

# Frequently Asked Questions - Product FAQ's

# Q: What is QuickPerks™?

A: QuickPerks™ is a loyalty rewards program designed specifically for debit card portfolios. This product offers tiered options that include sweepstakes, auctions, games, charities, merchant funded rewards, and fuel redemption.

# Q: How do I log in to the QuickPerks™ website?

A: On your first visit to the site <a href="www.quickperksloyalty.com">www.quickperksloyalty.com</a>, you will need to set up your profile with a username and password. You will also be asked to set up some security questions and answers for password retrieval. Once you create your profile you will log in with your username and password. You may browse the rewards site by clicking on the "Browse Catalog" link from the log in page. Point balance and redemption capabilities are not available in the browse feature of the site.

#### Q: How do I know how many Points I have?

A: Bonus Point information is communicated in an easy-to-read format on your rewards statement. Point balances are always available on <a href="www.quickperksloyalty.com">www.quickperksloyalty.com</a> or you may call Award Headquarters at (833) 928-1391 to verify your balance.

#### Q: How do I earn Points?

A: Simply use your participating debit card that for your purchases. You will earn Points based on your qualifying net purchases (purchases minus returns and/or other related credits). You will earn Points as long as your account is in good standing (that is, not delinquent, in default, closed, canceled, blocked, suspended or otherwise inactive and not available for use as a source of funding). You do not earn Points for cash advances, balance transfers, unauthorized or fraudulent charges or for fees of any kind on your card account. Credits to your Account (such as for returns of purchases) will reduce the Points available in your account.

#### Q: If I don't have enough Points for the award I want, can I buy the extra Points I need?

A: No. A sufficient number of Points must be available in your account to redeem the award you want. Points are not available for purchase.

#### Q: When can I participate?

A: You may participate anytime during the Program as long as your account is in good standing (that is, not delinquent, in default, closed, canceled, blocked, suspended or otherwise inactive and not available for use as a source of funding) and you have enough Points to redeem the requested option.

# Q: How do I participate?

**Sweepstakes**: To enter the Sweepstakes, the cardholder would just enter with very little points, and a lucky winner will be announced! As little as 5 points for a chance to win.

**Auctions**: This module gives participants the opportunity to place point bids on merchandise to buy at lower than retail value. Participants will place competing point bids against other competitors. The opening bid of each auction must at least match the pre-set reserve bid. Participants will incur a nominal "bidding fee", in points, each time a bid is placed or increased. As bids are made, the points will be automatically deducted and at the end of every day, points would be returned to everyone but the highest bidder.

**Games**: This module includes games such as Spin to Win, Coin Drop and Memory Match for a chance to win a prize- where rewards points, not quarters, are the currency to play.

**Merchant- Funded Offers**: Receive additional merchant-funded promotion rewards for cardholders from over 10,000 merchants, add local merchants to the network through our merchant onboarding platform.

**Charities**: The Charity module will be an ongoing place where participants can donate points to one of the available charity pools. Once the charity reaches a certain "care" goal, a fixed dollar amount donation will be made to that charity.

# Q: Whom should I contact if I have questions regarding redeeming Points under the QuickPerks™ Program?

A: Call Award Headquarters at (833) 928-1391.

# Sweepstakes and Auction Awards Q&A

### Q: If I win more than one item, will they be shipped together?

A: We cannot guarantee that items will be shipped together. You may receive several shipments to complete your order.

#### Q: What if the item I win is not available?

A: Sometimes items are on backorder with the manufacturer. If the backorder is for a short period, such as for no more than a couple of weeks, we will notify you of your backorder status and ship the item once it is again available to us. If the backorder status is going to be longer, we may contact you to allow you to select an alternate award or you may elect to cancel your order and have the Points added back to your rewards account.

# Q: For merchandise redemptions, how long after I place my order should I expect to receive the ordered items?

A: Generally, merchandise awards will be shipped from Award Headquarters via a parcel delivery service or by the U.S. Postal Service and should arrive no more than 4-6 weeks after your order is received. Some items may be shipped directly from the manufacturer. You will be notified if there is a delay in filling your order. Please note that shipments cannot be made to a post office box, APO address or outside the United States and eligible territories.

# Q: I would like to ship a merchandise award outside of the United States, is that possible (International Only)?

A: Yes. After you log into the rewards site you will be given options of which country you would like to ship your award to. Select the county of your choice and continue with your award selection and online redemption. Be sure to update your ship-to address so the award is mailed to the appropriate destination. If your ship to address does not match the country catalog you selected, your order will be declined.

# Q: What happens if my merchandise award arrives damaged?

A: Please check your packages closely for any apparent damage before signing to accept a package. If there is damage, please write a note on the delivery receipt before signing to accept the package. If after you open the package you find the merchandise is damaged, please follow the directions on the packing slip included with your shipment and notify Award Headquarters. You will be given instructions and a return authorization number to return the merchandise for replacement. Merchandise which is received damaged or defective may be returned within thirty (30) days of receipt for replacement. Please refer to your Terms, Conditions, and Program Rules for additional requirements.

# Q: What is the merchandise award return policy?

A: We want to make sure that your experience is the best possible. Damaged and defective items can be returned within 30 days of receipt. Please obtain a return authorization number and shipping information from Award Headquarters by calling (833) 928-1391. Please be sure to enclose all original packing materials when returning the award. We will issue a replacement or refund Points upon our receipt of the returned item. When mailing inquiries to Award Headquarters, please include the following information: card number, name, complete address, daytime and evening telephone numbers, e-mail address and the item number(s) in question. Note: Always notify Award Headquarters of any damages or missing components. Please indicate a daytime and evening phone number and email address.

#### Q: Will I be able to use any applicable manufacturer warranties for my redemption(s)?

A: Most merchandise is covered by a manufacturer's warranty. Please retain your packing slip as proof of purchase. For extended warranties or product specific inquiries or repair, you may call the manufacturer directly.

#### Q: Where can I view the available award items?

A: Participants can view the current available award items for the Sweepstakes, Auctions, and Games by logging onto the website: www.quickperksloyalty.com.