I. Description of the Program

The Program is a credit or debit card program operated by Advancial ("the Sponsor") an entity currently doing business as Advancial USA, Inc., for the benefit of its customers, who are members of the Program under the terms and conditions set forth herein (the "Cardholder"). The Administrator ("the Administrator") is a division of Advancial. The Program is sponsored and/or owned by Advancial and/or the Administrator. The Program is subject to change without prior notice. The Program is offered for the convenience of Cardholders only. Participation in the Program is exclusive to those who have a current consumer credit or debit card issued by the Administrator for use in connection with the Program. The Administrator does not sell or purchase the Card and the Administrator is not a broker, agent or fiduciary of any Cardholder.

II. Program Terms

2. Introductory Bonus Points: Earn 10,000 points when Net Retail Purchases is $500 or more using the credit or debit Advancial Rewards Card. 

III. Card Linked Offer Points (AMPRE)

j. Points may not be combined with any other loyalty/frequency reward program that is not managed by the Program's sponsors.

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IV. Travel Rewards

Travel Rewards: "Travel Rewards" means the travel benefits, such as travel credits, rental car discounts, domestic and international vacations, and other travel-related benefits. 

a. The travel redemption center is able to take care of all your travel needs. The travel redemption center will do its best to accommodate all changes and requests but is not responsible for any outstanding balance owed on the account after the credit is applied. Cash back reward(s) cannot be applied toward the payment amount owed to Advancial Rewards or any other account unless authorized by Advancial Rewards.

b. The travel redemption center is able to take care of all your travel needs. The travel redemption center will do its best to accommodate all changes and requests but is not responsible for any outstanding balance owed on the account after the credit is applied. Cash back reward(s) cannot be applied toward the payment amount owed to Advancial Rewards or any other account unless authorized by Advancial Rewards.

c. Travel Rewards are redeemable on all travel bookings, whether made online, by phone, or in person. Travel Rewards are redeemable for travel booked through the Administrator. Travel Rewards are not redeemable for travel booked through any other travel supplier or travel agency. Travel Rewards are not redeemable for travel booked through any travel supplier or travel agency that is not a participating travel supplier.

d. Travel Rewards cannot be combined with any other loyalty/frequency reward program that is not managed by the Program's sponsors.

e. Airfares are not guaranteed until ticket is issued. All reservations will receive a fax or email on the same day the ticket is issued. The travel redemption center will do its best to accommodate all changes and requests but is not responsible for any outstanding balance owed on the account after the credit is applied. Cash back reward(s) cannot be applied toward the payment amount owed to Advancial Rewards or any other account unless authorized by Advancial Rewards.

f. Visa is a trademark of Visa U.S.A. Inc.

g. Cardholders may exchange merchandise only in the event of merchandise defects or damage in shipment. All items purchased under the Program are subject to the Program's Return Policy. All items purchased under the Program are subject to the Program's Return Policy.

h. The Cardholder is responsible for payment of all baggage charges, departure taxes seat assignment charges, or other travel-related charges.

i. Each merchant sets a policy in regards to lost or stolen gift cards, gift certificates or prepaid cards. Advancial and the Administrator do not issue credit for any lost, stolen or destroyed gift cards, gift certificates or prepaid cards, whether they are issued by Advancial and the Administrator or by third parties. Advancial and the Administrator do not issue credit for any lost, stolen or destroyed gift cards, gift certificates or prepaid cards, whether they are issued by Advancial and the Administrator or by third parties. Advancial and the Administrator do not issue credit for any lost, stolen or destroyed gift cards, gift certificates or prepaid cards, whether they are issued by Advancial and the Administrator or by third parties. Advancial and the Administrator do not issue credit for any lost, stolen or destroyed gift cards, gift certificates or prepaid cards, whether they are issued by Advancial and the Administrator or by third parties. 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Earn everyday points

From groceries to fuel, your purchases will add up fast!

**Debit Card**
$5 spent = 1 point

**Credit Card**
- $1 spent = 1 point
- Bonus - Earn 50% extra points
  Make 25+ purchases or spend $2,500+ and earn 50% extra points on all purchases during that billing cycle

Earn bonus points

- Ampre: Bonus point offers are already linked directly to your card. Simply use your Advancial debit/ATM or Advancial Visa® Rewards Plus card at participating merchants, both in-store and online. You will earn bonus points from national, regional and local merchants.
- Ampre Online: Shop over 2,000 merchants at our Ampre Online network and be rewarded even more. Earn bonus points on all purchases using your rewards card.

Gift Cards

Treat yourself to a day of shopping followed by a night on the town. Enjoy a variety of gift card reward options including dining, shopping, entertainment and more!

Cash back

Earning cash back couldn’t be easier. We will directly deposit your rewards into your savings account.
- $50 cash = 5,000 points
- $100 cash = 10,000 points
- $200 cash = 20,000 points

Event Tickets

Redeem your points for tickets to top events across the nation. From concerts to top sporting events to plays, find tickets that you will enjoy!

Travel

Spontaneous or planned, however you choose to travel, Advancial Rewards offers a wide range of getaways to suit your style. Browse top travel destinations, access exclusive deals and redeem points for airline tickets, hotel accommodations, car rentals, cruises, vacation packages and destination activities and excursions all in one place.

Enjoy freedom from restrictions!
- No blackout dates
- No advance notice requirement
- No round-trip flight requirement
- No Saturday night stay requirement

Discounted airfare
You can redeem 10,000 points for a $100.00 discount off any scheduled major international or domestic airline. When redeeming your reward points for discounted airfare, your rewards card will be charged the ticket cost, less the redeemed discount.

Experiences

Enjoy new experiences together

You can redeem points for a variety of daytime excursions and nighttime entertainment. From a dinner cruise for two to a hot air balloon ride, extraordinary rewards await.

Merchandise

With Advancial Rewards’ extensive merchandise selection, you’ll be sure to find the reward item you’ve been saving for! Browse hundreds of brand-name rewards including cameras, tablets, gaming consoles and more!

Cash back

Earning cash back couldn’t be easier. We will directly deposit your rewards into your savings account.
- $50 cash = 5,000 points
- $100 cash = 10,000 points
- $200 cash = 20,000 points

Event Tickets

Redeem your points for tickets to top events across the nation. From concerts to top sporting events to plays, find tickets that you will enjoy!

Charitable Donations

Pay it forward with points! Redeem your points for a greater good by selecting a CharityChoice gift card. Donations can be designated to up to three charities of your choice.