

ROYAL CARIBBEAN INTERNATIONAL[®] REWARDS PROGRAM



INTRODUCTION

The following terms and conditions (collectively the “Program Rules”) govern your participation in the Royal Caribbean International REWARDS Program (the “Program”) and includes information describing how Royal PointsSM can be earned by using your co-branded Visa[®] credit card issued by FIA Card Services, N.A. (which bears the name and/or logo of Royal Caribbean International (“Royal Caribbean”), a brand of Royal Caribbean Cruises Ltd., (hereinafter the “Card”), how to redeem the Royal Points you earned and other important program conditions and limitations. Please read this document carefully and keep it in a safe place. As used herein, “Cardholder,” “Participant,” “you,” and “your” refer to the applicant and co-applicant, if any, who are approved for the Card.

The Card is issued and administered solely by FIA Card Services, N.A. The terms and conditions contained in the credit card agreement provided with the Card (the “Credit Card Agreement”) do not govern or apply to the Program. Any disputes concerning Royal Points will not affect your payment obligation to FIA Card Services, N.A. (referred to as “our”, “us”, or “we”) on your Card account. Any use of your Card or participation in the Program constitutes your acceptance and agreement to abide by these and any subsequently issued Program Rules.

The various rewards available through the Program are the sole obligation of the provider of the applicable service or product, either Royal Caribbean International or a participating reward partner (“Partner”). All Royal Points are offered by Royal Caribbean International and are not an obligation of FIA Card Services, N.A. The Program is managed by FIA Card Services, N.A., in association with Royal Caribbean International. FIA Card Services, N.A., is solely responsible for the maintenance of Program accounts, the issuance of Program statements, and the redemption of reward points through electronic fulfillment at RoyalCaribbean.com/RoyalRewardsOnline (the “Royal Reward redemption(s)”).

Royal Points are redeemable only in the form of electronic fulfillment through RoyalCaribbean.com/RoyalRewardsOnline. There are limits on the number of Royal Points that can be earned. See Section 6 for details. Go online to RoyalCaribbean.com/RoyalRewardsOnline to obtain Rewards such as: on-board amenities, on-board credits, selected merchandise, discounts against the purchase price of any eligible Royal Caribbean International cruise vacations, cabin accommodation upgrades, and cruise vacations on eligible Royal Caribbean International cruise vacations (the “Reward(s)”).

IMPORTANT NOTICE REGARDING CHANGES TO THE PROGRAM RULES

ROYAL CARIBBEAN INTERNATIONAL, ITS PARTNERS AND FIA CARD SERVICES, N.A. RESERVE THE RIGHT TO FROM TIME TO TIME, AND WITH OR WITHOUT NOTICE, ADD, MODIFY, DELETE OR OTHERWISE CHANGE (COLLECTIVELY “CHANGES”) ANY ASPECT OF THE PROGRAM INCLUDING, BUT NOT LIMITED TO, THE FOLLOWING: AMENDING THE PROGRAM RULES, CHANGING THE RESTRICTIONS, BENEFITS OR FEATURES, IN WHOLE OR IN PART, APPLICABLE TO THE PROGRAM; DISCONTINUING OR REPLACING ANY REWARD WITH ANOTHER OF LESSER, EQUAL OR GREATER VALUE; OR MODIFYING, DELETING OR TERMINATING ANY OR ALL OF THE PROGRAM, REWARDS, BENEFITS OR SPECIAL FEATURES OR THE TERMS AND CONDITIONS ASSOCIATED THERE WITH. CHANGES MAY AFFECT THE VALUE OF UNREDEEMED ROYAL POINTS, THE VALUE OF REWARDS ALREADY ISSUED, AS WELL AS ANY ROYAL POINTS YOU MAY EARN IN THE FUTURE, INCLUDING, BUT NOT LIMITED TO, IN THE FOLLOWING WAYS: THE NUMBER OF ROYAL POINTS REQUIRED TO RECEIVE REWARDS, THE TYPE OF TRANSACTIONS WHICH QUALIFY FOR ROYAL POINTS, THE TYPE OF REWARDS, THE MAXIMUM NUMBER OF ROYAL POINTS WHICH MAY BE EARNED DURING ANY SPECIFIC PERIOD, THE RULES FOR EARNING ROYAL POINTS; APPLICABLE BLACKOUT DATES AND LIMITS ON THE NUMBER OF STATEROOMS AVAILABLE FOR REWARD TRAVEL TO ANY OR ALL DESTINATIONS (INCLUDING, BUT NOT LIMITED TO, ALLOCATING NO REWARD STATEROOMS ON CERTAIN CRUISE VACATIONS). SUCH CHANGES TO THE PROGRAM MAY INCLUDE MODIFICATIONS THAT (I) GOVERN ROYAL POINTS OR OTHER BENEFITS EARNED ON OR AFTER THE DATE OF CHANGE, (II) CHANGE THE VALUE OF ALREADY ACCUMULATED ROYAL POINTS OR OTHER BENEFITS OR (III) GOVERN ROYAL POINTS OR OTHER BENEFITS EARNED ON OR AFTER THE DATE OF CHANGE AND CHANGE THE VALUE OF ALREADY ACCUMULATED ROYAL POINTS. UNLESS OTHERWISE STATED, THE MOST CURRENT VERSION OF THE PROGRAM RULES SHALL BE AVAILABLE ONLINE AT WWW.ROYALCARIBBEAN.COM FOR YOUR REVIEW.

ELIGIBILITY

1. Cardholders will be automatically enrolled in the Program at no additional cost. However, to be eligible to participate in the Program, your Card must be open and have active charging privileges. This Program is not available to Corporate Card, Business Card, Purchasing Card accounts or accounts that participate in other Royal Caribbean International reward programs or co-branded card programs of any kind. Groups, conventions, corporations, partnerships, and other entities may not participate in the Program.
2. Any Cardholder(s) may be disqualified from participation in the Program if (a) in the judgment of FIA Card Services, N.A. and/or Royal Caribbean International, the Cardholder(s) has violated any of the Program Rules then in effect; or (b) in the judgment of FIA Card Services, N.A., the Cardholder(s) has violated any of the terms and conditions of the Credit Card Agreement then in effect. Disqualification may result, at the sole discretion of Royal Caribbean International, in termination of the Cardholder's participation; termination of the participation of others with the same account, including authorized user(s), if any; and/or loss of unused Royal Points.

EARN ROYAL POINTS

3. Cardholders earn Royal Points based on the volume of new net retail purchase transactions (i.e., purchases less credits, returns and adjustments) charged to the Card during each periodic billing cycle (the "Month") by the Participant(s) ("Net Purchase(s)"). There are two earnings rates. You earn one (1) Royal Point for every one U.S. dollar (US \$1) in Net Purchases made with the Card anywhere it is accepted. You earn a total of two (2) Royal Points (consisting of one base Royal Point and one bonus Royal Point) for every one U.S. dollar (US \$1) in Net Purchases made with the Card in connection with products or services obtained through Royal Caribbean International. For any transaction to qualify for the latter rate, a Royal Caribbean International ship name or Royal Caribbean International must be identified as the merchant and appear as such on the periodic billing cycle statement (the "Statement") sent to you by us. Points are calculated at each transaction, rounded to the nearest whole Point, and are subject to verification. You will earn Royal Points when you purchase your Royal Caribbean International cruise arrangements using the Card; however, the value of any Royal Points which may be used toward the purchase of cruise arrangements are ineligible for Royal Points earnings.
4. Balance transfers, cash advances, purchases of cash equivalents (including purchases of casino gaming chips), purchases made by or for a business or for a business purpose, fees, interest charges, fraudulent or unauthorized transactions and certain other charges do not earn Royal Points.
5. Credits, returns, and adjustments do not earn Royal Points. Any credits, except payments made to your account, will reduce the number of Royal Points available for Reward selection. If credits, returns, or adjustments posting to your account should exceed purchase transactions, your Statement will report negative Royal Points.
6. Each Calendar Year, you may earn a maximum of two hundred fifty thousand (250,000) Royal Points on qualifying transactions posting from January 1st through December 31st.
7. For new Cardholders, accrual of Royal Points may begin on the date we mail the Card and the Credit Card Agreement to you. If you are our Customer and your account is converted to the Program, you may not earn Royal Points until the first day of the Month beginning after you receive your Card(s). No retroactive Royal Points will be awarded.
8. From time to time, special offers may provide additional opportunities to earn Royal Points. Details will be provided when each such offer is made.
9. Royal 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.

EXPIRATION AND CANCELLATION OF ROYAL POINTS

10. Royal Points accumulate for a maximum of sixty (60) Months from when they are first posted to the account (the Posting Date is not the same as the Transaction Date.) This is a Royal Points life expectancy of approximately five (5) calendar years and means that over the course of five (5) Years, you may accumulate and redeem a maximum of one million two hundred fifty thousand (1,250,000) Royal Points.
11. After the sixtieth (60th) Month, unused Royal Points earned during the first Month will expire and will be subtracted from the cumulative Royal Points total. Royal Points earned from the sixty-first (61st) Month will then be added to the cumulative Royal Points total, and so on for each successive Month. Royal Points are not considered earned and available for use until they appear on a Statement. Because Royal Points are non negotiable they have no cash or monetary value and may not be used to pay off or pay down any credit card balance.
12. In the event your Card is closed because it is not in good standing (whether due to fraud, abuse, nonpayment, non renewal, or death, or for any other reason described in the Program Rules or the Credit Card Agreement), Royal Points will be forfeited and expire without value.

13. Should you choose to close your Card, any unused Royal Points, which are insufficient in number to qualify for a Reward, shall be forfeited. Any request to redeem Royal Points sufficient in number to qualify for a Reward must be received by us before notice of withdrawal from the Program is made. The closing of your Account will not affect any Reward Coupons or Rewards provided to you prior to such closing. Should Royal Caribbean International terminate the Program, all unused Royal Points shall expire as provided in Paragraph 32.

REDEMPTION OF ROYAL POINTS

14. Royal Points may be redeemed for a Royal Reward by logging into your account at RoyalCaribbean.com/RoyalRewardsOnline. Royal Points cannot be redeemed if the account is not in good standing at the time of redemption.

15. Upon verification of your request, we will deduct the appropriate number of Royal Points from your total Royal Points earnings and a confirmation email will be sent to the email address provided. Once the Royal Points have been deducted from your account, those Royal Points cannot be restored to your account under any circumstances. Your Royal Reward Redemption will be sent electronically to Royal Caribbean and will be applied to your reservation close to final payment. If you redeem after final payment, please call Royal Caribbean at (888) 305-4626 to ensure your Royal Reward Redemption is applied to your reservation. Please allow 6-8 weeks for merchandise that will be delivered to a specified address.

16. If an adjustment to your Royal Points total causes you to receive a Reward you were not otherwise entitled to, or if you redeem more Royal Points than you are entitled to, you agree you owe Royal Caribbean International the value of such excess redemption: Royal Caribbean International has the right to reduce your Royal Points accordingly, withhold any subsequent Royal Points and/or Rewards, and/or collect any amount(s) you owe, in any appropriate manner, including but not limited to, the posting of an equivalent debit in the form of a Cash Advance to your Card. In the instance when your cruise vacation travel documents have been issued, and the value of any transaction(s) forming all or part of the related Royal Reward redemption is either refunded, credited, or otherwise rescinded, Royal Caribbean International reserves the right to, in its sole discretion, cancel any reservations, void any travel documents, or post a debit to your Card which is equivalent to the dollar value of the invalidated Royal Points.

17. The Cardholder or any authorized user(s) of the Card is eligible to redeem the Royal Points earned through use of the Card. FIA Card Services, N.A. and Royal Caribbean International shall not be responsible in any way, or bear any liability whatsoever for disagreements between Cardholders and/or any third parties concerning the use of Royal Points. Should any such disagreement arise, any decision(s) made by FIA Card Services, N.A. and/or Royal Caribbean International regarding the disposition or

18. Each Royal Reward Redemption issued in connection with the termination of the Program will be honored by Royal Caribbean International, or the applicable Partner, for one hundred and eighty (180) days from its date of issue. The procedures for redeeming a Royal Reward redemption are specified in the Rewards Section below or by going to RoyalCaribbean.com/RoyalRewardsOnline (the "Royal Reward redemption(s)").

GENERAL TERMS AFFECTING ALL REWARDS

19. All Rewards are described in the Rewards section appearing below. All Rewards are subject to availability.

20. All Rewards, with the exception of Charitable Donations, the Royal Packet and Royal Wear items are redeemable when cruising on Royal Caribbean International ships.

21. Cardholders are subject to, and must comply with all terms and conditions governing the Reward as established by the entity providing the Reward, whether that entity is Royal Caribbean International or a Partner.

22. Any additional travel, accommodation, or other arrangements made in connection with any Reward are the sole responsibility of the Cardholder.

23. Earning of Royal Points and redemption of Program Rewards are subject to all applicable laws and regulations. Royal Points and Program Rewards may be subject to income or other taxes. Such taxes and all disclosures related thereto are the sole responsibility of the Cardholder or Reward recipient.

TRANSFER OF ROYAL POINTS AND/OR ROYAL REWARD REDEMPTIONS

24. Royal Points may not be transferred from one Program account to any other. Royal Points do not constitute property of the Cardholder. Royal Points may not be brokered, bartered, or sold and may not be transferred upon disability, death, upon operation of law, or in connection with any domestic relations dispute and/or legal proceeding. No Royal Points pooling is allowed. Royal Points and rewards are not redeemable for Celebrity cruises, Celebrity merchandise or Celebrity amenities.

25. Redeemed Royal Reward items and any travel documents issued as a result of redeeming a Royal Reward may not be brokered, bartered, sold, or altered in any way. Any person(s) brokering, bartering, selling, purchasing, or altering Royal Points, Royal Reward Redemptions, or travel documents may be held responsible for payment of the applicable cost or fare as well as all damages, including, but not limited to, consequential damages, litigation and transaction costs. All brokered, bartered, sold, or altered Reward

Reward Items or travel documents shall be considered void and may be confiscated either by or upon the direction of FIA Card Services, N.A. or Royal Caribbean International.

PRIVACY

26. In order to make the Program work, information regarding activity on your Card credit card account, including but not limited to specifics regarding the transaction(s) and the identity of the merchant, need to be shared between and among:

(a) Royal Caribbean International, FIA Card Services, N.A., Partners and their respective parents, subsidiaries and affiliates and
(b) third parties with whom any of the foregoing contract in order to establish, operate, or manage the Program. Collectively the persons or entities identified in subsections (a) and (b) of the preceding sentence maybe referred to as the "Companies."

27. By participating in the Program, you consent to and authorize the Companies to share information about the Cardholder and the Card (including the Program component) as necessary to effect, administer, enforce, service or fulfill the terms of the Program. Any future privacy statement shall not supersede the Cardholder's consent and authorization or opt-out notifications or elections the Cardholder may make.

28. In addition, by participating in the Program, you consent to and authorize Royal Caribbean International, and its parents, subsidiaries and affiliates to use that information to inform you of special offers, products or services Royal Caribbean International believes would be of interest to you and marketing materials from third parties that have a strategic marketing relationship with the Royal Caribbean International Rewards Program. As a participant in the Program, you have consented to receive all of the kinds of information described above. However, you will be given the opportunity to opt-out of mailings from such third parties and from e-mails from Royal Caribbean International.

DISPUTE RESOLUTION

29. All interpretations of the Program Rules as well as all questions or disputes regarding eligibility for the Program, the availability of any offers or Rewards, the availability of Royal Points or of a Cardholder's compliance with the Program Rules shall be resolved by Royal Caribbean International in its sole discretion. Any interpretations of provisions of the Credit Card Agreement shall be resolved by FIA Card Services, N.A. in its sole discretion.

30. Information about the Program and Royal Points earnings will be reported on the Statement sent to you by us. Questions or disputes concerning Royal Points will be determined according to the terms of the Program Rules in effect when the subject purchase transaction posted to your Card. All discrepancies regarding Royal Points must be brought to our attention within six (6) months from the posting date of the transaction for which the adjustment is sought. Such discrepancies are not the same as credit card billing disputes and the specific resolution requirements that are applicable to them. Refer to your Credit Card Agreement or the annual Your Billing Rights notice for details about billing disputes. If you do not receive a Statement because your Card has not been used, you may call FIA Card Services, N.A. at 1-800-421-2110, and receive information concerning your Royal Points earnings. Customer Satisfaction specialists are available 24 hours a day, 7 days a week. Information about your Card will be provided only to the person(s) named on the account.

31. AS A CONDITION OF PARTICIPATING IN THIS PROGRAM, YOU AGREE THAT ANY AND ALL DISPUTES, CLAIMS OR CAUSES OF ACTION ARISING OUT OF OR CONNECTED WITH THIS PROGRAM OR ANY REWARDS PROVIDED PURSUANT TO THIS PROGRAM, TO THE EXTENT THE SAME IS NOT WITHIN ROYAL CARIBBEAN INTERNATIONAL'S SOLE DISCRETION AS PROVIDED IN THESE PROGRAM RULES AND IS NOT GOVERNED BY THE TERMS AND CONDITIONS ESTABLISHED BY THE PROVIDER OF THAT REWARD, SHALL BE LITIGATED, IF AT ALL, EXCLUSIVELY IN AND BEFORE A COURT LOCATED IN MIAMI, FLORIDA, U.S.A., TO THE EXCLUSION OF THE COURTS OF ANY OTHER STATE, TERRITORY OR COUNTRY. YOU HEREBY WAIVE ANY VENUE OR OTHER OBJECTION THAT YOU MAY HAVE TO ANY SUCH ACTION OR PROCEEDING BEING BROUGHT IN ANY COURT LOCATED IN MIAMI, FLORIDA.

TERMINATION OF THE PROGRAM

32. As of May 1, 2012, the Program has no predetermined termination date and may continue until such time as Royal Caribbean International decides, in its sole discretion to terminate the Program. Royal Caribbean International may terminate the Program at any time with or without personal notice to you. Cardholders will have seven (7) months from the date Royal Caribbean International announces the termination of the Program to redeem Royal Points for Rewards. In the case of termination of the Program, you may continue earning Royal Points for ninety (90) days from the date Royal Caribbean International announces the termination of the Program. Requests for redemption of Royal Points must be received by us within seven (7) months from the date Royal Caribbean International announces the termination of the Program.

33. Without limiting the preceding paragraph, Royal Caribbean International may from time to time introduce new Rewards (either offered by Royal Caribbean International or by its Partners). Neither such promotional offers nor anything in these Program Rules shall be deemed to create or establish any agency, partnership, or joint venture relationship among Royal Caribbean International, FIA Card Services, N.A., and any Partner.

GENERAL PROGRAM RULES

34. All issues and questions concerning the construction, validity, interpretation, and enforcement of the Program Rules, or the rights and obligations of a Cardholder, Royal Caribbean International or FIA Card Services, N.A. in connection with the Program and the Program Rules, shall be governed by, and construed in accordance with the laws of the State of Florida, without reference to any choice of law or conflict of- laws rules or provisions (whether of the State of Florida, or any other jurisdiction) that would cause the application of laws of any jurisdiction other than the State of Florida.

35. The terms of the Program may be subject to government approval and this Program (including but not limited to automatic enrollment in the Program, participation in the Program, the awarding of Royal Points, and the redemption of Rewards under this Program) are void where prohibited by law. If any term of this Program is determined by law to be invalid or unenforceable, then the remainder of these terms and conditions of the Program shall be valid and enforceable to the fullest extent and in the broadest application permitted by law.

36. If Royal Caribbean International or any Partner improperly denies a Cardholder Royal Points or a Reward, the liability of Royal Caribbean International or the Partner will be limited to the equivalent value of those Royal Points or the Reward as determined solely by Royal Caribbean International.

Limitations of Liability.

- a. Neither Royal Caribbean International nor FIA Card Services, N.A. and their respective parent, subsidiaries and affiliated companies maintain control over the Partners that may provide Rewards under this Program. Accordingly, neither Royal Caribbean International nor FIA Card Services, N.A. or their respective parent, subsidiaries, and affiliated companies will be responsible for any accident, loss, injury or damage incurred by you, those traveling with you or those traveling without you ("Loss") which may be caused or contributed to by such Partners or by any other cause, condition or event whatsoever beyond the direct control of Royal Caribbean International or FIA Card Services, N.A. or their respective parent, subsidiaries, and affiliated companies. Cardholders participating in the Program hereby release Royal Caribbean International and FIA Card Services, N.A. and their respective parent, subsidiaries, and affiliated companies, and their respective officers, directors, employees and agents from any and all liability for claims resulting from any acts or omissions of the Partners providing Rewards in connection with the Program, or from any other cause, condition or event beyond the direct control of Royal Caribbean International or FIA Card Services, N.A. or their respective parent, subsidiaries, and affiliated companies.
- b. In addition, neither FIA Card Services, N.A. or its parent, subsidiaries and affiliated companies shall be liable for any Loss, which occurs in connection with any use of a Reward provided by Royal Caribbean International, its parent, subsidiaries and affiliated companies, whether or not the Loss results directly or indirectly from any occurrences or conditions beyond the control of FIA Card Services, N.A., including, but not limited to restriction of laws, regulations orders or other domestic or foreign government directives, breakdown of mechanical or electronic equipment, acts of third party vendors or suppliers, bankruptcy, labor disputes, theft, cancellations, changes in itineraries, and acts of terrorism, war, god or nature.
- c. IN NO EVENT WILL ROYAL CARIBBEAN, FIA CARD SERVICES, N.A. OR ANY PARTNER, NOR THEIR RESPECTIVE PARENT, SUBSIDIARIES, AND AFFILIATED COMPANIES BE LIABLE TO YOU FOR ANY CONSEQUENTIAL, INCIDENTAL, EXEMPLARY OR PUNITIVE DAMAGES, AND THE SOLE EXTENT OF THEIR LIABILITY, IF AT ALL, SHALL NOT EXCEED THE VALUE OF THE SPECIFIC REWARD.
- d. Neither FIA Card Services, N.A. nor Royal Caribbean International shall be responsible for any correspondence lost or delayed in the mail or for typographical errors and/or omissions in the Program Rules or related documentation.

37. The only rights granted to Cardholders pursuant to the Program Rules are those expressly stated in this document and any revised editions of the Program Rules, which may be published in paper and/or electronic form. All documentation, including tickets, are issued subject to the general rules, regulations, tariffs, and terms of transportation established by Royal Caribbean International or the third-party supplier of such products or services.

REWARDS

IMPORTANT NOTICE: THE REWARDS AND OTHER TERMS AND CONDITIONS SET FORTH IN THIS SECTION WERE CURRENT AS OF July 28, 2011, BUT ARE SUBJECT TO CHANGE WITHOUT PERSONAL NOTICE TO YOU. FOR THE CURRENT LIST OF REWARDS AND OTHER TERMS AND CONDITIONS, VISIT THE ROYAL CARIBBEAN WEBSITE AT WWW.ROYALCARIBBEAN.COM AND REFER TO THE "DEALS AND MORE SECTION."

ROYAL CARIBBEAN INTERNATIONAL REWARDS

REWARD CATEGORIES

There are six categories of Rewards available to Participants:

- (a) Stateroom Upgrades ("Upgrades");
- (b) Cruise Discounts ("Discounts");
- (c) Cruise Vacations;
- (d) Onboard Credits or Amenities;
- (e) Merchandise;
- (f) Charitable Donations.

These Rewards are available for use on any eligible Royal Caribbean International cruise vacation but may not be combined with any other promotional offers and/or certain Crown and Anchor Society promotions and benefits. Royal Reward Redemptions may be used by individuals, participants in qualified group bookings, by single guests, and for use with third and fourth guest bookings. Royal Reward redeemed items are also subject to the Special and General Terms and Conditions described below. (All dollar values shown below are U.S. dollars.)

REWARD LEVELS

You will qualify for a one-time new Cardholder bonus points in addition to your basic Royal Points if you make any purchase, balance transfer, or cash advance transaction with your Card no later than the Closing Date of the second complete billing cycle ending after the account is first opened by us. Bonus Royal Points are credited to your account approximately 6-8 weeks after you qualify and they will count towards your maximum Yearly Royal Points earnings limits.

There are eight levels of Rewards available to Participants:

- (a) One thousand (1,000) Royal Points;
- (b) Five thousand (5,000) Royal Points;
- (c) Fifteen thousand (15,000) Royal Points;
- (d) Twenty-five thousand (25,000) Royal Points;
- (e) Fifty thousand (50,000) Royal Points;
- (f) Seventy-five thousand (75,000) Royal Points;
- (g) One hundred twenty-five thousand (125,000) Royal Points;
- (h) Two hundred fifty thousand (250,000) Royal Points;

See below for detailed descriptions of our selection of Rewards, organized by Reward level.

1. 1,000 Royal Points (choice of one)

- Ten dollar (\$10 USD value) donation to one of our partnering charitable organizations for Haitian Relief (multiple donations may be requested if earned).

2. 5,000 Royal Points (choice of one)

- Fifty dollar (\$50 USD value) onboard credit toward onboard purchases i.e. Spa, Shore Excursions, Gift Shop, Bar, etc (multiple onboard credits may be applied to a reservation if earned)
- Onboard amenity (choice of one)
 - Two Royal Caribbean International robes (\$100 USD value)
 - Domaine Chandon and strawberries delivered onboard (\$50 USD value)
- Upgrade on a 3 or 4 night sailing for two, (interior stateroom to minimum available oceanview, boardwalk view or central park view stateroom). Value of upgrade may not exceed fifty dollars (\$50 USD value).

- Royal Packet - includes 2 Royal Caribbean International towels, 2 disposable cameras, and 2 messenger bags (\$50 USD value).*
- Royal Wear - includes 2 Royal Caribbean International Polo Shirts and 2 baseball caps (\$50 USD value).*

3. 15,000 Royal Points (choice of one)

- One hundred and fifty dollar (\$150 USD value) onboard credit toward onboard purchases i.e. Spa, Shore Excursions, Gift Shop, Bar, etc (multiple onboard credits may be applied to a reservation if earned).
- One hundred fifty dollar (\$150 USD value) Cruise Discount off any ship and itinerary.
- Upgrade on a 4 to 8 night sailing for two, September - May (interior stateroom to minimum available oceanview, boardwalk view or central park view stateroom). Value of upgrade may not exceed three hundred dollars (\$300 USD value).
- Onboard Grand Romance Package - This package includes a bottle of chilled Veuve Clicquot champagne upon arrival; a fresh bouquet of flowers in your stateroom; two of our signature robes; a tray of elegant canapés delivered before dinner and decadent petit fours after dinner on two formal evenings; breakfast in bed one morning during the cruise vacation; and a silver-framed, 8" x 10" keepsake portrait. (\$150 USD value).

4. 25,000 Royal Points (choice of one)

- Two hundred and fifty dollar (\$250 USD value) onboard credit toward onboard purchases i.e. Spa, Shore Excursions, Gift Shop, Bar, etc (multiple onboard credits may be applied to a reservation if earned).
- Free Companion Fare on a 3 or 4 night sailing (minimum available oceanview, boardwalk view or central park view stateroom). Value of free companion fare may not exceed five hundred dollars (\$500 USD value).
- Upgrade on a 4 to 8 night sailing for two, June - August (interior stateroom to minimum available oceanview, boardwalk view or central park view stateroom). Value of upgrade may not exceed five hundred dollars (\$500 USD value).

5. 50,000 Royal Points (choice of one)

- Five hundred dollar (\$500 USD value) onboard credit toward onboard purchases i.e. Spa, Shore Excursions, Gift Shop, Bar, etc. (multiple onboard credits may be applied to a reservation if earned).
- 3 or 4 Night sailing for two (minimum available oceanview, boardwalk view or central park view stateroom). Value of cruise vacation fare for two may not exceed one thousand dollars (\$1,000 USD value).
- Five hundred dollars (\$500 USD value) Cruise Vacation Discount off any ship itinerary.
- Upgrade on a 7 night Alaska sailing for two (interior stateroom to minimum available oceanview, boardwalk view or central park view stateroom). Value of upgrade may not exceed five hundred dollars (\$500 USD value).
- Upgrade on a 4 to 8 night sailing for two (oceanview, boardwalk view or central park view stateroom to minimum available balcony, excluding suites). Value of upgrade may not exceed five hundred dollars (\$500 USD value).
- Upgrade on a 7 to 12 night European sailing for two (interior stateroom to minimum available oceanview, boardwalk view or central park view stateroom). Value of upgrade may not exceed five hundred dollars (\$500 USD value).
- Upgrade on a 9 to 12 night Caribbean sailing for two, (oceanview stateroom to minimum available balcony stateroom, excluding suites). Value of upgrade may not exceed five hundred dollars (\$500 USD value).

6. 75,000 Royal Points (choice of one)

- Free Companion Fare on a 7 night Caribbean or Mexican Riviera sailing (minimum available oceanview, boardwalk view or central park view stateroom). Value of free companion fare may not exceed fifteen hundred dollars (\$1,500 USD value).
- Upgrade on a 7 night European sailing for two (balcony stateroom to a junior suite). Value of upgrade may not exceed eight hundred dollars (\$800 USD value).
- Upgrade on a 7 night Alaska sailing for two (balcony stateroom to a junior suite). Value of upgrade may not exceed twelve hundred dollars (\$1,200 USD value).

7. 125,000 Royal Points (choice of one)

- Free Companion Fare on a 7 night Caribbean sailing (minimum available balcony stateroom excluding suites). Value of free companion fare may not exceed twelve hundred fifty dollars (\$1,250 USD value).
- Free Companion Fare on a 7 night Alaska sailing (minimum available oceanview, boardwalk view or central park view stateroom). Value of free companion fare may not exceed twelve hundred fifty dollars (\$1,250 USD value).
- Free Companion Fare on a 9 to 12 night Caribbean sailing (minimum available oceanview, boardwalk view or central park view stateroom). Value of free companion fare may not exceed eighteen hundred dollars (\$1,800 USD value).
- 5-7 night Caribbean or Mexican Riviera sailing for two (minimum available oceanview, boardwalk view or central park view stateroom). Value of cruise vacation fare for 2 may not exceed twenty-five hundred dollars (\$2,500 USD value).

8. 250,000 Royal Points (choice of one)

- 7 night Caribbean or Mexican Riviera sailing for two (minimum available balcony stateroom excluding suites). Value of cruise vacation fare for 2 may not exceed twenty-five hundred dollars (\$2,500 USD value).
- 7 night Alaska sailing for two (minimum available oceanview, boardwalk view or central park view stateroom). Value of cruise vacation fare for 2 may not exceed twenty-five hundred dollars (\$2,500 USD value).
- 9 to 12 night Caribbean sailing for two (minimum available oceanview, boardwalk view or central park view stateroom). Value of cruise vacation fare for 2 may not exceed thirty-six hundred dollars (\$3,600 USD value).
- Free Companion Fare on a 12 night European sailing (minimum available oceanview, boardwalk view or central park view stateroom). Value of free companion fare may not exceed twenty-five hundred dollars (\$2,500 USD value).

SPECIAL REWARD REDEMPTION TERMS AND CONDITIONS

UPGRADES

Stateroom upgrades are not valid on Christmas Sailings and New Year Sailings. Stateroom upgrades are available only for the specific combinations shown above and are subject to availability. Other upgrade combinations, including but not limited to upgrades from balcony staterooms to suites or penthouse staterooms are not available. Upgrades may not be combined with Royal Caribbean International Companion Fare Rewards, Cruise Rewards, other promotional coupons and/or certain Crown and Anchor Society promotions and benefits. Upgrades may not be combined with restricted price programs, however, please call Royal Caribbean International for details regarding combinability with Price Programs. Upgrades are valid from an interior to minimum available oceanview, boardwalk view or central park view stateroom or an oceanview, boardwalk view or central park view to minimum available balcony, excluding suites. The guest can upgrade from, but cannot upgrade to any stateroom to which a "Guarantee rate" applies. Stateroom categories vary from vessel to vessel. The guest cannot upgrade to or from family staterooms, or upgrade from staterooms to which selected special pricing programs apply.

The guest or travel agent must call Royal Caribbean International at 1-888-305-4626 to make cruise reservations and arrange Reward Redemptions to be placed on a open reservation. Any Royal Rewards redeemed must be placed on an open reservation within 180 days of redemption or the Royal Rewards Redemption item will expire. See below for details.

DISCOUNTS

A Reward Redemption for a Cruise Discount may not be combined with a Reward Redemption for a Cruise Vacation.

COMPANION FARES

Companion Fare Rewards are not valid on Christmas Sailings and New Year Sailings. Companion Fare Reward Redemptions may not be combined with Royal Caribbean International Companion Fare Rewards, Cruise Rewards, or Upgrade Rewards. Companion fares may not be combined with restricted price programs, however, the guest or travel agent may call Royal Caribbean International for details regarding combinability with Price Programs. Companion Fare Rewards are valid only for oceanview, boardwalk view or central park view staterooms.

CRUISE VACATIONS

Cruise Rewards are not valid on Christmas Sailings and New Year Sailings. Cruise Reward Redemptions may not be combined with Royal Caribbean International Companion Fare Rewards, Cruise Rewards, Upgrade Rewards, Cruise Discount Rewards, other

promotional offers and/or certain Crown and Anchor Society promotions and benefits. Upgrades may not be combined with restricted price programs, however, the guest or travel agent may call Royal Caribbean International for details regarding combinability with Price Programs. Cruise Rewards are valid only for oceanview, boardwalk view or central park view staterooms.

ONBOARD AMENITIES OR CREDITS

Orders for Onboard Amenities and Onboard Credits (accompanied by the associated Reward Redemption will be accepted up to five (5) business days (not including weekends) prior to the cruise departure date.

MERCHANDISE

Orders for Royal Wear or Royal Packet merchandise may be redeemed without a future cruise reservation. Merchandise will be shipped to address provided on certificate.

CHARITABLE DONATIONS

You may redeem your Royal Points for a donation to one of our partnering charitable organizations – Food for the Poor, Pan American Development Foundation, or the Solano Foundation, the company's foundation in Haiti – to provide additional assistance to the people of Haiti. Royal Point donations are accepted in 1,000-point (\$10 USD) increments.

If you elect to redeem Royal Points for charitable donations please consult your tax advisor as to whether this qualifies as a charitable contribution.

Upon receipt of the Reward Redemption, the Royal Rewards desk, see address below, will process the request. A letter will go to you with the date of the entry, the number of Royal Points donated, the dollar value and the charitable organization where the donation will be sent.

At the end of each month, Royal Caribbean will process one payment of all combined requests to our partnering charitable organizations.

GENERAL REWARD REDEMPTION TERMS AND CONDITIONS

1. Stateroom Upgrade, Cruise Discount, Companion Fare, and Cruise Rewards may be capacity-controlled and are subject to availability of accommodation.
2. Calculation of the value of the Stateroom Upgrade, Companion Fare and Cruise Rewards for the Cardholder will be consistent with the fare basis applicable to the booking. If the upgrade, companion fare, or cruise accommodations cost more than the maximum value of the Royal Reward redemption, the Cardholder must pay the difference.
3. A Reward Redemption for Stateroom Upgrades, Companion Fares, and Cruise Vacations may not be used for any cruise vacations that depart or at sea on Christmas Day (Christmas Sailings) or New Year's Day (New Year Sailings).
4. Rewards may not be used either retroactively or to pay the cost of cruise vacation-related travel deposits. The Stateroom Upgrade or Cruise Discount Reward will not be effective until after you have tendered final payment for the cruise vacation arrangements and the issued Reward Redemption is electronically sent to Royal Caribbean International. Only electronic Reward Redemptions will be accepted. Facsimiles or any other reproduced form of the Royal Reward Redemption will not be accepted. You can redeem Rewards either directly with Royal Caribbean International or through your United States-based travel agency. When redeeming these other Rewards through a travel agency, the Reward Redemption Confirmation Number must be presented directly to the travel agent at the time you tender final payment for the cruise vacation and the Reward Redemption must be received by Royal Caribbean International no later than the final payment date. If you are booking directly through Royal Caribbean International, you must redeem your Royal Reward prior to making your final payment for the cruise vacation. Royal Points may be redeemed for a Royal Reward by logging into your account at RoyalCaribbean.com/RoyalRewardsOnline. Each Reward Redemption expires one hundred and eighty (180) days from its date of issue.
5. All Reward Redemptions received by Royal Caribbean International are forfeited if the associated booking is subsequently cancelled.
6. Air transportation, shore excursion packages, pre/post hotel accommodations, government or quasi-governmental taxes, fees or surcharges and other items of a personal nature that are not normally included in the cruise vacation fare, including but not limited to, certain beverages, dining in onboard specialty restaurants, telephone calls, internet usage, photographs, gratuities and medical services, etc., are not included in any cruise vacation packages provided by Royal Caribbean International and are not eligible for offset with the use of any Reward Redemption.
7. Any travel with Royal Caribbean International shall be subject to the terms and conditions of its Passenger Cruise Ticket and

other applicable terms and conditions. All guests must sign Royal Caribbean International's Passenger Cruise Ticket Agreement prior to being allowed to board. Travel dates are subject to Royal Caribbean International's schedule and are subject to change without notice.

8. It is the responsibility of the user of the Reward to obtain and have possession of valid proof of citizenship or naturalization, vaccination documents and/or visas, as necessary, before boarding a vessel or entering another country.

9. Royal Points are considered fully redeemed and used once they have been redeemed for electronic fulfillment. There are no exchanges or refunds for no-shows or unused portions of cruise arrangements obtained with the use of a Reward Redemption. Name changes, departure date changes and itinerary changes may be subject to penalties such as cancellation fees and /or rate increases as determined by Royal Caribbean International. If rate increases or cancellation fees are assessed, those assessments may not be paid for using Royal Points and/or the original value of a Reward Redemption. If Royal Caribbean International cancels the cruise vacation you have booked, we will offer a credit of equal value of the Reward Redemption. You are encouraged to review your Royal Caribbean International cruise vacation brochures to determine whether or not you should purchase travel insurance in connection with your trip.

10. Royal Caribbean International offers an optional vacation protection insurance plan. However, the travel insurance plan does not provide any coverage for the value of any Rewards provided through this Program. The cost of optional travel insurance may not be paid for using Royal Points and/or the original value of a Reward Redemption.

PARTNER REWARDS

From time to time, Rewards from Partners may be added to enhance your redemption opportunities. Check our website at www.RoyalCaribbean.com for the most up to date list of Rewards.

Inquiries about your credit card and Royal PointsSM earnings should be directed to FIA Card Services, N.A. by calling 1-800-421-2110; TTY users may call 1-800-833-6262.

To make cruise reservations you should contact your travel agent or Royal Caribbean International. Contact Royal Caribbean International by telephone at 1-888-305-4626, or visit our website at www.RoyalCaribbean.com.

The Royal Caribbean International[®] credit card program is issued and administered by FIA Card Services, N.A.

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Ship's Registry: Norway and the Bahamas

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