

## Frequently Asked Questions

### How do I enroll in the FirstBank Reward Program?

You are automatically enrolled in the Program once you open a FirstBank Beyond Credit Card.

### Does the FirstBank Rewards Program have a fee?

No, there is no fee associated with participation in the Program.

### How do I earn points?

You can earn points for all qualifying purchases made on your credit card. You will automatically earn points for every dollar spent on your FirstBank Beyond Visa or MasterCard Credit Card. You will earn points automatically based on the purchases amount posted to your credit card account. There is no limit to the number of points you can earn. Rewards will round up to the next dollar if the purchase is equal to an amount that ends in \$0.50 or greater. No fractional Points will be awarded.

Card	Earn Points
FirstBank Beyond One	1 point for every \$1 purchased
FirstBank Beyond Platinum	1 point for every \$1 purchased
FirstBank Beyond Global	1.25 points for every \$1 purchased
FirstBank Beyond Ultimate	2 points for every \$1 purchased
FirstBank Beyond Business	1.25 points for every \$1 purchased

Points earned from promotional offers will be credited to your Account within 120 days after the expiration of the promotional offer.

### How can I redeem points for rewards?

You can redeem points online 24/7 at [www.rewardsfirstbank.com](http://www.rewardsfirstbank.com) or by calling a Customer Service Representative at 1.855.701.BANK (2265) from Monday through Sunday from 6:00 a.m. to 12:00 a.m. (AST). Travel Customer Service Representatives are available from 9:00 a.m. to 9:00 p.m. (EST), Monday through Sunday.

### Are there any types of card transactions excluded from earning points in the FirstBank Rewards Program?

Yes, the following card transactions are excluded from earning points in the FirstBank Rewards Program: cash advances, cash advances designated as purchases, overdraft protection transfers, Traveller's check purchases, balances added using convenience checks, wire transfers, insurance charges, unauthorized charges, ATM transactions, casino gambling chips, off-track wagers, lottery ticket transactions, card fees of any kind, redemption or purchase of Points and interest charges.

## Is there a maximum amount of points I can earn in the FirstBank Rewards Program?

There are no capping rules for FirstBank Rewards Program. The more you use your card for everyday purchases, the more you earn!

## How do I check my FirstBank Rewards Program Points balance or redemption history?

You can check your balance online 24/7, by logging into [www.rewardsfirstbank.com](http://www.rewardsfirstbank.com) or by calling a Customer Service Representative at 1.855.701.BANK (2265) from Monday through Sunday from 6:00 a.m. to 12:00 a.m. (AST).

## Will my points expire?

Yes, points have a maximum four (4) years term, and expire at the end of four (4) years, based on first-in first-out (FIFO) principles. Points expiring during the year will be cleared from your FirstBank Rewards Account on the last day of the month in which the Points expire. For example, points earned 8th February, 2018, will expire at the end of February 28th, 2022. Members can get information about their available points and expiration dates once enrolled at [www.rewardsfirstbank.com](http://www.rewardsfirstbank.com) by looking under "Account Activity". Also, customers can get current points information by calling a Customer Service Representative at 1.855.701.BANK (2265) from Monday through Sunday from 6:00 a.m. to 12:00 a.m. (AST).

## Can I keep my points if I close my account?

No. When you close your account, any unredeemed points that remain are forfeited immediately.

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

There are no restrictions or blackout dates. Please refer to the FirstBank Credit Card Rewards Program Terms & Conditions for further details. The Travel Customer Service Representative can assist you with information about airline availability.

## Are there a minimum number of points required to redeem?

Rewards alternatives start at 1,500 points.

## How can I keep track of my points balance?

You can view an up-to-date balance anytime online at [www.rewardsfirstbank.com](http://www.rewardsfirstbank.com). You may also contact a Customer Service Representative at 1.855.701.BANK (2265) from Monday through Sunday from 6:00 a.m. to 12:00 a.m. (AST).

## How can I obtain information about my redemptions?

For questions regarding your rewards account or redemption, you can contact a Customer Service Representative at 1.855.701.BANK (2265) from Monday through Sunday from 6:00 a.m. to 12:00 a.m. (AST).

## May I purchase points to reach my reward faster?

Yes, you may purchase additional points for your Rewards account. Points may be purchased online through the Program website at [www.rewardsfirstbank.com](http://www.rewardsfirstbank.com). All points must be purchased using your FirstBank Beyond Visa or MasterCard Credit Card. All purchased points will be posted and available immediately upon authorization of your FirstBank Beyond Visa or MasterCard Credit Card transaction. Once purchased, the transaction is considered final and points cannot be refunded or exchanged.

## Can I transfer points to another account?

Yes, you will be able to transfer some or all of the points in your account to another FirstBank Rewards account. The account being debited with points as well as the account receiving the transferred points must be with FirstBank and must be open and in good standing. You will not be able to transfer points to a closed account or to an account outside FirstBank.