

HawaiiUSA Life Matters Cash Back Credit Card Program Terms and Conditions

These Terms and Conditions give you detailed information about how the HawaiiUSA Life Matters Cash Back Credit Card program works. The details of the Life Matters Cash Back Credit Card program are subject to change at any time.

How do I earn cash back rewards?

- You will earn 1.00% cash back on net purchase volume (purchases less any credits or returns) on your Life Matters Cash Back Visa Credit Card.

How is my cash back rewards calculated?

At the end of the billing period, your net purchase volume is multiplied by the cash back your card earns. For example, if your net purchase volume on your Life Matters Cash Back Visa Credit Card (earning 1.00% cash back) for the billing period was \$500, you will earn \$5.00 cash back ($\$500 \times 0.01 = \5.00).

How do I view the cash back rewards I have accrued?

- View your reward accruals by logging into HawaiiUSA's digital banking platform (desktop or mobile app).
- Your reward accrual will also be published on your monthly credit card statement.

Do my cash back rewards expire?

Cash back rewards do not expire; however, unredeemed cash back rewards are subject to forfeiture should your account be closed for whatever reason.

How do I redeem my rewards?

- Cash back rewards will be paid automatically to your HawaiiUSA Share (Primary Savings) account on an annual basis
- You will see the cash back rewards credited to your HawaiiUSA Share account on your December Statement of Account

How do I redeem my cash back rewards earlier than the pre-determined payout period?

You may send a written request to HawaiiUSA Federal Credit Union, Attn: Product Management – Credit Cards, 1226 College Walk, Honolulu, Hawaii 96817.

What transaction do not qualify for cash back rewards?

- Balance transfers
- Cash advances
- Finance charges
- Fees
- Convenience checks, Debt Protection charges
- PIN-based purchases
- Payment of existing card balances
- ATM transactions
- Interlink Processed transactions
- Illegal transactions

- Purchases of and any related fees paid toward gift cards, pre-paid cards, re-loadable cards, or payment options that can be easily converted to cash (for example: travelers checks, foreign currency, wire transfers, money orders)

Is there a limit to the amount of cash back I can earn?

There is no cap on the cash back amount you can earn on purchases.

What happens to my rewards if my card is lost, stolen, and/or needs to be reissued?

Your privacy and security are important to us, should we need to reissue you a new credit card and credit card number, your cash back rewards will be transferred to your new account.

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