### Frequently Asked Questions

#### 1. What kind of rewards can I redeem?

Choose from over 2,500 redemption items in a variety of categories including travel and adventure, gift certificates and merchandise. You can also redeem points for gift certificates for restaurants and retailers, merchandise, hotel stays, car rentals, and exclusive items.

#### 2. Do you ever change the reward options?

Yes, we constantly look for new and exciting rewards options for our members. The most up-to-date list of reward options can be found in the online redemption catalog.

#### 3. How do I earn points?

Points are awarded when you use your enrolled J.P. Morgan Corporate Card or One Card to make eligible purchases. You earn one (1) point for every \$1 spent on your Corporate Card or One Card minus credits and returns, and excluding any fees, finance charges, returns or other adjustments as reflected on the monthly billing statements. To learn more about how you earn points, please refer to the Terms and Conditions.

### 4. What is the annual fee to participate in the rewards program?

The annual fee for the J.P. Morgan Corporate Rewards program is \$75. The fee is assessed on your J.P. Morgan Corporate Card or One Card, and annually thereafter on the anniversary date of enrollment.

#### 5. How Can I Redeem Points for Rewards?

You can redeem points and review your redemption history from the J.P. Morgan Corporate Rewards website. Points may also be redeemed by calling Commercial Card Client Services at 800-316-6056. Hours of operation are 24 hours a day, 7 days a week, including holidays.

#### 6. Can I redeem points and give the reward to someone else?

Yes. Points must be redeemed by the Cardholder, but tickets and rewards may be issued in another person's name.

#### 7. Are there any restrictions when booking an airline ticket?

Travelers have ultimate flexibility to purchase virtually any ticket at a cost of a penny per point. However, a maximum dollar value for the ticket option may apply and en route stopovers are not permitted unless to make direct connections. Please refer to the **Terms and Conditions** for other restrictions.

## 8. Can points be combined with other reward programs that I may be enrolled in?

No. You cannot combine or transfer points to/from other rewards programs.

### 9. If I terminate my participation in the rewards program, can I still redeem the points I've earned?

If the Cardholder's account is closed by their company or J.P. Morgan, it will enter a 90 Day Grace Period. During this time period, the Cardholder will be eligible to redeem their points, but will not be able to accumulate any points on their purchases.

#### 10. How can I keep track of my points?

You can view your points balance by simply logging onto the J.P. Morgan Corporate Rewards website. Your available points balance will be viewable daily on the website. However, please note that points earned from transactions are only made available on a cycle basis. For more information, please refer to the Terms and Conditions.

### 11. Who Can I call if I have further questions about my rewards?

For all questions regarding your J.P. Morgan Corporate Card or One Card account status, please call the number on the back of your card. For all questions about your Company's Rewards Program, please call Commercial Card Client Services at 800-316-6056. Hours of operation are 24 hours a day, 7 days a week, including holidays.

#### 12. Can I earn frequent flier miles on my redeemed travel?

Yes, you will earn frequent flier miles for redeemed travel if you submit the frequent flier number upon redemption or before the flight and if the airline does not have a particular restriction regarding the miles. Please refer to the Terms and Conditions for additional information.

# 13. What can I do if I have difficulty either accessing my account online and/or redeeming points?

For all J.P. Morgan Corporate Rewards website issues or redemption-related questions, please contact Commercial Card Client Services at 800-316-6056. Hours of operation are 24 hours a day, 7 days a week, including holidays.