



# ROYAL CARIBBEAN CARDHOLDERS EARN 4X POINTS



## Offer Terms & Conditions:

You will earn a total of 4 MyCruise® points (1 base point and 1 bonus point, plus 2 incremental bonus points from this promotion) for every \$1 spent from April 1, 2023 through April 30, 2023 on eligible Royal Caribbean and Celebrity Cruise Lines cruise booking Net Purchases, except purchases made onboard cruise ships. For any transaction to qualify for a total of 4 MyCruise points per dollar, Royal Caribbean or Celebrity Cruise Lines must be identified as the merchant and appear as such on your monthly statement. Net Purchases are purchases minus any fees, returns, credits, and adjustments. Returns and adjustments applied during the reward period will be deducted from the qualifying total, regardless of the original purchase date. Cash Advances and Balance Transfers are not considered purchases and do not apply for purposes of this offer. Eligible Net Purchases include those where Royal Caribbean or Celebrity Cruise Lines must be identified as the merchant and appear as such on your monthly statement, with one of the following merchant category codes (MCC): CRUISE OR STEAMSHIP LINES (MCC 4411) or DIRECT MARKETERS (NEC) (MCC 5969). Merchants are assigned an MCC based on the merchant's primary line of business. We do not determine which MCC a merchant chooses to classify itself or the state where the transaction is processed as it appears on your billing statement (or digital rendering). We group similar MCCs into categories to help you earn rewards on purchases made at specific merchants. Your purchase may not qualify to receive bonus points if the merchant does not process transactions under these MCCs 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 base point per \$1. Purchases made onboard Royal Caribbean or Celebrity cruise ships earn 2 MyCruise points (consisting of 1 bonus point and 1 base point) for every \$1 spent on eligible Net Purchases made with the card in connection with products or services. For those transactions to qualify for 2 MyCruise points per dollar, a Royal Caribbean or Celebrity ship name must be identified as the merchant and appear as such on your monthly statement. Not all merchants accept all credit cards. The value of this reward may constitute taxable income to you. You may be issued an Internal Revenue Service Form 1099 (or other appropriate form) that reflects the value of such reward. Please consult your tax advisor, as neither we, nor our affiliates, provide tax advice.

Limitations: All of the following conditions are applicable throughout the entire promotional period, which is inclusive of the date the offer begins through the date the promotional points are fulfilled. Your account must be open and have active charging privileges in order to receive the promotional points as a result of this offer. If your account is converted to a different card program other than Royal Caribbean/Celebrity Cruise Lines during the offer period, the offer is no longer valid. This offer is non-transferable. All terms of your Program Rules apply. After qualifying transactions post, allow 8 – 12 weeks from the end of the promotion for the incremental points to post to the recipient's Royal Caribbean/Celebrity Cruise Lines account. Transactions made to the accounts on or after April 1, 2023 and through midnight April 30, 2023 will qualify for the incremental points. Other advertised promotional offers can vary from this promotion and may not be substituted. This offer will not apply to any Preferred Rewards bonus, customer bonus or account opening bonus, if applicable.



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