

10/5/2020

Cash Back Rewards

Cash Back Rewards ('Rewards') accrue at a rate of 2.00% on net retail purchase transactions (qualifying purchases less credits, returns, and adjustments) charged to the card. Balance Transfers, cash advances, other cash transactions, fees, interest, and unauthorized/fraudulent transactions, and manufactured spending (i.e. gift cards) do not earn Rewards.

Rewards accruals are calculated at the end of each billing cycle, and will appear on your account's monthly statement. Payouts are based on the billing cycle. Reward accruals are unlimited, must earn a minimum of \$15.00 to qualify for payout. Rewards are paid annually in November, or as requested on demand for prior billing cycles. Payouts are paused during the month of October to prepare for the annual payouts. If your account is in arrears, closed, or used fraudulently to earn Rewards, all Rewards will be forfeited. Rewards cannot be transferred or combined. Fraudulent use of the card or manufactured spending to redeem points will result in an automatic card closure without payout. HAPO shall determine which purchases qualify, program subject to change at any time.