Norwegian Cruise Line MasterCard®
Program Rules

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

There’s no additional cost to participate in the Program, and you and your authorized users are automatically enrolled.

<table>
<thead>
<tr>
<th>Your rewards at a glance:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Earn</strong></td>
</tr>
<tr>
<td>• Earn 3 Points per $1 spent on all Norwegian Cruise Line Net Purchases*</td>
</tr>
<tr>
<td>• Earn 1 Point per $1 spent on all other Net Purchases</td>
</tr>
<tr>
<td><strong>Redeem</strong></td>
</tr>
<tr>
<td>• Travel</td>
</tr>
<tr>
<td>• Cash Back</td>
</tr>
<tr>
<td>• Gift Cards</td>
</tr>
<tr>
<td><strong>Redemption</strong></td>
</tr>
<tr>
<td>Redemptions start at 2,500 Points</td>
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<tr>
<td><strong>Points Expiration</strong></td>
</tr>
<tr>
<td>Points expire 5 years after the month they were earned</td>
</tr>
<tr>
<td><strong>Forfeiture</strong></td>
</tr>
<tr>
<td>Points are forfeited if account is closed by Cardholder or by us</td>
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* See Page 1 for details.

Learn more about:

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<th>Learn more about:</th>
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<td>Air Travel Rewards</td>
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<td>Car Rental Rewards</td>
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<td>Hotel and Resort Rewards</td>
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<tr>
<td>Cash Rewards</td>
</tr>
<tr>
<td>Gift Card Rewards</td>
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</table>

The following Program Rules provide what you need to know about the WorldPoints® rewards program. Please review this document and keep it for reference. If we make any changes to the Program, we’ll let you know on bankofamerica.com, or by mail.
Basic terms and definitions

**Account in Good Standing** — An account that is open and has charging privileges

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

**Card** — A Norwegian Cruise Line MasterCard® credit card with WorldPoints® rewards

**Cardholder (also referred to as “you”)** — Individual credit card customers, joint credit card customers and authorized users, if any, with a WorldPoints rewards credit card account and charging privileges (excluding corporations, partnerships or other entities)

**Cash Rewards** — A statement credit, an electronic ACH deposit into a checking or savings account with Bank of America, N.A. (“Bank of America Deposit Account”), a contribution to a Cash Management Account® with Merrill Lynch, or a check; Cash Rewards are issued in U.S. dollars.

**Continental U.S.** — The 48 states and Washington, D.C. (not Alaska and Hawaii)

**Eligible Account** — Checking or savings account with Bank of America, N.A. (“Bank of America Deposit Account”); a Cash Management Account with Merrill Lynch. Eligible Accounts are determined by Bank of America, N.A.

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

**Points** — Points that are earned or redeemed through the Program; we calculate Points based on your Net Purchases in each billing cycle, subject to verification

**Program** — The WorldPoints rewards program

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

**Rewards** — Rewards that you can receive by redeeming Points

**Site** — The Program website at bankofamerica.com

**Travel Rewards** — Air travel, car rentals and hotels that are paid for fully or partially by redeeming Points

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

How do I earn Points?

**Use your credit card**

- Earn 3 Points per dollar (consisting of 2 bonus Points and 1 base Point) of Net Purchases charged through Norwegian Cruise Line. $1 = 3 Points.
- Earn one Point for every dollar in Net Purchases. $1 = 1 Point.
- To qualify for the 3 Points per dollar for Norwegian Cruise Line Net Purchases, the eligible transaction must appear on your monthly credit card statement and contain either “Norwegian Cruise Line” or the name of a Norwegian Cruise Line vessel.
- Fractions of Points greater than .50 are rounded up and less than or equal to .50 are rounded down.
- There’s no limit to how many Points you can earn.
- From time to time, special promotions may feature Bonus Rewards; details will accompany the offer.

Visit the Site or refer to your monthly 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 travelers checks, money orders and other cash equivalents
- Fees, interest charges and credit insurance
- Fraudulent transactions
What are the types of Rewards?

Use your Points to enjoy a wide variety of Rewards, including:
• Travel
• Cash
• Gift Cards

How do I redeem my Points?

To redeem your Points for Norwegian Cruise Line rewards, please call 866.954.4077. Please note, Points redeemed for onboard benefits must be redeemed prior to sailing. For other reward options, please log into your account on bankofamerica.com to view your credit card rewards, or call 800.434.8313.

What you need to know
• Points are available for redemption as soon as they appear on your statement.
• Points cannot be redeemed if the account is not in good standing, or is closed, at the time of redemption.
• Points accrued during any Billing Cycle in which the account is two cycles or greater past due at the end of the Billing Cycle will not be awarded.
• In order to redeem for Rewards, you must be an individual (no corporations, partnerships, or entities).
• If a Cardholder voluntarily closes the account, or if we close the account, any unused Points will be immediately forfeited unless specifically authorized by us.
• 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. Rewards can’t be returned, refunded, exchanged or credited, unless otherwise specified.
• You can’t transfer or sell Points to another person. However, you may be able to transfer Points from one Bank of America account to another. Call for more information to see if your account qualifies.
• Points are non-negotiable and have no cash value except when redeemed for Cash Rewards.
• Points expire five years after the month they were earned.

Travel Rewards

You can redeem Points for:
• Airline travel
• Car rentals
• Hotel and resort stays

What you should know
• Travel Reward redemptions start at 2,500 Points.
• All travel arrangements are subject to availability.
• You’ll earn Points for any additional costs charged on your Card.
• Exchanges or refunds for no-shows or unused portions of travel aren’t allowed. Make sure you provide proper proof of citizenship or naturalization if required.
• Fees may be charged by the Program for changes and cancellations of travel bookings after travel reservations are confirmed. Additional fees may be imposed by an airline, car rental company or hotel based on their change and cancellation policies. Any applicable change and cancel fees will be disclosed at the time of booking or cancellation.
**Air Travel Rewards**

Use Points to fly to destinations worldwide, using FlexAir Rewards or, for eligible customers, Premium Air Rewards.

<table>
<thead>
<tr>
<th></th>
<th>FlexAir Rewards</th>
<th>Premium Air Rewards</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Who is eligible</strong></td>
<td>Any Cardholder</td>
<td>World MasterCard® Cardholders</td>
</tr>
<tr>
<td><strong>Usable for worldwide travel</strong></td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>Special booking requirements</strong></td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>Limits on the cost of flight (maximum dollar value)</strong></td>
<td>No</td>
<td>Yes</td>
</tr>
</tbody>
</table>

**What you should know**
- Travel documents will be sent to the email address you provide at the time of redemption.
- Optional charges are not included in the Reward (e.g., baggage fees, tips, insurance, airline amenities).

**FlexAir Rewards**
- The number of Points you need to redeem for a FlexAir Reward will be determined at the time of redemption.
- You can redeem for an unlimited dollar value on your ticket.

**Premium Air Rewards — for World MasterCard® Cardholders only**
Unless you’re redeeming for first- or business-class travel, the ticket will be in economy class, and the lowest fare available at the time of booking. There is a maximum dollar value for the cost of a ticket.

To qualify as a Premium Air Reward, your air travel must meet the following requirements:
- Twenty-one day advance booking and Saturday night stay required.
- Stopovers of four hours or more aren’t allowed.

- Tickets must be round trip on the same U.S. carrier approved by the Airline Reporting Corporation.
- If your flight doesn’t meet these requirements, or if it exceeds the corresponding maximum dollar value, you may request a FlexAir Reward.
- The maximum dollar value is for the total cost of the ticket, including all applicable taxes and fees.

**Economy class**
Departing from: Any of the 50 United States, Puerto Rico, U.S. Virgin Islands

<table>
<thead>
<tr>
<th>Where you can fly</th>
<th>Points (Max $)</th>
<th>Trip Length</th>
</tr>
</thead>
<tbody>
<tr>
<td>Continental U.S.</td>
<td>25,000 ($400)</td>
<td>No minimum trip length</td>
</tr>
<tr>
<td>MasterCard®</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Canada, Mexico,</td>
<td>35,000 ($600)</td>
<td>30 days maximum</td>
</tr>
<tr>
<td>Puerto Rico</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Alaska, Hawaii,</td>
<td>45,000 ($600)</td>
<td>30 days maximum</td>
</tr>
<tr>
<td>Bermuda, Bahamas,</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Caribbean</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Europe</td>
<td>60,000 ($800)</td>
<td>30 days maximum</td>
</tr>
<tr>
<td>Central and South America, Asia, South Pacific</td>
<td>85,000 ($1,150)</td>
<td>30 days maximum</td>
</tr>
</tbody>
</table>

**Business/First class**
Departing from: Any of the 50 United States, Puerto Rico, U.S. Virgin Islands

<table>
<thead>
<tr>
<th>Where you can fly</th>
<th>Points (Max $)</th>
<th>Trip Length</th>
</tr>
</thead>
<tbody>
<tr>
<td>Any destination</td>
<td>100,000 ($1,500)</td>
<td>30 days maximum</td>
</tr>
<tr>
<td>worldwide</td>
<td>135,000 ($2,000)</td>
<td>30 days maximum</td>
</tr>
<tr>
<td></td>
<td>200,000 ($3,000)</td>
<td>30 days maximum</td>
</tr>
<tr>
<td></td>
<td>265,000 ($4,000)</td>
<td>30 days maximum</td>
</tr>
<tr>
<td></td>
<td>335,000 ($5,000)</td>
<td>30 days maximum</td>
</tr>
</tbody>
</table>

**Car Rental Rewards**

Book any size vehicle for any number of days.
- The number of Points you need to redeem for a Car Rental Reward will be determined at the time of redemption.
• Optional charges are not included in the Reward (e.g., refueling, liability insurance, drop-off charges). You may be required to present a credit card at check-in to cover these charges.
• You must meet credit, age and driver requirements.
• Present your Card when you pick up and return the car.

**Hotel and Resort Rewards**

Stay at any participating hotel or resort worldwide.

• The number of Points you need to redeem for a Hotel or Resort Reward will be determined at the time of redemption.
• No minimum stay required.
• Accommodations and services vary depending on the property.
• Optional charges are not included in the Reward. You may be required to present a credit card at check-in to cover these charges.

**Cash Rewards**

• You can redeem Points for a statement credit, an electronic ACH deposit into a checking or savings account with Bank of America, N.A. (“Bank of America Deposit Account”), a contribution to a Cash Management Account with Merrill Lynch, or a check.
• Cash Reward redemptions start at 2,500 Points.
• Cash Rewards can be redeemed in increments of 1 Point.
• There is no limit to the number of Points you can redeem.
• Redemption values resulting in fractions of Cash Rewards will be rounded up to the nearest whole cent.

• See chart below for current Cash Rewards values and their Points requirements

<table>
<thead>
<tr>
<th>Reward Points</th>
<th>Cash Reward</th>
<th>(1 Point Value)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2,500 - 9,999</td>
<td>= $12.50 - $50.00</td>
<td>$0.005</td>
</tr>
<tr>
<td>10,000 - 24,999</td>
<td>= $80.00 - $200.00</td>
<td>$0.008</td>
</tr>
<tr>
<td>25,000+</td>
<td>= $250.00+</td>
<td>$0.010</td>
</tr>
</tbody>
</table>

• This information is available on the Site and is subject to change.

**Automatic Redemption**

• To turn on automatic redemption, go to the Site or call the number on the back of your Card to designate an Eligible Account.
• When you turn on automatic redemption you will need to select one of the Points redemption levels. The minimum level selections are: 2,500, 10,000 and 25,000 Points.
• Points expire five years after the month they were earned.
• Points expiration rules still apply when auto redemption is turned on.

**Monitor your Expiring Points Schedule** once you have turned on auto redemption.

• The **Expending Points Schedule** for your rewards credit card account can be viewed in Online Banking (bankofamerica.com).
• After you select your minimum redemption level, at the end of each calendar month during the month your Points balance meets or exceeds the level, all of your available Points will be automatically redeemed.
• The cash value will be deposited via electronic transfer into the Eligible Account that you selected as long as your card is open with active charging privileges.
• See the cash value chart for the redemption Point cash value.
• You can turn off automatic redemption any time through the Site or by telephone. If you do, you will need to request any future Cash Rewards.

**Requesting a Statement Credit**

• Points redeemed for statement credit to your Card will post to your account within 3 business days of the date of redemption.
• Statement credits will generally be applied to your existing balance with the highest priced Annual Percentage Rate (APR).
• Receipt of a statement credit does not affect your responsibility to pay your Total Minimum Payment shown on each Statement you receive from us.

**Redemptions for an Electronic Deposit into a Bank of America Deposit Account or Contribution to a Merrill Lynch Cash Management Account**

• When you redeem Points for an electronic deposit into a Bank of America Deposit Account or for a contribution to a Merrill Lynch Cash Management Account® (“CMA®”), your funds will be transferred electronically and deposited through the Automated Clearinghouse System (ACH) within 5 business days of your request.

• If an electronic deposit is rejected by us for any reason, we will void the deposit and reinstate the Points to your credit card account. If your credit card account is closed before the Points can be reinstated, you will forfeit your Points (except if your Card has been reported as lost or stolen, subject to verification).

• If an electronic transfer is rejected, we will notify you within 15 business days of your request at the email address provided at the time of redemption.

**Requesting a check**

• When you request a check, we’ll mail it (first-class) to the billing address on the account within 14 business days. If you request multiple checks, we’ll mail each one separately. The check is payable to the primary Cardholder, not to joint or authorized users.

• The check is valid for 90 days from the date it was issued. After the printed expiration date, the check will be void, and you’ll get a statement credit for the amount within two billing cycles. This will appear on your account as a retail credit adjustment.

• We are not responsible for lost, stolen, or undelivered checks.

**Gift Card Rewards**

Use your Points for gift cards from a variety of retailers.

**Shopping online**

• Browse the Site for gift card options which are updated regularly.

**About gift cards**

• Rewards may be issued as gift cards or gift certificates.

• Gift cards and gift certificates are subject to each individual retailer’s policies. For details, see the information that comes with your gift card.

**Shipping**

• Gift cards can be sent to a P.O. Box or street address.

• Check the Site for gift card shipping terms.

**Additional Terms**

**Program changes**

Changes to the Program and the Program Rules may occur from time to time. When any change is made, we’ll post revisions on the Site. In some cases, we may notify you of changes by mail. However, it’s your responsibility to review the Site or
any correspondence to stay aware of any changes.

We may choose to:

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

Changes may also affect outstanding transactions and Points, including:

• The earnings rate for Points
• The number of Points required to redeem Rewards
• 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 Program is not scheduled to end on a predetermined date.

Disputes regarding Points

• Discrepancies about Point earnings are not treated as credit card billing disputes. Please refer to your Credit Card Agreement or the annual Your Billing Rights notice for details about billing disputes.
• All decisions regarding Point disputes shall be final.

Refunds on credit card transactions

If you earn Points with a credit card transaction that is later refunded — and you redeem those Points for a Reward — we may:

• Cancel reservations and void travel documents
• Stop payment on any checks
• 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 programs

Program administration

• Bank of America, N.A. manages the Cash Rewards portion of the Program.
• Bank of America N.A. is the exclusive issuer and administrator of this credit card program.
• An independent third party manages the gift card and certificate rewards portions of the Program.
• Independent third-party travel agencies manage the travel portion of the Program.

• State Seller of Travel registration numbers for Loyalty Travel Agency LLC in the states that require registration are: California 2097389-50 (Registration as a seller of travel does not constitute approval by California. Loyalty Travel Agency LLC is not a participant in the Travel Consumer Restitution Fund.); Florida ST38239; Hawaii TAR-6750; Iowa 987; and State of Washington 602 868 200.

• State Seller of Travel registration numbers for Orbitz, LLC in the states that require registration are: California: CST 2063530-50. Registration as a
Examples of such information include your shipping address, credit card number and billing information. Rewards may constitute taxable income to you and you are responsible for any tax liability that may arise from receiving Rewards. You may be issued an Internal Revenue Service Form 1099 (or other appropriate form) that reflects the value of Rewards. Please consult your tax advisor, as neither Bank of America, N.A., its affiliates, nor their employees provide tax advice. All aspects of the 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 our rights and your responsibilities regarding the online portion of the Program, see the Terms of Use at the Site.

Service marks and trademarks
WorldPoints, Cash Management Account, CMA, Merrill Lynch, Merrill Lynch Cash Management Account, Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation.

MasterCard and World MasterCard are registered trademarks of MasterCard International Incorporated and are used by the issuer pursuant to license.

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 Program.

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seller of travel does not constitute approval by the State of California. This Seller of Travel is not a participant in the California Travel Consumer Restitution Fund. California law requires certain sellers of travel to have a trust account or bond. This business has a bond issued by Fidelity and Deposit Company of Maryland in the amount of $50,000. Washington: 602 108 724.

General liability
You agree to release Bank of America, N.A. and any of its affiliates from all liability, including:
• Any injury, accident, loss, claim, expense or damages you or anyone with 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 WorldPoints account.
• Any typographical errors or omissions in any 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 you earn or redeem.

Third-party suppliers are independent contractors; they aren’t employees of Bank of America, N.A., MasterCard International Incorporated, or any of their affiliates.
We do not endorse or guarantee any of the goods, services or information provided by the 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.