost of food and lodging if your trip is delayed.*

* Certain terms, conditions and exclusions apply. In order for coverage to apply you must use your covered Visa Infinite account to secure transactions. Please refer to your Guide to Benefits for further details.

† Certain terms, conditions and exclusions apply. Please refer to your Guide to Benefits for further details.

Certain terms, conditions and exclusions apply. Please refer to pages 26-35 for further details.

Plus, even more with these Visa Infinite benefits

Emergency Evacuation/Repatriation of Remains Coverage: Provides up to \$100,000 for evacuation expenses that result from an injury or illness on a trip that is paid for with your covered Visa Infinite account. Benefits are provided for expenses that are not paid or payable by other medical insurance. If you or a covered immediate family member should die during a covered trip, the benefit will pay reasonable covered expenses up to \$10,000 to return the body to your residence.*

Travel & Emergency Assistance Services: Provides emergency assistance and referral services. The Benefit Administrator can connect you with the appropriate local emergency and assistance resources available when you are away from home, 24 hours a day, 365 days a year.†

Roadside Dispatch®: Access referral services such as towing and roadside repairs.†

Auto Rental Collision Damage Waiver: You can be reimbursed for damages caused by theft or collision up to the actual cash value of a rental vehicle with an original manufacturer's suggested retail price of up to \$75,000 when new.*

Travel Accident Insurance: Provides accidental death or dismemberment insurance while traveling on a common carrier when the entire fare is charged to your card. Travel Accident Insurance provides coverage up to \$1,000,000.*

Trip Delay: Provides coverage up to a maximum of \$500 for each purchased ticket, for the reasonable additional expenses incurred when a trip you purchased with your covered account is delayed for more than 6 hours or requires an overnight stay.*

Lost Luggage Reimbursement: You can be reimbursed for the difference between the value of the amount claimed and the common carrier's payment up to \$3,000 per trip provided your checked luggage and/or carry-on baggage and/or its contents are lost due to theft or misdirection by the common carrier.*

To learn more, visit myvisainfinite.com/premiumrewardselite.

Touches of luxury for everyday life
& benefits and experiences for
extraordinary adventures



LIFESTYLE CREDIT

Receive up to \$150 annually in statement credits for lifestyle conveniences

Get up to \$150 in statement credits annually to make your everyday life a little easier. Cover food delivery, your favorite video streaming service, fitness subscriptions or rideshare services.

To learn more, call Client Care at 844.968.3900, 24/7.

FULL-SERVICE CONCIERGE

Count on your 24/7 Concierge* to book your travel, dinner reservations, event tickets and more

Open the door to unique experiences, find tickets to top sports and entertainment events, book travel, make dinner reservations and more with your complimentary Concierge.*

To learn more, call the Concierge at 844.968.3901, 24/7.

* Premium Rewards Elite cardholders are responsible for the payment of any and all charges associated with any goods, services, reservations or bookings purchased or arranged by the Concierge on cardholders' behalf. Any such purchases or arrangements are solely between the cardholder and the respective merchant, and Visa is not a party to the transaction. All goods and services subject to availability.

Certain terms, conditions and exclusions apply. Please refer to pages 26-35 for further details.



**Feed your passion
for everything
gourmet**

Food and Wine

A Visa Infinite benefit

Enjoy unique year-round culinary benefits, including special access and savings at more than 50 select Sonoma County wineries* when you use your Premium Rewards Elite card.

To make a restaurant reservation, call the Concierge at 844.968.3901, 24/7 or visit myvisainfinite.com/premiumrewardselite.

* Certain restrictions and limitations apply. Benefits vary at select Sonoma County wineries and are subject to change at any time. Go to visa.com/signature for full details.

Certain terms, conditions and exclusions apply. Please refer to pages 26-35 for further details.



**Get VIP experiences
at tournaments,
events and more
with your Premium
Rewards Elite card**

Unique Experiences

Assistance getting our members into hospitality and VIP areas at major tournaments, races and concerts, as well as tickets to sold-out events.

To learn more, call the Concierge at 844.968.3901, 24/7.



CREDIT: AIDAN BRADLEY

**Enjoy special offers,
elevated reward status
and access to private
clubs with the Premium
Rewards Elite card
at Troon**

Golf Benefit by Troon®

A Visa Infinite benefit

Access over 20 private Troon Privé golf clubs at the special rate of \$99 per player per round with up to three guests when you use your Premium Rewards Elite card. Cardholders also receive complimentary Platinum Troon Rewards® Status (or an upgrade to Platinum for existing members) and save 20% or more on golf fees, merchandise and lessons. Certain restrictions apply. See complete Troon Rewards Visa Infinite Benefit Terms & Conditions.

Visit troongolfrewards.com/visainfinite to sign up and book tee times today.

Shipt

A Visa Infinite benefit

Enroll your Premium Rewards Elite card today to get a free Shipt membership until 12/31/24, with free delivery on orders \$35+.* Get groceries, household essentials and more delivered in as soon as one hour.

To learn more, go to shipt.com/visa to create a Shipt account and activate your offer.

Skillshare

A Visa Infinite benefit

Discover new skills, deepen existing passions, and get lost in creativity. Enroll your Premium Rewards Elite card for unlimited access to thousands of classes with three months free and 30% off a Skillshare annual membership.**

To learn more, visit skl.sh/visa.

* Free delivery applies to orders over \$35 as part of a Shipt membership. Orders with alcohol may incur a \$7 alcohol fee. Additional terms apply. To see a full list of Offer Terms, visit shipt.com/offer-terms-for-visa.

** Offer open to new Skillshare members only. Unless cancelled before end of trial, free trial automatically converts to auto-renewing annual subscription. Terms apply, visit skillshare.com/visa/terms/infinite to learn more.

Confidently use your card with
& premium security
protection benefits



Your partner
against
identity
theft



A Visa Infinite benefit

Your Premium Rewards Elite card includes ID Navigator Powered by NortonLifeLock, providing tools so you can act quickly if your identity is threatened.

To confirm eligibility, visit cardbenefitidprotect.com.

No one can prevent all identity theft.

You're covered with premium security and protection benefits

\$0 Liability Guarantee: To be covered, don't share personal or account information with anyone. Access to funds next business day in most cases, pending resolution to claim.

Contactless Card: Simply tap to pay where you see the Contactless Symbol. You can make purchases quickly, easily and securely at millions of locations.

Early Fraud Warning: Detects changes in spending patterns using leading behavioral technology and data analysis to alert you as soon as fraud is suspected.

Visa Chip Technology: Shop with confidence knowing that your card has chip technology. The chip provides additional security only when used at a chip-enabled terminal since the data stored on the chip is more difficult to counterfeit. You can take advantage of this greater security in more than 200 countries around the world, where chip cards are accepted.

Personal Identity Theft: Provides reimbursement up to \$15,000 for covered expenses you incur to restore your identity as a result of a covered stolen identity event.*

Plus, even more with these Visa Infinite benefits

Return Protection: If you try to return an eligible item of personal property within 90 days from the date of purchase and the merchant refuses to take it back, you can be refunded up to \$300 per item, excluding shipping and handling (and up to a maximum of \$1,000 annually per cardholder account).†

Extended Warranty Protection: For eligible products purchased with your covered card, Extended Warranty extends the original manufacturer's U.S. warranty of 3 years or less.†

Purchase Security: Provides coverage for eligible items you purchase with your covered card if damaged or stolen within 90 days from the date of purchase. Coverage is limited to a maximum of \$10,000.†

To learn more, visit myvisainfinite.com/premiumrewardselite.

* Certain terms, conditions and exclusions apply. Please refer to your Guide to Benefits for further details.

† Certain terms, conditions and exclusions apply. In order for coverage to apply you must use your covered Visa Infinite account to secure transactions. Please refer to your Guide to Benefits for further details.

Certain terms, conditions and exclusions apply. Please refer to pages 26-35 for further details.

ALL OFFERS MUST BE CHARGED IN FULL TO A BANK OF AMERICA® PREMIUM REWARDS® ELITE CARD. SEE BELOW FOR DETAILS.

Offers, rewards & benefits referenced in this guide are available to the Bank of America® Premium Rewards® Elite cardholder ("cardholder") and do not apply to any other Bank of America or Visa cards. All offers must be charged in full to the Bank of America® Premium Rewards® Elite card ("Card").

Program subject to change. Certain terms, conditions and exclusions apply. Cardholders should refer to the Rewards Program Rules and Guide to Benefits for more information.

REWARDS

PROGRAM SUMMARY

Bank of America® Premium Rewards® Elite Program Information. How You Earn Points: You earn points when you use your card to make purchases, minus returns, credits and adjustments ("Net Purchases"). The following transactions are not considered purchases and will not earn points: Balance Transfers and Cash Advances (each as defined in your Credit Card Agreement), fees, interest charges, fraudulent transactions and certain other charges. **1.5 Points:** Earn 1.5 base points for every \$1 spent on Net Purchases (non-Travel and Dining Category) charged to the card each billing cycle. **2 Points:** Earn 2 points (consisting of .5 bonus points and 1.5 base points) for every \$1 spent on Travel and Dining Net Purchases charged to the card each billing cycle. **Travel and Dining Category:** Dining includes Restaurants, including Fast Food, and Drinking Establishments, such as Bars or Taverns. Travel includes: airlines, hotels, motels, timeshares, trailer parks, motor home and recreational vehicle rentals, campgrounds, car rental agencies, truck and trailer rental, cruise lines, travel agencies, tour operators and real estate agents, operators of passenger trains, buses, taxis, limousines, ferries, boat rentals, parking lots and garages, tolls and bridge fees, tourist attractions and exhibits like art galleries, amusement parks, carnivals, circuses, aquariums, zoos and the like. Purchases from some merchants that provide travel-related goods and services will not be eligible, like in-flight goods and services, and duty-free airport purchases. **Travel and Dining Category Processing:** Merchants are assigned a merchant category code (MCC) based on the merchant's primary line of business. We do not determine which MCC a merchant chooses to classify itself. We group similar MCCs into Categories to help you earn rewards on purchases made at specific merchants. Your purchase may not qualify to receive the Travel and Dining Category earn rate if the merchant does not process transactions under the MCC that corresponds with the Travel and Dining Category, or your purchase is 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 MCCs. For those Net Purchases, you will earn 1.5 base points per \$1. Not all merchants accept all credit cards. **How You Use Your Points:** Points are available for redemption for travel, gift cards, concierge services and cash back at a value of 1% of the amount of points redeemed (1 point = \$0.01 in rewards value). Cash rewards are issued for a U.S. dollar sum in the form of a statement credit, an electronic deposit to a Bank of America® checking or savings account, or a contribution to an eligible Cash Management Account® with Merrill. **Points Expiration:** As long as your account remains open with active charging privileges, points do not expire. **Points Forfeiture:** If the owner(s) of the card account voluntarily closes the card account, or if for any reason we close the card account, any unredeemed points associated with the account are subject to immediate forfeiture, unless specifically authorized by us. **Rewards Program Rules:** Program Rules containing additional details will be sent to you with your new account materials. Other significant terms apply. Program subject to change.

PREFERRED REWARDS PROGRAM ELIGIBILITY

To enroll in the Bank of America Preferred Rewards program you must have an active, eligible personal checking account with Bank of America and maintain the balance required for one of the balance tiers in your combined qualifying Bank of America deposit accounts (such as checking, savings, certificate of deposit) and/or your Merrill investment accounts (such as Cash Management Accounts, 529 Plans).

You can satisfy the combined balance requirement for enrollment with either:

1. a three-month combined average daily balance in your qualifying deposit and investment accounts or
2. a current combined balance, provided that you enroll at the time you open your first eligible personal checking account and satisfy the balance requirement at the end of at least one day within 30 days of opening that account.

You must have a qualifying balance of at least \$20,000 for the Gold tier, \$50,000 for the Platinum tier, \$100,000 for the Platinum Honors tier, \$1,000,000 for the Diamond tier and \$10,000,000 for the Diamond Honors tier. Bank of America Private Bank clients qualify to enroll in the Diamond tier and may qualify for the Diamond Honors tier based on their qualifying Bank of America, Merrill and Private Bank balances. Refer to your **Personal Schedule of Fees** for details on accounts that qualify toward the combined balance calculation and receive program benefits. Eligibility to enroll is generally available three or more business days after the end of the calendar month in which you satisfy the requirements. Benefits become effective within 30 days of your enrollment, or for new accounts within 30 days of account opening, unless we indicate otherwise. Certain benefits are also available without enrolling in Preferred Rewards if you satisfy balance and other requirements. For details on Bank of America employee qualification requirements, please visit the Employee Financial Services intranet site. Employees of companies participating in the Bank of America Employee Banking and Investing Program may be eligible to enroll on customized terms. Please visit promo.bankofamerica.com/cebi-disclosures.

CREDIT CARD PREFERRED REWARDS BONUS

Enrolled members with Bank of America® Premium Rewards® Elite credit cards can receive a Preferred Rewards bonus of 25% for the Gold tier, 50% for the Platinum tier, or 75% for the Platinum Honors, Diamond or Diamond Honors tier on each purchase. That means a purchase that earns 100 base points will actually earn 125, 150 or 175 points based on your tier when the purchase posts to your account. Travel and dining purchases — which earn 1.5 base points and 0.5 bonus points per dollar spent — will also qualify for a Preferred Rewards bonus. For example, a \$100 travel or dining purchase that earns 200 points (150 base + 50 bonus points) will actually earn 250, 300 or 350 points based on your tier when the purchase posts to your account. You will not receive the Preferred Rewards bonus when you redeem your Points. The Preferred Rewards bonus is not applied to any account-opening bonus, if applicable. Other terms and conditions apply. Additional details about the Preferred Rewards bonus are available in your card's Program Rules, which are mailed upon account opening and are accessible through the rewards redemption site via Online Banking or by calling the number on the back of your card.

TRAVEL

\$300 AIRLINE INCIDENTAL STATEMENT CREDIT

You are eligible for a statement credit of up to \$300 each calendar year if you make qualifying airline incidental fee transactions. To qualify, you must use your Premium Rewards® Elite credit card to pay all airline incidental fee transactions. Allow 2-3 weeks from qualifying for the statement credit to post to your account. You are responsible for payment of all charges until the statement credit posts to your account. Your account must be open with active charging privileges at the time of statement credit fulfillment. Qualifying transactions are those purchases made on domestic-originated flights on certain U.S.-domestic airline carriers that include: preferred seating upgrades, ticket change/cancellation fees, checked baggage fees, in-flight entertainment, onboard food and beverage charges, and airport lounge fees affiliated with eligible airline carriers. Airline ticket purchases, mileage point purchases, mileage point transfer fees, gift cards, duty-free purchases, award tickets and fees incurred with airline alliance partners do not qualify. Airline incidental fee transactions must be separate from airline ticket charges. The airlines must submit the ancillary fees under the appropriate merchant category code (MCC), industry code or required service or product identifier to be identified as a qualifying airline incidental

fee transaction. Purchases made with the following U.S. domestic airline carriers will not qualify for the Airline Incidental Statement Credit: Allegiant Air, Spirit Airlines, and Sun Country Airlines.

Eligible travel expenses that qualify for the Airline Incidental Credit must appear under one of the following Airline MCCs: 3000, 3001, 3057, 3058, 3066, 3132, 3174, 3196, 3256.

GLOBAL ENTRY AND TSA PreCheck® APPLICATION FEE CREDIT

You must be an eligible Bank of America Premium Rewards Elite cardholder to participate in this offer.

Eligible cardholders are entitled to up to \$100 in a statement credit(s) per eligible Premium Rewards Elite card account number every four (4) years for completing the following qualifying transactions: Global Entry application fee or TSA PreCheck® applications fees. Cardholders can continue to earn up to \$100 in statement credit(s) for application fees every 4 years. The 4-year period is based on the date of the first qualified transaction. Please allow 6-8 weeks after either the Global Entry or TSA PreCheck® program application fee is charged to an eligible Premium Rewards Elite card for the statement credit to be posted to your account.

Cardholders are responsible for payment of all charges until the statement credit posts to the account.

You must complete either the Global Entry and/or TSA PreCheck® application(s) and pay the application fee(s) with your U.S.-issued Bank of America Premium Rewards Elite Visa Infinite card.

Global Entry is a U.S. Government program, operated by U.S. Customs and Border Protection (CBP). Visa and Bank of America have no control over the program including, but not limited to, application, approval process or enrollment, fees charged by CBP, and no liability with regards to the Global Entry program.

For complete details on the Global Entry program, including full terms and conditions, go to cbp.gov/global-entry/about.

TSA PreCheck® is a U.S. Government program administered by the Transportation Security Administration ("TSA"), a component of the U.S. Department of Homeland Security ("DHS"). Visa and Bank of America have no control over the program including, but not limited to, application, approval process or enrollment, fees charged by TSA, and no liability with regards to the TSA PreCheck® program. For complete details on the TSA PreCheck® program, including full terms and conditions, go to tsa.gov/precheck. The TSA PreCheck® trademark is used with the permission of the U.S. Department of Homeland Security.

Global Entry also includes TSA PreCheck® benefits when departing U.S. airports. Travelers must include their Global Entry PASS ID # (located on the back of the Global Entry card) into travel reservations to activate their TSA PreCheck® benefit.

Visa and Bank of America reserve the right to modify or cancel this offer at any time and without notice.

LOUNGE ACCESS

Priority Pass Select™

Through the Priority Pass Select program, enrolled Bank of America Premium Rewards Elite Visa Infinite® cardholders will receive 12-month Priority Pass Select membership(s) to access airport VIP lounges worldwide currently participating in the Priority Pass Select program with their accompanying guests, regardless of their choice of airline, class of ticket or membership in an airline lounge program.

- You must be an eligible Bank of America Visa Infinite cardholder to participate. Eligibility for this offer is determined by Bank of America. Provided you meet the issuer-determined eligibility requirements, Bank of America will allow enrollment of up to four Persons as members in the Priority Pass Select program, without charge of a membership fee. As a Priority Pass Select member, you and your guest(s) can enjoy complimentary lounge visits at more than 1,300 lounges around the globe. Lounge benefits, services and facilities differ by location and may only be available at an additional charge. Please refer to the Priority Pass Conditions of Use prioritypass.com/en/conditions-of-use for any additional questions regarding the program.

- Provided the Priority Pass Select membership benefit is still being offered by Bank of America and the card under which you originally enrolled is still eligible, your membership(s) will be automatically renewed for another year at no additional cost, unless you cancel your membership by calling Priority Pass Select at 800.352.2834 (toll-free in USA/Canada/Mexico) or 972.735.0536 (outside of North America). Once the renewal is processed, the digital membership expiration date will be updated on your Priority Pass profile(s). If the Priority Pass Select benefit is no longer being offered by Bank of America or the card under which you originally enrolled is no longer eligible for the benefit, your membership(s) will not automatically be renewed, but you will be given the opportunity to renew with Priority Pass Select at the applicable retail rate on Priority Pass then current standard terms.
- Enrollment is limited to four individuals for the life of the account. We cannot remove an existing member to add another.

For access to a participating airport lounge, you must present your Priority Pass Select Digital Membership Card, and a boarding pass or valid flight ticket (depending on the lounge) for the same day of travel. Always have your Digital Membership Card as an access method to hand the attendant.

All participating lounges are owned and operated by third party organizations, and none of Priority Pass Select, Bank of America or Visa are or will be liable for any loss to a Member or any accompanying guests, arising from the provision or non-provision of any of the benefits, services and facilities. Lounge benefits, services and facilities differ by location and some may only be available at an additional charge. Certain lounges may restrict access due to space constraints and may have limits on the number of guests who can enter with a Member.

Priority Pass Select is an independent airport lounge access program and is neither owned nor otherwise affiliated with Bank of America or Visa. The Priority Pass Select membership benefit is subject to change and cancellation at any time. Membership in the Priority Pass Select program is not transferable and is only valid up to the date of membership expiration.

AIR SAVINGS PROGRAM TERMS AND CONDITIONS

Receive 20% off the cost of airfare when redeeming points through the Bank of America Travel Center. To be eligible for the 20% discount, the airfare itinerary must be booked online at bankofamerica.com/travel or through the Premium Rewards® Elite concierge service using the Bank of America® Travel booking system. Only the portion of the airfare's cost paid for with points is eligible for the discount. For example, 80,000 points can be redeemed for a \$1,000 flight (instead of the normal 100,000 points). If you were to redeem 40,000 points, you would receive \$500 in value toward the airfare. The remaining \$500 would be charged to your Premium Rewards Elite credit card.

VISA INFINITE® LUXURY HOTEL COLLECTION

Card Eligibility

Only eligible Visa Infinite cardholders may book hotels through the program and receive special Visa premium card benefits. This site contains hotels that participate in the Visa Infinite Luxury Hotel Collection program that offers the 7 Premium Benefits to eligible Visa Signature and Visa Infinite cardholders, as well as a subset of properties that offer an additional 8th Visa Infinite benefit exclusively available for Visa Infinite cardholders.* As a Visa Infinite credit cardholder, you're eligible to book hotels that offer both the 7 Premium Benefits and the additional 8th Infinite benefit. The Visa Infinite Luxury Hotel Collection is specifically designed to offer an unparalleled experience from properties hand selected to deliver the premium benefits you expect from the Visa Infinite Luxury Hotel Collection as well as an additional 8th Visa Infinite benefit at participating properties. The 8th Visa Infinite benefit is a special amenity unique to each participating property just for Visa Infinite cardholders.*

Best Available Rate Guarantee

Please note: During COVID-19 (until further notice), we are unable to match rates through our Best Available Rate Guarantee.

The best publicly available rates are guaranteed whenever you book with the Visa Infinite Luxury Hotel Collection. If you find a lower room rate[†] on another website within 24 hours of making a booking with us, we will match the rate.

[†] The lower rate found must:

- Have identical booking requirements and policies for payment and cancellation as your Visa Infinite Luxury Hotel Collection booking
- Be for the same hotel, room type, stay dates/length and number of guests
- Be publicly viewable and verifiable on the other website
- Be for room only, premium of other benefits or perks

Full terms & conditions are below.

To make a claim, simply complete our Best Rate Guarantee online claim form within 24 hours of making a booking with us. We will review your claim and contact you within 48 hours.

Please note: Hotel cancellation policies vary greatly. Many of our hotels are flexible and allow cancellation up to 24 hours in advance of your stay. The Visa Infinite Luxury Hotel Collection understands that sometimes travel plans change, and therefore does not charge additional change or cancel fees.

Best Available Rate Guarantee Terms & Conditions: The Visa Infinite Luxury Hotel Collection guarantees the best publicly available rates for all of our hotels, subject to the following terms and conditions:

The Best Available Rate Guarantee online claim form must be completed in full within 24 hours of making your Visa Infinite Luxury Hotel Collection booking.

Claim must include the lower rate and exact link where it can be confirmed.

The following rates do not qualify:

- Pre-paid, non-cancellable, and/or non-refundable rates
- Rates available on auction or flash sale websites like (but not limited to) Priceline or Hotwire
- Reward program rates, corporate/group rates, government rates and/or other rates not available to the general public
- Packaged rates that include the room with other travel and/or entertainment goods and services such as (but not limited to) airline tickets, car rentals or show tickets

If the lower rate is verified, your nightly rate will be adjusted to reflect it.

The rate and/or benefits cannot be combined with hotel specific special offers or packaged promotions or other rates not publicly viewable.

The Visa Infinite Luxury Hotel Collection has the sole right to determine the validity of any claim.

The Visa Infinite Luxury Hotel Collection has the discretion to determine if a competing rate is genuinely available.

In the case of a dispute, the Visa Infinite Luxury Hotel Collection's decision is final.

The Visa Infinite Luxury Hotel Collection reserves the right to modify this Best Available Rate Guarantee at any time.

Automatic room upgrade upon arrival: Upon availability at check-in, you will be upgraded to the next highest room class for the duration of your stay.

Complimentary in-room Wi-Fi: Upon check-in you will be provided with complimentary in-room Wi-Fi, if available, for the duration of your stay.

Complimentary daily breakfast for two: For the length of your stay, you and one guest will receive complimentary continental breakfast daily. If the hotel does not offer continental breakfast, they will offer another dining or other benefit of equal value based on local market rate.

\$25 U.S. Dollars (USD) food or beverage credit: During your hotel stay you will receive a \$25 USD credit at check out. Limit of one \$25 credit per room, per stay. A stay is defined as consecutive nights spent at the same hotel, regardless of check-in/check-out activity. Any charges over and above the credit described above will be applied directly to your account to settle upon departure. Credit has no cash value and is not valid on room rate or third party services.

VIP guest status: As a guest through the Visa Infinite Luxury Hotel Collection, you will be recognized within the hotel as a VIP guest. VIP guest services and amenities differ by property.

Late check-out upon request: Late check-out is available upon request, upon availability by the hotel. At the time of check-in, or during the course of your stay, you may contact the front desk and request late check-out up to 3PM.

Additional 8th Visa Infinite benefit available for eligible Visa Infinite cardholders at more than 200 Visa Infinite Luxury Hotel Collection properties

Enjoy an additional complimentary benefit available at a special collection of properties in the Visa Infinite Luxury Hotel Collection. Some properties may require a minimum night stay or require booking certain room categories. Please consult the terms and conditions for each property.

- The 8th complimentary Visa Infinite benefit* may be one of the following, but not inclusive, to:
 - An additional \$75 food and beverage credit, on top of the existing \$25 food and beverage credit
 - A \$100 spa
 - A \$100 golf credit
 - A \$100 room rate credit
 - (All credits are USD)

* In cases where one of the benefits is not available at a hotel, the hotel may provide a substitute benefit of equal value. Some hotels may provide one of the benefits as a standard feature of the room being booked. In those cases, the hotel may or may not provide a substitute benefit of equal value. Resort fees that cover any of the benefits are not reimbursable. Reservations must be booked either on a Visa Infinite Luxury Hotel Collection website or through the Premium Rewards Elite Concierge for benefits to apply. Some properties may require a minimum night stay or require booking certain room categories to receive the additional complimentary benefit. Please consult the terms and conditions for each property.

RELAIS & CHÂTEAUX HOTEL PRIVILEGES

- You must be an eligible U.S. Visa Infinite cardholder to participate in the Relais & Châteaux offer.
- Only hotel stays booked at least 72 hours in advance through the Premium Rewards Elite Concierge and paid for on your U.S.-issued Visa Infinite card are eligible for the VIP welcome and complimentary breakfast.
- Complimentary breakfast is valid for a maximum stay of seven (7) consecutive nights and only available at select Relais & Châteaux properties, a list of which can be viewed at relaischateaux.com/us/osp/visainfinite-us. This offer is only valid when booking Best Available Rate or Public Rate and is not combinable with other offers.
- These offers are non-transferable.
- Visa reserves the right to modify or cancel this offer at any time and without notice.

AVIS CAR RENTAL

Discount applies to base rate only at participating locations. Discount varies by rental date, location and vehicle type. Taxes, other governmentally-authorized or imposed surcharges, license and concession recoupment fees, airport and airport facility fees, fuels, additional driver fee, one-way rental charge and optional terms such as Loss Damage Waiver (LDW) up to \$30 per day are extra. Renter must meet standard age, driver and credit requirements. 24-hour advance reservation required. May not be combined with other discounts. Availability is limited. Subject to change without notice. See [Avis.com/visainfinite](https://www.avis.com/visainfinite) for full terms and conditions.

HERTZ CAR RENTAL

Benefits are valid when you pay with your Visa Infinite card and use your Visa Infinite Customer Discount Program (CDP) at the time of reservation and are enrolled in Hertz Gold Plus Rewards®. Standard rental qualifications apply, see [Hertz.com/visainfinite](https://www.hertz.com/visainfinite) for full terms and conditions.

NATIONAL® CAR RENTAL

Discount applies to base rate only at participating locations. Discount varies by rental date, location and vehicle type. Taxes, other governmentally-authorized or imposed surcharges, license and concession recoupment fees, airport and airport facility fees, fuels, additional driver fee, one-way rental charge and optional items such as Loss Damage Waiver (LDW) up to \$50 per day are extra. In the U.S., check your insurance and/or credit card for rental vehicle coverage. Renter must meet standard age, driver and credit requirements. 24-hour advance reservation required. May not be combined with other discounts. Availability is limited. Subject to change without notice. Blackout dates may apply. Void where prohibited. To receive the automatic upgrade in the National Car Rental Executive Level Program, Cardmember must enroll in The Emerald Club Executive Level program by visiting nationalcar.com/offer/infinite. This offer is valid for one year starting from when you enroll and is only available to Visa Infinite® Cardmembers. To qualify for automatic renewal of The Emerald Club Executive Level program after the first year, cardmembers are required to have 12 paid rentals or 40 paid rental days in a calendar year. The Emerald Club Aisle is available at select locations only and is subject to the Emerald Club membership terms and conditions. The Emerald Club and its services require a signed Master Rental Agreement on file. National, the "flag", and Emerald Club are trademarks of Vanguard Trademark Holdings USA LLC. © 2020 National Car Rental. All rights reserved.

AUDI ON DEMAND CAR RENTAL

Audi on demand Offer Terms & Conditions

Offer valid for U.S.-issued Visa Signature cards. Cardholders must validate card eligibility and register at audiondemand.com/partners/vsignature to receive the up to 15% (with a guaranteed discount of 10%) discount on qualifying Audi on demand rentals. To reserve within the Audi on demand app, Cardholder must validate card eligibility and create an Audi on demand account with card on file added. No blackout dates. Offer not valid with any other offer (including without limitation any long-term rental pricing offer) unless expressly stated otherwise. Discount applies to base rental rate before surcharges and taxes. Your validated U.S.-issued Visa Signature card must be used for the booking. A change to a different card will not receive the discount. Discount must be applied at the time of booking and may not be added before or after the time of rental.

Offer valid for U.S.-issued Visa Infinite cards. Cardholders must validate card eligibility and register at audiondemand.com/partners/vinfinite to receive the up to 30% (with a guaranteed discount of 10%) discount on qualifying Audi on demand rentals. To reserve within the Audi on demand app, Cardholder must validate card eligibility and create an Audi on demand account with card on file added. No blackout dates. Offer not valid with any other offer (including without limitation any long-term rental pricing offer)

unless expressly stated otherwise. Discount applies to base rental rate before surcharges and taxes. Your validated U.S.-issued Visa Infinite card must be used for the booking. A change to a different card will not receive the discount. Discount must be applied at the time of booking and may not be added before or after the time of rental.

CRUISE BENEFITS

Booking Policy: Specific payment terms will be determined by the cruise line. Each sailing will have clear payment terms associated to it, which may involve a percentage of the booking total as a deposit at the time of booking. The balance due is generally up to 90 days prior to departure, can differ by cruise line and sailing. Please speak with your Concierge for specific booking terms.

Cancellation Policy: Terms will be determined by the cruise line for your sailing. Most cruise lines will offer a staggered cancellation policy that may apply from the date of booking. Please speak with your Concierge for specific cancellation terms.

Travel Documentation: For international travel you must travel with a valid passport with a minimum of six months' passport validity beyond your return date. It is also highly recommended for cruises that begin and end in the same U.S. port, travelling with a passport as this enhances your disembarkation experience, as delays may be expected upon your return to the U.S. if you do not have one. Additionally, passports make it easier for you to fly from the U.S. to a foreign port should you miss your scheduled port of embarkation, or need to fly back to the U.S. for emergency reasons. Passengers are responsible for determining and obtaining proper documentation for travel; including but not limited to, passports and visas. We are not responsible for denied boarding due to any incorrect or incomplete documentation.

VACATION PACKAGES

Pricing and availability are subject to change up until the time the confirmation is sent.

TRAVEL BENEFITS & COVERAGES

No Foreign Transaction Fee: Cardholders should refer to their Credit Card Agreement for more information on account terms.

LIFESTYLE

LIFESTYLE CREDIT

You are eligible for a statement credit of up to \$150 each calendar year if you make qualifying rideshare, food delivery, video streaming service and fitness transactions at select merchants. To qualify, you must use your Premium Rewards® Elite credit card to pay all rideshare, food delivery, video streaming service and fitness transactions. Allow 2–3 weeks from qualifying for the statement credit to post to your account. You are responsible for payment of all charges until the statement credit posts to your account. Your account must be open with active charging privileges at the time of statement credit fulfillment. Qualifying transactions are those purchases made through select rideshare, food delivery, video streaming service and fitness merchants as determined by Bank of America. The merchant must submit the charges under the appropriate merchant category code (MCC), industry code or required service or product identifier to be identified as a qualifying rideshare, food delivery, video streaming service or fitness transaction.

Eligible rideshare, food delivery, video streaming service, and fitness transactions that qualify for the Lifestyle Statement Credit must appear under one of the following MCCs and contain the designated identifier: 4899, 5399, 5411, 5422, 5499, 5691, 5734, 5815, 5816, 5817, 5818, 5921, 5940, 5964, 5968, 5969, 5999, 7032, 7299, 7372, 7841, 7997, 7999.

CONCIERGE

Bank of America® Premium Rewards® Elite cardholders are responsible for the payment of any and all charges associated with any goods, services, reservations or bookings purchased or arranged by the Concierge on cardholders' behalf. Any such purchases or arrangements are solely between the cardholder and the respective merchant, and Visa is not a party to the transaction. All goods and services subject to availability.

VIP EXPERIENCES

The costs of any good or services purchased through Premium Rewards® Elite Concierge are the responsibility of the cardholder. These purchases must be made with the Premium Rewards® Elite Visa Infinite credit card. Benefits are subject to card usage, availability and other significant restrictions.

VISA INFINITE GOLF BENEFIT BY TROON®

U.S.- issued Visa Infinite credit cardholders are entitled to receive complimentary Platinum status in the Troon Rewards® program. An eligible U.S.-issued Visa Infinite credit card is required for tee time reservations. At the Platinum membership levels, the cardholder will be entitled to 20% discount on golf fees reserved on the Visa Infinite Troon website or on merchandise purchases made at the golf properties when using their Visa Infinite credit card. Troon, Visa or its issuers or any of its concierge providers are not responsible for any claims or damages arising from this offer. By reserving through Troon, the cardholder consents to be bound by all the terms and conditions, as stated herein. Troon and Visa reserve the right to modify or cancel this offer at any time without notice.

U.S.-issued Visa Infinite cardholders are invited to reserve tee times at participating Troon Privé private clubs at a rate of \$99 (+ Tax where applicable) per player per round. Cardholders may bring up to three guests at the same rate on each tee time they make and may play each Troon Privé course up to two times per year. Request a round by using the form provided at troongolfrewards.com/visainfinite. (Restrictions on course availability may apply) An eligible U.S.-issued Visa Infinite credit card is required for tee time reservations. Troon, Visa or its issuers or any of its concierge providers are not responsible for any claims or damages arising from this offer. By reserving through Troon, the cardholder consents to be bound by all the terms and conditions, as stated herein. Troon and Visa reserve the right to modify or cancel this offer at any time without notice.

Limitations of Liability (LOL): Participant agrees to comply with all applicable venue regulations with respect to the offer. In redeeming this offer, participant, on behalf of himself/herself and his/her immediate family members (spouse, parents, children and siblings and their spouses) and individuals living in the same households of such participants, whether or not related, agrees to release and hold harmless officers, directors, employees, agents, and assigns of [ISSUER], Troon, Visa Inc., Visa U.S.A. Inc., Visa International Service Association, Qualfon Inc. and their respective parents, subsidiaries, successors, affiliates, and related companies, client financial institutions, prize suppliers, and advertising, promotion and marketing agencies, including International Merchandising Company LLC, (collectively, the "Released Parties") from any and all liability or damage of any kind (including personal injury) resulting from or arising from participation in the event or acceptance, possession, use, misuse or nonuse of the offer (including any travel or travel-related activity thereto).

SHIPT

Offer valid from 9/17/2021 through 12/31/2024 ("Term"). Cardholders enrolling during the Term with a qualifying Visa Infinite card ("Card") receive a free Shipt membership from enrollment date to 12/31/2024, which (i) includes waived delivery fees on orders over \$35 ("Offer") and (ii) is only redeemable through Shipt web application at shipt.com or the Shipt mobile app. Your membership will begin on the date that you enroll your eligible Visa consumer credit card to your Shipt account. Existing Shipt members that enroll in the Offer start their free membership at the expiration of their current paid membership and

are eligible for a membership extension until 12/31/24. Cancellation of an existing Shipt membership will result in Offer ineligibility. Enrolled cardholders must use the Card as the default payment method to redeem, have Offer remain effective, and have Offer apply, or may be subject to additional fees. Eligibility for Offer is limited to one per person per Shipt account, and per eligible Visa card. Payment through third-party payment accounts, or online or mobile digital wallets (like Apple Pay and Google Pay), or memberships purchased through third parties are excluded from this offer.

Once enrolled in the Offer, cardholders are subject to the Shipt Terms of Service, Privacy Policy (shipt.com/terms-of-service/), and Shipt Promotion Terms and Conditions (shipt.com/promotional-credit-terms/). You can cancel your membership at any time at shipt.com. Unless you cancel your Shipt membership prior to the expiration of your free period, your Shipt annual membership will auto-renew for a new subscription at then current membership rates. Orders with alcohol may incur a \$7 alcohol delivery fee. Charges for items purchased, taxes, tips, and retailer-charged fees (such as, where applicable, bag fees) and additional fees may still apply. Offer valid only where Shipt service is available.

The current value of the Shipt annual membership can be found at shipt.com. No cash value. Non-transferable. Offer is subject to modification or cancellation at any time. Your continued use of the Services after a modification of the Offer becomes effective will constitute your acceptance of the change. The listed merchant(s) are not considered sponsors or co-sponsors of this program. All trademarks are the property of their respective owner(s).

SKILLSHARE

Visa Infinite cardholders ("Eligible Cardholders") can redeem the offer at skl.sh/visa/ from 9/20/21 through 9/19/23. Eligible Cardholders that enroll their Visa Infinite card ("Card") and are new to Skillshare (e.g., have not previously had a paid membership or trial membership) receive the following "Offer": a 3 month free trial of a Skillshare Membership, which, unless terminated by Eligible Cardholder prior to conclusion of the free trial, will auto convert to a paid membership at a discount of 30% off of the then-current annual Skillshare Membership ("Special Membership Fee"). Limit one (1) Skillshare Membership per person/email address and Card. If membership is not cancelled prior to the annual renewal date, your Card on file will be charged the Special Membership Fee and will continue to be charged every year until you cancel. If payment method is changed to a non-Visa card, Special Membership Fee will no longer apply at next billing date. Eligible Cardholder can cancel at any time at skillshare.com/settings/payments, but all amounts paid are non-refundable, unless you contact Skillshare within seven (7) days following the billing date; there are no credits for partially used periods. Once enrolled in the Offer, Eligible Cardholder's use of the Skillshare service is subject to the Skillshare Terms of Service (available at skillshare.com/terms), including the cancellation policy. Offer has no cash value and cannot be transferred or assigned. Offer cannot be combined with any other offer, unless otherwise specified. Skillshare reserves the right to modify or cancel Offer for any reason at any time. Offer void where prohibited and subject to all applicable federal, state and local laws. Personal information you provide in connection with this offer will be used in accordance with Skillshare's Privacy Policy, available at skillshare.com/privacy.

SECURITY

\$0 Liability Guarantee: The \$0 Liability Guarantee covers fraudulent transactions made by others using your account. To be covered, Cardmembers should not share personal or account information with anyone. Claims may only be filed by card accountholder against posted and settled transactions subject to dollar limits and verification, including providing requested information supporting fraudulent use claim.

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CLIENT CARE

Card Service Requests

Account Changes, Payments,
Statement Inquiries, Lost or
Stolen Cards

Cardholder Service

Rewards & Benefits Center

Security & Protection Features

844.968.3900

609.436.4728

(International Collect)

Concierge & Travel Assistance

844.968.3901

609.436.4729

(International Collect)

Online Travel Booking

To book travel online, log in to
bankofamerica.com > Click on your
Premium Rewards Elite account > Click
the Rewards tab > Click Redeem Points

bankofamerica.com/travel

Account Information

bankofamerica.com

