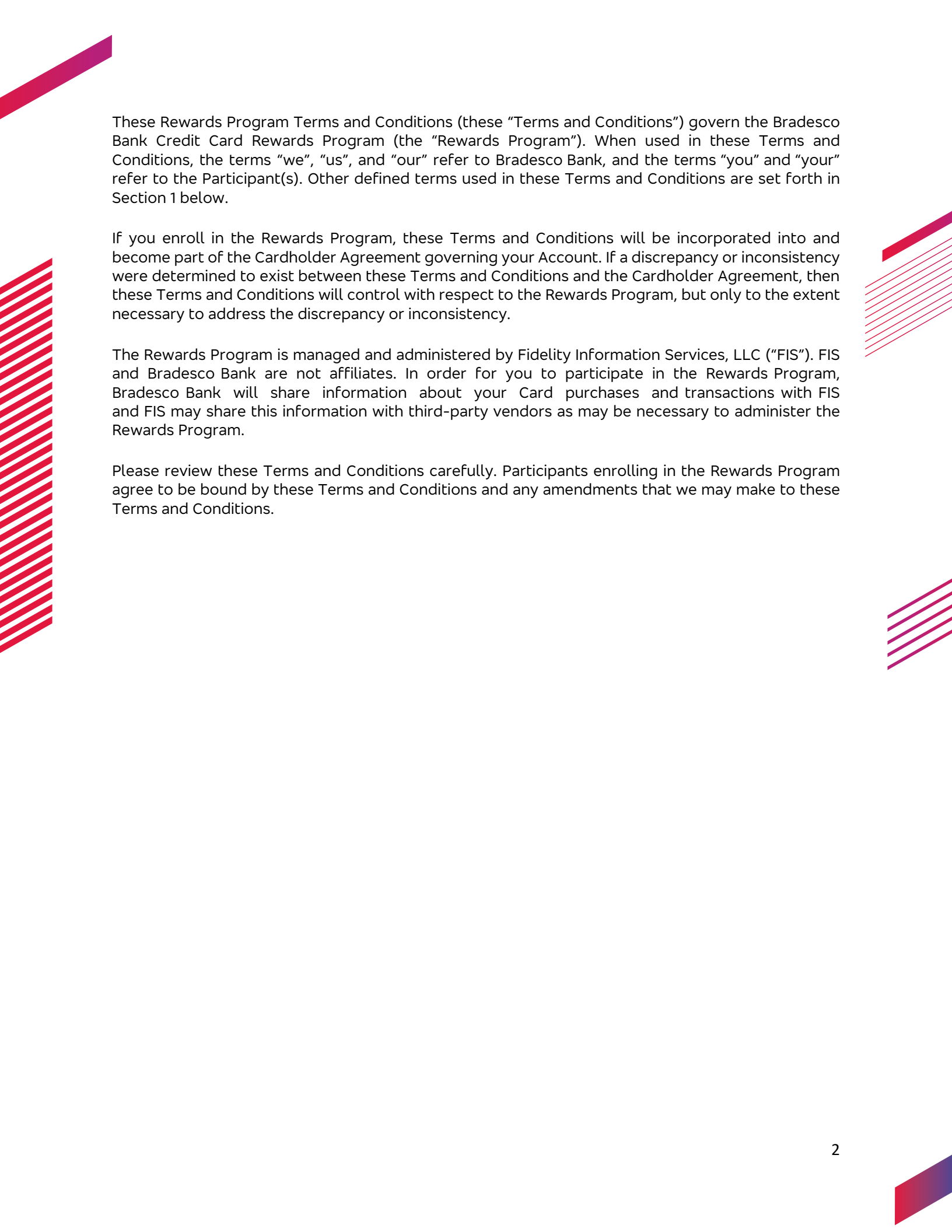


The page features several decorative geometric elements in red and purple. In the top-left corner, there is a solid purple diagonal bar. The left edge is decorated with a vertical bar of red diagonal stripes. The top-right corner has a series of thin, parallel red diagonal lines. The right edge features a series of thin, parallel purple diagonal lines. The bottom-left corner has a series of thin, parallel red diagonal lines. The bottom-right corner has a solid purple diagonal bar.

Visa Signature Rewards Program - Terms and Conditions



These Rewards Program Terms and Conditions (these “Terms and Conditions”) govern the Bradesco Bank Credit Card Rewards Program (the “Rewards Program”). When used in these Terms and Conditions, the terms “we”, “us”, and “our” refer to Bradesco Bank, and the terms “you” and “your” refer to the Participant(s). Other defined terms used in these Terms and Conditions are set forth in Section 1 below.

If you enroll in the Rewards Program, these Terms and Conditions will be incorporated into and become part of the Cardholder Agreement governing your Account. If a discrepancy or inconsistency were determined to exist between these Terms and Conditions and the Cardholder Agreement, then these Terms and Conditions will control with respect to the Rewards Program, but only to the extent necessary to address the discrepancy or inconsistency.

The Rewards Program is managed and administered by Fidelity Information Services, LLC (“FIS”). FIS and Bradesco Bank are not affiliates. In order for you to participate in the Rewards Program, Bradesco Bank will share information about your Card purchases and transactions with FIS and FIS may share this information with third-party vendors as may be necessary to administer the Rewards Program.

Please review these Terms and Conditions carefully. Participants enrolling in the Rewards Program agree to be bound by these Terms and Conditions and any amendments that we may make to these Terms and Conditions.

1. Definitions

- (a) "Account" means your Visa Signature or other Visa credit card account with Bradesco Bank.
- (b) "Bonus Points" has the meaning given in Section 3(c) of these Terms and Conditions.
- (c) "Card" means the Visa Signature or other Visa credit card furnished to you by Bradesco Bank in connection with your Account.
- (d) "Cardholder" means any person that has been issued a Card.
- (e) "Cardholder Agreement" means the agreement between Bradesco Bank and a Cardholder that governs the Cardholder's use of the Card and his/her access to and use of the Account.
- (f) "Eligible Bonus Point Purchase Category" means the categories of goods or services identified by Bradesco Bank to be eligible for Bonus Points, which may be accessed at [bradescobank.com].
- (g) "Eligible Bonus Purchases" has the meaning given in Section 3(c) of these Terms and Conditions.
- (h) "Eligible Purchases" means transactions for the purchase of goods or services made with a Card at any merchant which accepts Visa by which Points may be earned, but excluding the following:
 - **ATM Withdrawals:** Cash advances made through ATMs withdrawals, except as otherwise permitted in special promotional offers.
 - **Fees:** Any fees and Card-related charges posted to an Account, including (but not limited to) annual fees, ATM fees, balance transfer fees, cash advance fees, over-the-limit fees, foreign currency fees and other Account usage fees as outlined in the applicable Cardholder Agreement or these Terms and Conditions.
 - **Gaming Related Transactions:** Any legal or illegal gaming-related transactions, including without limitation, the purchase of gambling chips, off-track wagers or lottery ticket transactions.
 - **Illegal Transactions:** Any transaction that would violate any federal, state, local or other applicable law.
 - **Tax Payments:** Any federal, state, local or other tax payments made using a Card, other than the amount of sales tax charged on Eligible Purchases.
 - **Unauthorized Transactions:** Any transactions made using a Card that are later disputed by a Cardholder as unauthorized.
- (i) "Enrollment Date" means the date on which a Participant enrolls in the Rewards Program.
- (j) "Good Standing" means an Account that is not closed, delinquent or otherwise in default under the terms of the applicable Cardholder Agreement and that is otherwise available for use as a payment method.
- (k) "MCC" has the meaning given in Section 3(c) of these Terms and Conditions.
- (l) "Participant" means a Cardholder that has enrolled in the Rewards Program in accordance with the terms of Section 2.
- (m) "Points" means a numeric figure representing a value of Eligible Purchases or Eligible Bonus Purchases that may be redeemed by a Participant for Rewards. Except as otherwise stated in these Terms and Conditions, all references to Points include Bonus Points.
- (n) "Participant" means a Cardholder that has enrolled in the Rewards Program in accordance with the terms of Section 2 of these Terms and Conditions.
- (o) "Reward(s)" means items, goods, or services listed in the Scorecard® Online Catalog that a Participant may acquire in exchange for Points.

- (p) "Rewards Account" means a record of a Participant's current Points, which may be accessed through our website.
- (q) "Reward Providers" means any entity or individual that provides a Reward, including, without limitation, Bradesco Bank, its affiliates and any other third-party providers of Rewards.
- (r) "Total Points" shall mean the sum of your Points and any Bonus Points earned, less any adjustments that we may make from time to time.

2. Enrollment:

Cardholders will be enrolled automatically upon opening an Account. If any one Cardholder on a jointly held Account enrolls in the Rewards Program, then all joint Cardholders will be considered to have enrolled in the Rewards Program and bound by these Terms and Conditions. For any jointly held Account, Eligible Purchases of Cardholders will appear on the primary Participant's Rewards Account.

3. Points:

- (a) **Earning Points Other Than Bonus Points:** For Points other than Bonus Points, Participants will earn one (1) Point for every one U.S. dollar (\$1) in Eligible Purchases (other than Eligible Bonus Purchases) made using a Card, rounded up or down to the nearest dollar.
- (b) **Rules Applicable to All Points (Including Bonus Points):**
 - If you subsequently return an item or receive a refund on an Eligible Purchase or Eligible Bonus Purchase, we will reduce your number of Points by the amount of cash or credit you receive for the return or refund, which may result in negative Points if returns or credits exceed Eligible Purchases or Eligible Bonus Purchases, as applicable. Points may not be purchased.
 - Points may be earned only if your Account is in Good Standing at the time your Card transaction is received for processing for an Eligible Purchase or Eligible Bonus Purchase. If the Account is closed for any reason all Points that were accumulated but unused will be cancelled immediately. We also reserve the right to suspend your participation in the Rewards Program until your Account is in Good Standing.
 - Point accrual will begin upon Enrollment Date.
 - The number of Points a Participant can earn in a calendar year is unlimited.
 - After registration, Participants will be sent a monthly statement indicating the Points earned in the previous month and their current number of Points.
 - Participants can view their current number of Points in their Rewards Account at scorecardrewards.com.
 - Points will expire 36 months after purchase date.
 - Points will be cancelled if Bradesco Bank or FIS exercise the right to terminate the Rewards Program or if your Account is closed for any reason.
 - Points are not considered a Participant's property and are not transferable upon death, dissolution, or bankruptcy, or as part of a legal settlement, or domestic relations issue.
- (c) **Earning Bonus Points:**
 - Unless otherwise indicated, all terms of these Terms and Conditions apply to earning of Bonus Points.
 - Participants will earn an additional one (1) Point (a "Bonus Point") for every one U.S. dollar (\$1) in Eligible Bonus Purchases made using a Card, rounded up or down to the nearest dollar.
 - An "Eligible Bonus Purchase" means an Eligible Purchase from a merchant assigned to a merchant category code ("MCC") identified by Bradesco Bank to participate in an Eligible Bonus Point Purchase Category. Even though a merchant or some of the items that it sells may appear to fit within a purchase category, the merchant may not process

transactions under that MCC. When that happens, the purchase will not qualify as an Eligible Bonus Purchase and will not qualify for Eligible Bonus Points.

- Bonus Points for Eligible Bonus Purchases in-store and online are typically awarded within thirty (30) days of transaction posting. Awarding of Bonus Points for some offers may require additional processing time.
- Eligible Bonus Point Purchase Categories and offers are subject to cancellation, removal, or change at any time, without notice, even if such a change impacts your ability to qualify for Bonus Point earnings. You may access details of Eligible Bonus Point Purchase Categories on bradescobank.com.
- Taxes, fees and shipping/handling charges may not be considered part of an Eligible Bonus Purchase and, therefore, may not earn Bonus Points.

(d) **Redeeming Points:**

- Your Rewards Account will list your Total Points. Points will be credited to your Rewards Account and may be redeemed by any Participant regardless of which Participant made the Eligible Purchase or Eligible Bonus Purchase in question.
- Points may be redeemed for a variety of Rewards. Point redemption levels required to acquire Rewards may be found in the Scorecard Online Catalog and are subject to change at any time without notice.
- To redeem Points, Participants should visit the website at scorecardrewards.com to select a Reward, or call the Scorecard Redemption Center at 1.800.854.0790 for all redemption inquiries and orders.
- Reward items have no cash value, are not refundable, exchangeable, combinable, may not be resold, have no residual or partial value, are subject to substitution and replacement without notice, and are void where prohibited by law. Rewards may include (but are not limited to) products, certificates, or gift cards.

(e) **Merchandise Rewards:**

- Your Merchandise Reward will usually be delivered by a commercial delivery service or the U.S. Postal Service within 4-6 weeks of processing your order. Shipments cannot be made to a post office box. If you have an APO, an address in a U.S. eligible territory or an international address, please contact ScoreCard Award Headquarters, at 1.800.854.0790, for details regarding merchandise options and shipments before ordering
- Merchandise Reward items can only be exchanged in the event that the item arrives in defective or damaged condition. YOU MUST NOTE ANY EXCEPTIONS, DAMAGES, OR SHORTAGES ON THE DELIVERY RECEIPT BEFORE SIGNING TO ACCEPT GIFT/FREIGHT SHIPMENT. Instructions on how to return defective or damaged Reward items are included with your Reward. If you need additional information, please call 1.800.854.0790. Reward items may only be returned within 30 days of receipt. All parts, instructions, warranty cards and original packaging materials must be returned with the merchandise Reward.]
- Applicable warranties of manufacturers, third party service providers or Reward Providers, if any, will be included with your Reward. Warranty claims must be directed to the manufacturer, third party service provider or Reward Provider, as applicable.
- All Rewards are subject to availability. Reward items may be discontinued or withdrawn at any time without notice. Should a Reward item be discontinued after you select it for redemption, it will be replaced with an item of approximately equal value, or the Participant will be advised of its unavailability so that an alternate selection may be made or your Points may be returned to your Account.

(f) **Using Points for Travel:**

Certain restrictions may apply to travel certificates, tickets and documents. Travel and other certificates are not exchangeable, refundable, transferable or redeemable for cash. All travel certificates, tickets and documents will be mailed first class U.S. Mail and will not be replaced in the event of loss, destruction or theft. Your Reward will usually be delivered within 4-6 weeks of processing your order but is not guaranteed. You may request travel certificates, tickets and documents to be delivered by overnight carrier and agree to pay any associated

additional delivery fees before shipment. You are responsible for any security fees and any surcharges or additional fees that may be imposed by governmental authorities, airlines or other travel providers and you must pay them by permissible credit card at the time of the reservation booking. Travel Rewards can be redeemed by going to scorecardrewards.com or calling 1.800.854.0790.

- (g) **Merchandise and Gift Certificate/Gift Card Rewards:**
- If you redeem points for a gift card, once the gift card is issued, it is non-refundable. Bradesco Bank and Reward Providers are not responsible for replacing lost, stolen, or expired gift certificates/cards. Gift certificates and gift cards are subject to the Gift Card or Gift Certificate issuer's terms and conditions, which address expiration policies and non-usage fees and can be changed at the sole discretion of the issuer. Your use of any gift certificate or gift card will be subject to restrictions as listed on the certificate or provided with the gift card.
 - Gift certificates and gift cards are not redeemable for cash or credit under any circumstances, and have charges for non-use and non-activation.
 - Participants have sole responsibility for any charges over and above the stated value of a gift card or gift certificate chosen as a Reward through the Rewards Program.
 - Any merchandise received through the use of any Merchandise Certificate, Gift Certificate or Gift Card shall be subject to the terms of Section of 3(e) of these Terms and Conditions.
- (h) **Representations and Warranties:**
- (a) NEITHER Bradesco Bank, FIS NOR ANY REWARD PROVIDER MAKE ANY REPRESENTATIONS OR WARRANTIES, EXPRESS OR IMPLIED, REGARDING THE REWARDS PROGRAM, ANY POINTS EARNED, ANY REWARD OBTAINED THROUGH THE PROGRAM, AND DISCLAIM ANY AND ALL LIABILITY AS TO THE CONDITION, QUALITY, MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE AS FOLLOWS:
- With regard to any Rewards obtained by Participants through the Rewards Program or through any Reward Provider.
 - That the Rewards Program or any Rewards provided thereunder will meet Participant's requirements.
 - That the Rewards Program and any Rewards provided under the Rewards Program will be uninterrupted, timely, free of errors or without defects.
 - As to the benefits or results a Participant may obtain by participating in the Rewards Program.
 - As to the accuracy or reliability of any information obtained via participation in the Rewards Program.
- (b) Bradesco Bank will not be liable or responsible for the performance or any guarantees, warranties and representations, if any, of the U.S. Postal Service, any third party service provider, or any Reward Provider.
- (c) No advice or information, whether oral or written, obtained by a Participant from Bradesco Bank or via the Rewards Program shall create any warranty not expressly made herein.

5. Audits and Disqualification:

Bradesco Bank reserves the right to audit any Rewards Account at any time for compliance with these Terms and Conditions, without notice to the Participant. If an audit reveals discrepancies, the processing of Reward redemption requests may be delayed pending completion of the audit. Bradesco Bank reserves the right to change Total Points without notification if an audit reveals inaccuracies.

6. Changes/Termination:

Bradesco Bank may at any time modify, delete from, or terminate these Terms and Conditions, the Rewards Program, the Rewards Program rules, processes, regulations, and Rewards, and special offers at any time, with or without notice even though changes may affect your ability to use accumulated Points. The rights of Bradesco Bank include, but are not limited to the right to:

- change the amount of Points earned for Eligible Purchases, including Eligible Bonus Purchases;
- change the number of Points required to redeem for Rewards;
- impose caps and/or fees on earning Points and/or on redeeming Points;
- change the list of Rewards available; or
- cancel the Rewards Program without notice.

Notifications to changes in the Program may be posted only on[bradescobank.com]. Please be sure to check the website frequently for potential updates and changes.

7. Governing Law and Rules:

The Rewards Program shall be governed and construed in accordance with applicable federal law and, to the extent not preempted by federal law, the laws of the State of Florida. If any terms of the Rewards Program are inconsistent with or in violation of federal or Florida law, those terms shall be modified only to the extent of the inconsistency and the remainder of the Rewards Program shall remain in force. To the extent the Rewards Program is deemed by Visa USA Inc. to be inconsistent with Visa Association bylaws or rules, it shall be modified accordingly, and only to the extent of the inconsistency and the remainder of the Rewards Program shall remain in full force and effect.