



LIMITED TIME ONLY

ROYAL CARIBBEAN CARDHOLDERS EARN 3X POINTS

ON ELIGIBLE DINING PURCHASES*



Offer Terms & Conditions:

*You will earn a total of 3 points (1 base point and 2 bonus points) for every \$1 spent from November 1, 2022 through November 30, 2022 on eligible dining Net Purchases, excluding dining Net Purchases on cruise ships. Net Purchases is defined as purchases minus returns, credits and adjustments. Cash Advances and Balance Transfers are not considered purchases and do not apply for purposes of this offer. Eligible Net Purchases include those made with the following merchant category codes (MCC): Restaurants (MCC 5812) and Fast Food Restaurants (MCC 5814), Bakeries (MCC 5462), Miscellaneous Food Stores, Convenience Stores and Specialty Markets (MCC 5499), and Drinking Places (Alcoholic Beverages), Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques (MCC 5813). 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 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. 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. 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.

