Visa Platinum Cash Rewards Program Terms and Conditions

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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 who 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, finance 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. Your Cash Rewards earned will post monthly after each statement cycle.

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 each month, your balance will be reduced or be paid off and the remaining credit will be applied to your future purchases.

When do Cash Rewards expire?

Cash Rewards credits 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?

For the first 6 months after opening, the maximum monthly credit is $375.00 and is based on monthly net purchases of $7,500. After the introductory 6 month period, there is no limit on the amount that can be earned.

Can Cash Rewards be forfeited or disqualified?

Yes, it includes but is not limited to the following:

- Cash Rewards accrued for the month are forfeited when your credit card account is closed or over 60 days delinquent within the month.
- We reserve the right to remove any member from the Cash Reward program or close their credit card account in the event of any suspected fraud or abuse in connection with this program and/or if found in violation of any of the Terms and Conditions of the Visa Consumer Credit Card Agreement.