

# Visa Platinum Cash Rewards Program Terms and Conditions



**Hawaii Central**  
FEDERAL CREDIT UNION  
UNBANK WITH US

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These terms and conditions are subject to change at any time as noted in the LoanLiner VISA Consumer Credit Card Agreement. This is a separate and independent agreement. When you or any cardholder on the account including an Authorized User, uses the Account or Card, it means you accept the Terms and Conditions to the Hawaii Central FCU (HCFCU) Visa Platinum Cash Rewards Program.

## **Who is eligible for Cash Rewards?**

Cash Rewards are available to HCFCU members in good standing and own a HCFCU Visa Platinum Cash Rewards EMV Card.

## **What is Cash Rewards?**

Cash Rewards is a program designed especially for HCFCU members to earn cash back for using their HCFCU Visa Platinum Cash Rewards EMV Card. Cash advances, balance transfers, fees, charges, or illegal transactions are not eligible to earn Cash Rewards. Returned credits posted from purchases will reduce your Cash Rewards.

## **How do I earn Cash Rewards?**

Subject to your credit card account's and purchases eligibility, you will earn 1% Cash Rewards on the net purchase total appearing on each month's credit card statement. Beginning in 2018, your Cash Rewards earned will post biannually in May and November, instead of annually in December. Therefore, Cash Rewards earned based your net purchases total appearing in your:

- December through May statements will post in your **May** statement
- June through November statements will post in your **November** statement

Exception: Your May 2018 credit card statement will reflect your Cash Rewards earned for your net purchases total appearing in your January 2018 through May 2018 statements, because your December 2017 Cash Rewards were posted on your December 2017 credit card statement.

## **Do you have promotions for Cash Rewards?**

We currently offer a new credit card account promotion, in which, the new cardholder can earn an additional 4% Cash Rewards for the first six months of opening the account. Additionally, from time to time, HCFCU may have promotions to encourage the use of your Visa Platinum Cash Rewards EMV Card. Each promotional offer will provide details on how to earn Cash Rewards and any limitations that may apply. You will not receive the promotional Cash Rewards offers, if your credit card account is closed or delinquent at the time the promotion is offered.

## **How are Cash Rewards redeemed?**

As your Cash Rewards credits post on your May and November statements, your balance will be reduced or paid off and the remaining credit will be applied to your future purchases.

## **When do Cash Rewards expire?**

Cash Rewards credits posted to your May and November credit card statements do not expire. Using your HCFCU Visa Platinum Cash Rewards EMV Card will "redeem" your remaining Cash Rewards credit.

## **What is the maximum Cash Rewards that can be earned?**

There is no limit on the amount that can be earned.

## **Can Cash Rewards be forfeited?**

Yes, Cash Rewards accrued for the month are forfeited when your credit card account is closed or over 60 days delinquent within the month.