

## **AMERICAN AIRLINES® AADVANTAGE® AVIATOR™ BUSINESS MASTERCARD® REWARD RULES**

This document contains the official reward rules for the AAdvantage® Aviator™ Business Mastercard® Account (the "Card Account") issued by Barclays Bank Delaware ("Barclaycard", "we", "us", or "our") as related to participation in the AAdvantage® Program (as defined below) through use of the Card Account and includes important conditions and limitations (the "Reward Rules"). Please read the Reward Rules and keep this document in a safe place.

AAdvantage® is a frequent flyer program offered by American Airlines (the "AAdvantage® Program") and is not a product or program of Barclaycard. American Airlines is solely responsible for establishing the terms and conditions of your participation and mileage accumulation in the AAdvantage® Program. Terms and conditions of the AAdvantage® Program are separate from these Reward Rules, and are published by American Airlines at [aa.com/aadvantage](http://aa.com/aadvantage). American Airlines reserves the right to change the AAdvantage® Program, including its terms and conditions, at any time with or without prior notice, including by providing additional terms and conditions in connection with promotional activity related to the AAdvantage® Program.

Use of your Card Account constitutes your acceptance of each of the terms described below and the terms of the Business Card Agreement. Capitalized terms not defined in these Reward Rules have the meaning ascribed to them in the Business Card Agreement.

### **Reward Rules Administration**

The Reward Rules are administered by Barclaycard. We are solely responsible for all credit and eligibility standards and determination of Card Account issuance. To maintain your eligibility for participation in the AAdvantage® Program through use of the Card Account:

- You must maintain an open and active Card Account that is not in default under your Business Card Agreement with us.
- Your Card Account cannot have been inactive for 6 billing cycles in a row (representing approximately 6 months). "Inactive" means you have no balance, no payments and no transactions.
- You must pay your annual fee.

### **AAdvantage® Program Membership**

If your AAdvantage® membership number was included in the application, we will add that number to your Card Account automatically.

- If the AAdvantage® membership number that you provided is found to be invalid or you did not provide us with an AAdvantage® membership number, you consent to and will be enrolled in the AAdvantage® Program and a new AAdvantage® membership number will be assigned to you.
- Only one AAdvantage® membership number will be established per Card Account, and assigned to the Signing Individual on the Card Account.

### **Important Information about AAdvantage® Miles**

- AAdvantage® miles earned through use of the Card Account are transferred to your AAdvantage® account after the close of each billing statement. Your AAdvantage® account is subject to the AAdvantage® Program terms and conditions, located at [aa.com/aadvantage](http://aa.com/aadvantage), which includes expiration and forfeiture policies.
- You have no property rights or other legal interest in AAdvantage® miles. Miles have no cash value or value of any kind until they are fully redeemed. Miles may not be assigned, transferred or pledged.

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- You are responsible for any tax liability related to participating in the AAdvantage® Program.
- If you are not credited for earned AAdvantage® miles or other benefits earned through the Card Account, once identified, the earned AAdvantage® miles or other benefits will be credited. If AAdvantage® miles or other benefits are not available, a comparable benefit will be provided as determined by us.
- In the event of any abusive, gaming or fraudulent activity related to the Card Account, as determined by us in our sole discretion, we reserve the right to make corresponding AAdvantage® miles adjustments to the miles accrued in the AAdvantage® Program through your Card Account and/or to cancel your Card Account at any time.
- Participation in the AAdvantage® Program and use of your Card Account are subject to all applicable laws and regulations. The redemption of AAdvantage® miles is void where prohibited by law. The sale or barter of any reward offered through the AAdvantage® Program and earned through the use of the Card Account, other than by us, is expressly prohibited.

### **Miles Restrictions**

You may not earn AAdvantage® miles through the use of the Card Account during a billing cycle in which any of the following occur:

- You fail to make the Minimum Payment Due by its Payment Due Date.
- Your Card Account becomes delinquent.
- Your Card Account is otherwise in default under your Business Card Agreement with us (i.e., your Card Account is not in good standing).
- You, or any Cardmember on the Card Account, engage in any illegal activity through the use of your Card Account, or engage in activity that is deemed to be abusive or gaming conduct, as determined by us in our sole discretion.

### **Miles Forfeiture**

AAdvantage® miles earned through the use of the Card Account that have not yet been sent to your AAdvantage® account may be forfeited if any of the following occur:

- Your Card Account becomes seriously delinquent, as determined by us at our sole discretion.
- You or we close your Card Account for any reason.
- You, or any Cardmember on the Card Account, engage in fraudulent activity on your Card Account.
- You, or any Cardmember on the Card Account, engage in any illegal activity on your Card Account, or engage in activity that is deemed to be abusive or gaming conduct, as determined by us in our sole discretion.

We reserve the right, at our sole discretion, to disqualify any Cardmember from participating in the AAdvantage® Program through the use of the Card Account and to invalidate any or all AAdvantage® miles earned through the use of the Card Account as a result of abuse, fraud, or any violation of the Reward Rules.

### **Earning Miles**

You earn AAdvantage® miles on retail Purchases made with your Card Account, less credits, returns, adjustments ("Net Purchases") made by you and/or any Cardmember(s) on the Card Account.

- You earn Two (2) AAdvantage® miles for every one dollar (\$1.00) of Net Purchases made with the Card Account, rounded up or down to the nearest dollar, on eligible tickets, goods and services purchased directly from American Airlines ("American Purchases"). Eligible American Purchases are items billed by

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American Airlines as merchant of record booked through American Airlines channels (aa.com, American Airlines Reservations, American Airlines Vacations reservations and American Airlines airport and city ticket counters). Products or services that do not qualify as American Purchases are car rentals and hotel reservations (except taxes and charges paid when redeeming miles for car/hotel), purchase of elite status boost or renewal, and AA Cargo<sup>SM</sup> products and services.

- You earn Two (2) AAdvantage<sup>®</sup> miles for every one dollar (\$1.00) of Net Purchases made with the Card Account, rounded up or down to the nearest dollar, on eligible office supply merchants, telecommunications merchants, and car rental merchants. Office supply merchants are defined as stand-alone merchants that primarily sell stationery and office supplies for business consumption. Telecommunications merchants are defined as merchants that sell telecommunications equipment such as telephones, fax machines, pagers, and cellular phones, along with providers of telecommunications services including local and long-distance telephone calls and fax services. Car rental merchants are defined as providers of short-term or long-term rentals of cars, trucks, or vans. This does not include merchants that rent motor homes or other recreational vehicles. Purchases made through travel agencies, tour operators and online third party travel sites are not eligible. Purchases must be submitted by eligible merchants using the merchant category codes for purchases in these categories to qualify for the additional miles. We are not responsible for incorrectly coded Purchases.
- You earn One (1) AAdvantage<sup>®</sup> mile for every one dollar (\$1.00) of Net Purchases made with the Card Account everywhere else.
- Miles earned will be posted to the Signing Individual's AAdvantage<sup>®</sup> account within 8-10 weeks.
- Balance Transfers, Cash Advances, Cash Equivalent Transactions (transactions in highly liquid assets, e.g., assets that are directly convertible to cash such as, but not limited to, money orders, travelers checks, foreign currency, gambling chips and lottery tickets), fees, finance charges and unauthorized/fraudulent transactions do not earn AAdvantage<sup>®</sup> miles.
- There is no limit to the number of AAdvantage<sup>®</sup> miles you can earn as long as the AAdvantage<sup>®</sup> Program continues and your Card Account remains open and in good standing.

#### **Additional Benefits of your Card Account**

##### **American Airlines Companion Certificate**

The Signing Individual will earn a domestic economy fare American Airlines Companion Certificate (the "Companion Certificate") redeemable for one companion ticket at \$99 (plus taxes and fees) provided that: (1) \$30,000 or more in eligible Net Purchases are made with your Card Account during each 12 month period through and including the Card Account anniversary month (the "Cardmembership Year") and (2) your Card Account remains open for at least 45 days after the anniversary date. Please allow 8-10 weeks for delivery of the Companion Certificate. When used according to its terms, you will pay a \$99 companion ticket fee plus \$21.60 to \$43.20 in government taxes and fees, depending on itinerary, for one round trip qualifying domestic economy fare ticket for a companion when an individual round trip qualifying domestic economy fare ticket is purchased and redeemed through American Airlines Meeting Services. Travel must be booked and purchased in select economy inventory. The Companion Certificate will be valid one year from issue and is valid for travel on flights within the 48 contiguous United States on flights marketed and operated by American Airlines, or on flights marketed by American Airlines and operated by Air Wisconsin Airlines Corporation, Compass Airlines, LLC, Envoy Air Inc., ExpressJet Airlines, Inc., Mesa Airlines, Inc., Piedmont Airlines, Inc., PSA Airlines, Inc., Republic Airline Inc., SkyWest Airlines, Inc., or Trans States Airlines,

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LLC. For residents of Alaska and Hawaii, the Companion Certificate is valid for round-trip travel originating in either of those two states and continuing to the 48 contiguous United States. Applicable terms and conditions are subject to change without notice. Details, terms and conditions, certain restrictions, and restricted dates apply and will be disclosed on the Companion Certificate.

#### **5% AAdvantage® Mileage Bonus**

Each Cardmembership Year, the Signing Individual will earn a 5% American Airlines AAdvantage® mileage bonus on eligible Purchases provided that the following conditions are met: (1) the Signing Individual renews the annual cardmembership, and (2) the Card Account remains open for at least 45 days after the anniversary date. Balance transfers, fees, cash advances, items returned for credit and finance charges are not Purchases. The 5% AAdvantage® mileage bonus will be calculated as a percentage of the eligible Purchases made on the Card Account during the Cardmembership Year and will post to the Signing Individual's AAdvantage® account 6-8 weeks after the above requirements are met.

#### **Free Checked Bag**

The Signing Individual may check one bag free of charge when traveling on domestic itineraries marketed and operated by American Airlines or on American Eagle® domestic itineraries marketed by American Airlines and operated by Air Wisconsin Airlines Corporation, Compass Airlines, LLC, Envoy Air Inc., ExpressJet Airlines, Inc., Mesa Airlines, Inc., Piedmont Airlines, Inc., PSA Airlines, Inc., Republic Airline Inc., SkyWest Airlines, Inc., or Trans States Airlines, LLC. This benefit will not be available for travel on codeshare flights booked with an American Airlines flight number but operated by another airline.

Up to four (4) customers traveling with the eligible Signing Individual will also get their first checked bag free of charge if they are listed in the same reservation.

For this benefit to apply, the Card Account must be open 7 days prior to air travel AND the reservation must include the Signing Individual's AAdvantage® number 7 days prior to air travel. If your Card Account is closed for any reason, these benefits will be cancelled. This benefit cannot be combined with any existing AAdvantage® elite program benefits, or Premium cabin benefits, including any waiver of baggage charges. The First Checked Bag benefit does not apply to overweight or oversized bags. Please see [aa.com](http://aa.com) for baggage weight and size restrictions. Applicable terms and conditions are subject to change without notice.

#### **Boarding Privileges**

An eligible Signing Individual will board after Priority boarding is complete, but before the rest of economy (Main Cabin) boarding. The boarding benefit will display on your American Airlines boarding pass as Group 5. Up to four (4) customers traveling with and listed in the same reservation as the Signing Individual are eligible to board at the same time as the Signing Individual. For this benefit to apply, the Card Account must be open 7 days prior to air travel AND the reservation must include the Signing Individual's American Airlines AAdvantage® number 7 days prior to air travel. If your Card Account is closed for any reason, this benefit will be cancelled. This benefit applies to domestic flights marketed and operated by American Airlines or on domestic flights marketed by American Airlines and operated by Air Wisconsin Airlines Corporation, Compass Airlines, LLC, Envoy Air Inc., ExpressJet Airlines, Inc., Mesa Airlines, Inc., Piedmont Airlines, Inc., PSA Airlines, Inc., Republic Airline Inc., SkyWest Airlines, Inc., or Trans States Airlines, LLC. This benefit will not be available for travel on codeshare flights booked with an American

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Airlines flight number but operated by another airline. Applicable terms and conditions are subject to change without notice.

### **25% Statement Credit for Inflight Purchases**

A Signing Individual whose Card Account is in good standing will qualify for a 25% savings on eligible inflight Purchases. Eligible Purchases include the inflight purchase of food and beverages on American Airlines operated flights when purchased using the Card Account. Savings does not apply to any other inflight Purchases, such as wireless internet access or inflight Entertainment. This offer is available on eligible flights as long as supplies last. This benefit applies to domestic flights marketed and operated by American Airlines and operated by Air Wisconsin Airlines Corporation, Compass Airlines, LLC, Envoy Air Inc., ExpressJet Airlines, Inc., Mesa Airlines, Inc., Piedmont Airlines, Inc., PSA Airlines, Inc., Republic Airline Inc., SkyWest Airlines, Inc., or Trans States Airlines, LLC where credit card transactions are accepted. This benefit will not be available for travel on codeshare flights booked with an American Airlines flight number but operated by another airline. This savings will appear as a Card Account statement credit 6–8 weeks after the Purchase is posted to the Card Account. Additional terms, conditions and restrictions may apply. Applicable terms and conditions are subject to change without notice.

### **Elite Qualifying Dollars**

The Signing Individual may earn \$3,000 Elite Qualifying Dollars ("EQDs") after spending \$25,000 in Net Purchases that post to the Card Account from January 1st through December 31st each calendar year. A Signing Individual may earn the maximum \$3,000 EQDs per calendar year through the Card Account, unless the Signing Individual has already earned the maximum number of EQDs through other AAdvantage® co-branded credit cards. EQDs earned are in addition to the AAdvantage® miles earned for Net Purchases made on the Card Account. Net Purchases exclude returned goods and services, cash advances, convenience checks, transferred balances, credit, fees and finance charges. Net Purchases made by other Cardmembers through additional cards on the Signing Individual's Card Account will count toward the Signing Individual's qualifying spend. EQDs earned as a result of this benefit will typically be posted to the Signing Individual's AAdvantage® account 6-8 weeks after meeting the spend requirement. EQDs will not count toward Million Miler<sup>SM</sup> status. EQDs cannot be redeemed for award travel, AAdvantage® miles or any other AAdvantage® Program awards. EQDs earned with the Card Account qualify toward the Signing Individual's AAdvantage® Program elite status earning requirements each calendar year, subject to the limits under the Reward Rules and the AAdvantage® Program. Full details on elite status and qualifications are available at [aa.com/aadvantage](http://aa.com/aadvantage).

### **Reduced Mileage Awards**

The Reduced Mileage Awards program allows a Signing Individual to redeem AAdvantage® miles for discounted round trip or one-way travel on MileSAaver® awards to destinations selected every other month. The MileSAaver® discount is 7,500 AAdvantage® miles round trip or 3,750 AAdvantage® miles one-way for this Card Account if travel booked is greater than 500 miles in distance. If travel booked is less than or equal to 500 miles in distance, which qualifies for a short haul MileSAaver® award, the mileage discount will be 2,000 AAdvantage® miles round trip or 1,000 AAdvantage® miles one-way for this Card Account.

Redemption of AAdvantage® miles toward Reduced Mileage Awards applies only to bookings made by phone through American Airlines Reservations or through airport or city ticket centers. An award service charge fee may apply per person. Flights and availability are subject to change without notice. For the complete list of Reduced Mileage Awards, visit [aa.com/reducedmileageawards](http://aa.com/reducedmileageawards).

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### **AAdvantage Dining<sup>SM</sup> Program**

Your Card Account is automatically enrolled in the AAdvantage<sup>®</sup> Dining<sup>SM</sup> Program. The AAdvantage<sup>®</sup> Dining<sup>SM</sup> Program is a way for AAdvantage<sup>®</sup> members to earn additional AAdvantage<sup>®</sup> miles by dining out at eligible bars or restaurants. You can earn even more miles by creating an AAdvantage<sup>®</sup> Dining<sup>SM</sup> profile. If you have provided us with a valid email address, you will be sent a welcome email from Rewards Network with additional information. Your AAdvantage<sup>®</sup> Dining<sup>SM</sup> membership is subject to the terms and conditions and privacy policy located at [aa.rewardsnetwork.com](http://aa.rewardsnetwork.com). Applicable terms and conditions are subject to change without notice.

### **Responsibility of the Parties/Information Sharing**

American Airlines is not a party to the Business Card Agreement between you and Barclaycard, does not participate in any extension of credit, has no authority regarding the Card Account and is not responsible for any goods or services offered by Barclaycard. Barclaycard has no authority regarding the AAdvantage<sup>®</sup> Program and is not responsible for any goods or services offered by American Airlines. You authorize Barclaycard to share information about your Card Account with American Airlines and its affiliates, and with the AAdvantage Dining<sup>SM</sup> program, and authorize American Airlines to share information about your AAdvantage<sup>®</sup> Program membership, to the extent needed to administer the AAdvantage<sup>®</sup> Program and the Card Account. You also agree that Barclaycard may share Card Account information as set forth in Barclaycard's Privacy Policy. For details on how American Airlines may use your information, please see the terms and conditions of the AAdvantage<sup>®</sup> Program at [aa.com/aadvantage](http://aa.com/aadvantage).

### **Limitation and Release of Liability**

By participating in the AAdvantage<sup>®</sup> Program through the use of the Card Account and accepting and using rewards earned through the AAdvantage<sup>®</sup> Program through use of the Card Account, you or any other beneficiary of the AAdvantage<sup>®</sup> Program or Card Account release, discharge and hold harmless Barclaycard and their respective parent companies, subsidiaries, affiliates, agents, administrators, employees, officers, directors, successors and assignees from all claims, damages or liability including, but not limited to, physical injury or death, arising out of participation in the AAdvantage<sup>®</sup> Program through use of the Card Account or travel taken or use of products purchased in connection with the AAdvantage<sup>®</sup> Program through use of the Card Account. Barclaycard is not responsible for unauthorized redemptions. Barclaycard has no liability in case of disagreement over issuance of rewards or a Cardmember's right to possess rewards.

### **Important General Program Disclosures**

American Airlines reserves the right to change the AAdvantage<sup>®</sup> Program and its terms and conditions at any time without notice, and to end the AAdvantage<sup>®</sup> Program with six months' notice. Any such changes may affect your ability to use the awards or mileage credits that you have accumulated. Unless specified, AAdvantage<sup>®</sup> miles earned through use of the Card Account do not count toward elite-status qualification or AAdvantage Million Miler<sup>SM</sup> status. American Airlines is not responsible for products or services offered by other participating companies. For complete details about the AAdvantage<sup>®</sup> Program, visit [aa.com/aadvantage](http://aa.com/aadvantage).

Barclaycard is not responsible for typographical errors or omissions in this document. AAdvantage<sup>®</sup> miles earned through use of the Card Account cannot be combined with other discount or reward programs unless specifically authorized by us. Barclaycard reserves the right to correct inaccurate rewards values represented on statements or our website, at our sole discretion. We may, at our sole discretion, cancel, modify, restrict, or

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terminate the Reward Rules or any aspects or features of the Reward Rules at any time without prior notice. All interpretations of the Reward Rules shall be at our sole discretion.

A portion of all travel booked on American Airlines may be American Eagle® service, operated by Air Wisconsin Airlines Corporation, Compass Airlines, LLC, Envoy Air Inc., ExpressJet Airlines, Inc., Mesa Airlines, Inc., Piedmont Airlines, Inc., PSA Airlines, Inc., Republic Airline Inc., SkyWest Airlines, Inc., or Trans States Airlines, LLC.

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**Customer Service**

If you have any questions about your Card Account, please contact the customer service phone number on the back of your card.

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