

City National Rewards[®]
Program Terms, Conditions,
and Program Rules

and

City National Rewards
Householding Program Rules

Table of Contents

CITY NATIONAL REWARDS PROGRAM TERMS, CONDITIONS, AND PROGRAM RULES	1
1. Eligibility	1
2. Points Accrual.	1
3. Point Redemption.	3
4. Rewards Website Registration.	5
5. Points Statement.....	5
6. Expiration and Forfeiture of Points	5
7. Improper Use of the Program	6
8. Miscellaneous.	6
CITY NATIONAL REWARDS HOUSEHOLDING PROGRAM RULES	9
I. General Terms and Conditions:	9
II. Consumer Householding Program Rules	11
III. Business Householding Program Rules.....	13

City National Rewards

Program Terms, Conditions, and Program Rules

EFFECTIVE January 1, 2020

These Terms, Conditions, and Program Rules (the "Rules") govern the City National Rewards Program (the "Program") made available by City National Bank ("CNB," "we," or "us") through Financial Institution Benefit Association, Inc. and its vendor, Fidelity National Card Services, Inc. (collectively, "Program Administrator"). The Program accumulates Points, which Points may be exchanged for Awards ("Points" and "Awards" are defined below), for certain transactions using CNB's Visa® consumer and commercial credit cards that come with City National Rewards ("Rewards").

1. Eligibility. The Program is available to the account holder(s) ("you" or "your") of the following CNB consumer and commercial credit cards that come with Rewards:

- Consumer credit cards ("Consumer Cards"):
 - Visa Platinum Credit Card
 - Visa Signature® Credit Card, and
 - Crystal® Visa Infinite® Credit Card
- Commercial credit cards ("Commercial Cards"):
 - Visa Commercial Credit Card, and
 - Visa Crystal Commercial Credit Card

Eligibility is subject to change at any time without notice. Each eligible credit card account that is enrolled in the Program is referred to in these Rules as an "Account" and each eligible card under an Account is referred to in these Rules as a "Card." Authorized users of an Account who are not the account holders are not eligible to enroll in the Program.

2. Points Accrual.

- a. Award eligible points ("Points") will accrue on net purchases only (purchases less returns and other credits) charged and

billed to an Account. For each one dollar (\$1) spent, Points will accrue as follows:

- For Visa Platinum Credit Card, Visa Commercial Credit Card, and Visa Crystal Commercial Credit Card Accounts: 1 Point on net purchases, except that the Visa Crystal Commercial Credit Card Account will not accrue Points on any taxi or limousine net purchase.
- For Visa Signature Credit Card Accounts: 3 Points on net purchases made at merchants that classify their merchant location for Visa as gasoline stations, 2 Points on net purchases made at merchants that classify their merchant location for Visa as groceries, restaurants, and fast food and takeout food dining establishments, and 1 Point on all other net purchases.
- For Crystal Visa Infinite Card Accounts: 3 Points on net purchases made at merchants that classify their merchant location for Visa in any of the following categories: airlines, hotels, taxis, limousines, rental cars, trains, buses, restaurants, and fast food and takeout food dining establishments, and 1 Point on all other net purchases.

We do not determine whether merchants correctly identify and bill transactions as being made at locations in each particular category. However, we do reserve the right to determine which purchases qualify for the 2 or 3 Points on category purchases. Purchases not eligible to receive the 2 or 3 Points on category purchases include, but are not limited to, purchases made at superstores, warehouse clubs, discount stores, and their affiliates, and they will instead receive 1 Point. Online and catalog purchases are not eligible to receive the 2 or 3 Points on category purchases, and they will instead receive 1 Point, unless the merchants have correctly identified and billed the transactions.

The Program offers a Rewards Plus feature. Under the Rewards Plus feature, you may earn additional Points ("Rewards Plus Points") for qualified in-store and online net purchases from retailers participating in the Rewards Plus network. To earn Rewards Plus Points for qualified online net purchases, you must access the participating retailer website from the Rewards Plus link on the Rewards website after you log in. Once you've accessed the retailer's website, simply use your Card to make your purchase. The Rewards Plus feature is subject to change and cancellation at any time. See FAQs for further details on the Rewards Plus feature.

From time to time we may at our sole option offer additional Points or bonus Points for one or more categories of purchases and for certain of our Consumer Cards and Commercial Cards.

- b. No Points accrue if an Account is closed, cancelled, blocked, suspended, or otherwise not available for use as a source of funding, or if we have suspended or cancelled your participation in the Program as permitted by these Rules.
- c. No Points accrue for finance charges, interest, late fees, cash advances, balance transfers, cash advance fees, ATM withdrawals and any related ATM fees, PIN-based transactions, foreign transaction fees, foreign transaction currency conversion charges and any related fees, and all other fees and charges posted to your Account.
- d. Credits posted to an Account, including those arising from returned goods or services, reduce the Points accrued in an Account.
- e. Points do not accrue in any Account for any purchases or transactions made and processed by us prior to the date the Account is enrolled in the Program.

3. Point Redemption.

- a. Subject to these Rules, Points may be redeemed by you either on the Rewards website or by calling Award Headquarters at (800) 411-0596 (See **Rewards Website Registration** below).
- b. Points may be redeemed by you to obtain gift cards, gift certificates, merchandise, travel*, or other items ("Awards") available in the Program at the time of redemption. You may order as many Awards as you like using your Points as long as you have a sufficient number of Points available in your Account. Point requirements assigned to any Award are subject to change from time to time without notice. Awards may be substituted or discontinued at any time without notice. Should an Award be unavailable or discontinued, you will be advised and you may make an alternate selection or have your Points returned to your Account.
- c. Your Account must be open and in "good standing" at the time your Awards order is received for processing. CNB reserves the right to suspend your participation in the Program until the Account is in "good standing." To be in "good standing," an Account must (i) not be delinquent or otherwise in default under the terms of the agreement governing the Account, (ii) not have been cancelled or closed by you or us, or (iii) otherwise be available as a source for funding. In addition, you may not redeem Points for Awards if at the time your Awards order is received for processing, your participation in the Program has been suspended or cancelled as permitted by these Rules.
- d. All orders for Awards of merchandise are subject to merchandise availability. You will be notified if the merchandise you have ordered is unavailable and if and when the merchandise will become available. Certain merchandise

Awards may require an additional charge for shipping and handling. Merchandise is usually delivered by a commercial delivery service or the U.S. Postal Service within four to six (4-6) weeks of processing your Award order. Each item ordered may be shipped separately. Shipments cannot be made to a post office box or outside the United States. If you have an APO/FPO address, please contact Award Headquarters customer service at (800) 411-0596 for details regarding merchandise options and shipments before ordering. Note any damages or shortages on the delivery receipt before signing to accept delivery from the carrier.

- e. Merchandise which is received damaged or defective may be returned within thirty (30) days of receipt for replacement. Please contact Award Headquarters customer service at (800) 411-0596 to arrange for the return of damaged or defective merchandise. All parts, instructions, applicable manufacturer's warranties and warranty cards, and original packaging materials must be returned with the merchandise.
- f. Applicable manufacturers' product warranties will be included with your Awards. Warranty claims must be directed to the manufacturer only. UNLESS OTHERWISE STATED, CNB, THE PROGRAM ADMINISTRATOR, AND VISA MAKE NO PRODUCT REPRESENTATIONS OR WARRANTIES, EXPRESS OR IMPLIED, AND DISCLAIM ANY AND ALL LIABILITY AS TO THE CONDITION, QUALITY, MERCHANTABILITY, OR FITNESS FOR A PARTICULAR PURPOSE OF PRODUCTS AND/OR SERVICES PROVIDED THROUGH THIS PROGRAM. CNB, PROGRAM ADMINISTRATOR, AND VISA WILL NOT BE LIABLE FOR ANY DEFECTS IN THE AWARDS, THE MERCHANDISE REDEEMED WITH THE AWARDS OR DAMAGES RESULTING FROM USE OF THE AWARDS OR THE MERCHANDISE.
- g. Awards may be subject to additional restrictions imposed by the vendors participating in the Program. Please go to the Rewards website or call (800) 411-0596 for information regarding additional restrictions on merchandise Awards, or (855) 853-5496 for information regarding additional restrictions on travel Awards.*
- h. Certain restrictions may apply to travel certificates, tickets, and documents. Travel certificates are not exchangeable, refundable, transferable, or redeemable for cash. All travel certificates, tickets and documents will be mailed first class U.S. Mail and will not be replaced in the event of loss, destruction, or theft. Awards are usually be delivered within four to six (4-6) weeks of processing your order. You may request travel

certificates, tickets, and documents to be delivered by overnight carrier but you must agree to pay the associated additional delivery fees before shipment. You are responsible for Federally-imposed airline security fees as well as any surcharges or additional fees, if applicable, as may be imposed by the airlines or aviation authority and must pay them by credit or debit card at the time of the reservation booking. Any additional travel or accommodation arrangements made in connection with Awards will be your sole responsibility.*

4. Rewards Website Registration.

- For Consumer Cards Accounts, registration and access to the Rewards website is available only through the City National Online service. You must first register for our City National Online service at www.cno.cnb.com. Once registered, you will be able to log in to the City National Online service and link to and register on the Rewards website.
- For all other Accounts (including Commercial Cards Accounts and debit cards Accounts on which Points were previously awarded and remain outstanding), and for Authorized Redeemers (as defined in the Householding Program Rules available at cnb.com/rewards/householding-rules.asp), registration and access to the Rewards website is available only through the following website: www.cnbrewards.com.

5. Points Statement. Except as indicated below, we will send you a City National Rewards statement ("Points Statement") on a quarterly basis, which Points Statement will be mailed to the address of the Account we have in our records. This quarterly Points Statement will show your Points balance as of the end of the quarter. For Consumer Cards Accounts, you will receive your Points Statement by email on a monthly basis once you have registered on the Rewards website (See **Rewards Website Registration** above). This monthly Points Statement will include, among other things, the number of Points accrued and redeemed and your Points balance as of the end of the month. All Points are subject to adjustment as provided for in these Rules. Your Account may be charged for the actual cash difference between the cost of the Awards redeemed and the net value of the actual Points available in the event you redeem unearned Points.

6. Expiration and Forfeiture of Points. Points will be forfeited and will expire if your Account is closed for any reason. Except as otherwise provided in these Rules, Points earned on an Account do not expire provided that Account remains in good standing and the Program is not terminated by us. If we terminate the Program for any reason, you will have 60 days to redeem your Points, assuming your Account is not closed during that period. At the end of the 60-day period, your unredeemed Points will

expire. Awards orders must be received on or before the date your Points expire.

7. Improper Use of the Program. Notwithstanding any other provision of these Rules to the contrary, and in addition to and not limitation of any other rights and remedies available to us, if we determine, in our sole discretion, that you have engaged in improper use of the Program, we reserve the right, among other things, to take the following actions:

- Suspend or cancel your participation in the Program without notice,
- Suspend or close your Account,
- Stop you from earning Points,
- Reverse any Points that have accrued and cause you to forfeit Points,
- Seek to recover Awards redeemed using Points earned as a result of improper use of the Program and to recover our monetary losses including litigation costs and damages
- Refuse to open additional or new Accounts for you in the future

For the purpose of clarification, improper use of the Program includes, by way of example and not limitation, the following:

- Using your Account in an abusive manner for the primary purpose of acquiring Points by, for example, engaging in 'manufactured spending' (manufactured spending is the process of using a rewards earning credit card to charge items that are easily convertible to cash or cash equivalents (e.g., purchasing or reloading prepaid cards, purchasing gift cards, purchases of travelers checks, etc.), which cash is then used to make payments on the Account or for other purposes in furtherance of the scheme)
- Using a Consumer Card Account other than for personal, consumer or household purposes
- Attempting to earn points by making charges that are outside the scope of usual or customary credit card usage for Consumer Cards or Commercial Cards, as applicable
- Otherwise engaging in fraudulent, abusive or suspicious activity.

8. Miscellaneous.

- a. Other than Awards available in the form of Account statement credits, Points have no cash value. Points in this Program cannot be exchanged for cash or credit, may not be used with any other offer, promotion or discount, cannot be combined with cash to obtain an Award, and cannot be earned from or transferred to any other rewards program.
- b. Subject to applicable law, Points are not transferrable.

- c. Awards available under the Program are subject to change at any time without notice. We reserve the right to add to, change and/or otherwise amend the Program and these Rules at any time without notice. This means, for example, that we may (i) change the number of Points required to redeem Awards, (ii) change the number of Points that may accrue for purchases, (iii) impose caps on the annual number of Points that may accrue, (iv) impose an annual fee, or (v) discontinue or add eligible Accounts. In addition, we reserve the right to discontinue and terminate the Program at any time without prior notice unless otherwise required by applicable law. If the Program is terminated, you will have 60 days from the date we send you notice of termination to redeem your accrued Points provided the Points are not forfeited. We reserve the right to close your Account for any lawful reason at any time. If your Account is closed, your Points will be forfeited.
- d. Contact CNB for details on any current promotions affecting Point accrual or redemption options. Points may be forfeited due to Rules violations. This Program is void where prohibited or restricted by law. You are responsible for any applicable federal, state, or local taxes arising out of the accrual or transfer of Points and the redemption of Points for Awards.
- e. You understand and agree that neither the Program Administrator (as described in the FAQs) nor Visa nor any vendor providing Awards under the Program shall be responsible or liable to you if CNB fails to meet its contractual and other obligations owed to the Program Administrator, or the Program is interrupted or terminated prior to your having redeemed your Points or receive your Awards. You also understand and agree that neither the Program Administrator, nor CNB, nor Visa is responsible or liable to you if an Awards vendor or provider files for bankruptcy or otherwise goes out of business after you have redeemed your Points for an Award from the vendor or provider but before you receive or use the Award.
- f. All questions or disputes regarding eligibility for the Program, eligibility of Points accrued, transfer of points, and redemptions of rewards will be resolved by the Program Administrator in its sole discretion. Points you receive are subject to adjustment by the Program Administrator. All Rules determinations by the Program Administrator are final. Your use of an Account following receipt of these Rules will indicate your agreement to these Rules.
- g. Despite the Program's best efforts to ensure accuracy, printing errors occasionally occur. The Program reserves the right to correct such errors at any time even if it affects a pending redemption of Points for an Award. None of CNB, the

Program Administrator, or Visa are responsible for typographical errors and/or photographic errors and/or omissions in the brochure or other documentation accompanying these Rules or made available under the Program.

h. These Rules are governed by and construed under the laws of the State of California (excluding conflicts of law provisions).

**Travel Services are provided by Connexions Loyalty, Inc. Connexions Loyalty, Inc. is not owned by or otherwise affiliated with City National Bank or any of its affiliates.*

City National Rewards

Householding Program Rules

EFFECTIVE AUGUST 19, 2014

Under the City National Bank ("CNB") Rewards program, Points earned by the use of a Credit Card may be combined for the purpose of redeeming the Points to obtain awards. This combining of Points for redemption is called "Householding." Credit Cards include City National Consumer Visa Credit Cards and City National Visa Commercial Credit Cards that come with City National Rewards. The Householding Program Rules are composed of three parts, defined as follows:

Part I: The terms and conditions that govern Householding generally ("General Terms and Conditions");

Part II: The terms and conditions that govern Householding of Points earned by use of a consumer credit card (the "Consumer Householding Program Rules"); and

Part III: The terms and conditions that govern Householding of Points earned by use of a commercial credit card (the "Business Householding Program Rules").

The General Terms and Conditions, the Consumer Householding Program Rules and the Business Householding Program Rules are collectively referred to as the "Householding Rules."

I. General Terms and Conditions:

1. The following terms have the meanings set forth below and apply to all Householding Rules. Additional terms are defined elsewhere in these Householding Rules.

"Account" means the CNB credit card account associated with the Card.

"Card" means a City National Visa Credit Card issued under an Account that comes with City National Rewards. If more than one Card with the same card number is issued under an Account, all such Cards, together, are considered to be one Card.

"Customer ID Number" means the unique identification number assigned to an Account by CNB, which Customer ID Number will be assigned to each Card issued under an Account. Accounts assigned the same Tax Identification Number in CNB's records will have the same Customer ID Number. d. **"Contributing Card"** means a Qualifying Card included in a Household, other than the Primary Card, which earns Points for the Household.

"Household" means the group of Qualifying Cards that share the same Customer ID Number, together with the other Qualifying Cards which CNB may allow in the Household upon application by the Consumer Primary Cardholder, Business Primary Cardholder or the Authorized Redeemer, as applicable, in order to aggregate the Points earned from each Qualifying Card in the group. For purposes of these Householding Rules, a Household includes a Business Household.

"Point" means a unit of value determined by CNB from time to time based on the dollar value of an eligible transaction conducted by use of a Qualifying Card and subject to change without notice. Points may only be redeemed for awards. Points have no cash value.

"Primary Account" means the Qualifying Account assigned by CNB to be the Primary Account in the Household, or as otherwise designated by the Consumer Primary Cardholder, the Business Primary Cardholder or the Authorized Redeemer, as provided in these Rules, to be the Primary Account in the Household.

"Primary Card" refers to either the Consumer Primary Card or the Business Primary Card, as applicable.

"Qualifying Account(s)" means the Accounts determined by CNB, in CNB's discretion, to be eligible to participate in the Householding Program. To be eligible as a Qualifying Account, an Account must, at least, be open and in good standing (i.e., not delinquent or otherwise unavailable for use) and meet such other conditions as determined by CNB.

"Qualifying Card(s)" means the Cards issued under a Qualifying Account, the Points of which can be combined into a Household.

2. CNB reserves the right to select the Cards which may participate in the Householding Program.
3. CNB may modify, suspend, or cancel the Householding Program or the Householding Rules at any time without notice, restriction or penalty.
4. A minimum of two Cards are required to participate in the Householding Program.
5. Each Household must have a Primary Card, which Primary Card is determined as provided elsewhere in these Householding Rules. The Customer ID Number of the Primary Card shall initially be the Customer ID Number of the Household unless and until a change is requested and agreed to by CNB. All Qualifying Cards in the Household must have the same Customer ID Number except as CNB may otherwise allow.

6. Points are redeemed in the order in which they are earned on the Cards in the Household and, if the order is undeterminable, then as CNB shall decide. Points may only be redeemed based on contributions from Cards for Qualifying Accounts which are open and available for use.
7. In the event an award is returned, any Points redeemed for that award will be re-credited to the Primary Card in the Household.
8. The Card may be transferred to a new Card issued when the Card is lost or stolen or fraudulent activity has posted. In the event a Primary Card is transferred or a new Card is issued to replace the Primary Card, the newly issued Card will assume the role of Primary Card as long as it meets the criteria for inclusion in the Household. When a Contributing Card is transferred or a new Card is issued to replace the Contributing Card, the newly issued Card will maintain participation in the Household as long as the criteria for inclusion in the Household are met.
9. The Primary Card in a Household may be changed by contacting Award Headquarters Customer Service at 800-411-0596.
10. Participation in the Householding Program may be stopped by notifying Award Headquarters Customer Service at 800-411-0596.
11. Additional Householding Program requests can be made by submitting an application via the City National Rewards program website at www.cnb.com/rewards.
12. These Householding Rules supplement and are in addition to the City National Rewards Program Terms, Conditions and Program Rules. In the event of an inconsistency, these Householding Rules apply. By using a Card and participating in the Householding Program each participant acknowledges that he or she has read and understands these Householding Rules and agrees to be bound by them. City National Bank or its delegate shall be responsible to interpret these Householding Rules and all decisions are final.
13. These Householding Rules are governed by and construed under the laws of the State of California (excluding conflicts of law provisions).

II. CONSUMER HOUSEHOLDING PROGRAM RULES

1. For purposes of the Consumer Householding Program Rules, the following terms have the following meanings:
"Authorized Redeemer" means the individual(s) designated by the Consumer Primary Cardholder who are authorized to access, view, manage and redeem Points in the Household of the Consumer Primary Cardholder. The Household of the

Consumer Primary Cardholder may have a maximum of three (3) Authorized Redeemers.

"Cardholder" means the individual obligated on the Account to whom CNB has issued a Card.

"Consumer Primary Card" means the Qualifying Card assigned by CNB to be the Primary Card in the Household, or as otherwise designated by the Consumer Primary Cardholder as provided in these Householding Rules to be the Primary Card in the Household.

"Consumer Primary Cardholder" means the individual(s) whose Card is designated as the Consumer Primary Card.

2. CNB automatically combines into a Household those Qualifying Cards that share the same Customer ID Number as the Consumer Primary Cardholder.
3. Any Cardholder may submit an application via the City National Rewards Program website to include a Card as a Contributing Card in a Household established under these Consumer Householding Program Rules.
4. Additional Householding Program requests can be made to CNB Customer Service at 1-800-773-7100, or by submitting an application via the City National Rewards Program website.
5. CNB reserves the right to deny any application submitted under Paragraphs 3 or 4 of this Part for good cause. An application will typically be processed within three (3) business days of receipt.
6. Notification of a decision on any such application will be emailed to the address provided for each account included in the application.
7. All Points earned on all Contributing Cards in the Household will be accumulated with Points earned by the Consumer Primary Card for redemption under the Consumer Primary Card.
8. Only the Consumer Primary Cardholder of the Consumer Primary Card in the Household or Authorized Redeemers may redeem Points for awards.
9. A Household will be dissolved in the event the Consumer Primary Card is cancelled or terminated by either party, or permanently unavailable for use. If this occurs Points will be returned to the other Contributing Cards based on their individual Points contributions made less any Points adjusted, redeemed, expired or forfeited. Any Points earned by Contributing Cards which are cancelled or terminated by either party, or otherwise unavailable for use (including due to the delinquency of the Account under which the Contributing Cards were issued) will not be available to the Contributing Card for redemption until the status is resolved and the Card (and the related Account, if applicable) is again considered

open and available for use.

10. A Contributing Card may be removed from a Household based on the request of the Cardholder of the Contributing Card. Upon removal, the Contributing Card will be awarded any Points it contributed to the Household, net of any Points adjusted, expired, or redeemed. The Household Points aggregate balance is reduced by any Points returned to the removed Contributing Card.

III. BUSINESS HOUSEHOLDING PROGRAM RULES.

1. For purposes of the Business Householding Program Rules, the following terms have the following meanings:

"Authorized Redeemer" means the individual(s) designated by the Business who are authorized to access, view, manage and redeem Points in the Household of the Business. The Household of the Business may have a maximum of two (2) Authorized Redeemers.

"Business" means any form of business organization eligible to establish one or more Accounts with CNB, including a sole proprietorship.

"Business Account" means an Account opened by CNB for a Business pursuant to which one or more Cards are issued to one or more of the Business' employees or other authorized individuals (each an "Authorized User").

"Business Household" means the Qualifying Cards issued to the Business which are included in the Household either by reason of the automatic inclusion feature of the Business Householding Program Rules or by designation of the Business or an Authorized Redeemer designated by the Business upon application to CNB.

2. CNB automatically combines all Qualifying Cards with the same Customer ID Number of the Business into the Business Household and will automatically identify the Business Primary Card. If a Business is a sole proprietorship, CNB also automatically combines into a Household all Qualifying Cards of such Business with all Qualifying Cards subject to the Consumer Householding Program Rules which are issued to the individual who is the sole proprietor of such Business provided the sole proprietorship and the individual have the same Customer ID Number.
3. The Business, through an Authorized Redeemer, may apply to CNB to:
 - (a) include additional Qualifying Cards in the Business Household.
 - (b) change the Business Primary Card.
 - (c) remove one or more Business Cards from the Business Household.

- (d) permit a Card issued to an Authorized User under the Business Account to remain in the Rewards Program and to permit the Authorized User to retain and redeem the Points earned on the Card of the Authorized User. In the event an Authorized User is permitted to retain and redeem the Points earned on a Card, the Card and the Points earned on the Card will be removed from the Business Household. The Authorized User's Card will remain in the Rewards Program and all Points earned on the Authorized User's Card will be redeemable only by the Authorized User and not by the Business. In addition, all Points previously earned on the Authorized User's Card and not redeemed by the Business will be available for redemption only by the Authorized User of the Card. CNB reserves the right to refuse to allow Cards to be removed from the Business Household and to remain in the Rewards Program for the benefit of the Business Household.
4. Except as otherwise provided in Paragraph 3.d. of these Business Householding Program Rules, all Points earned by the Business Household are automatically aggregated from all the Contributing Cards in the Household for redemption through the Business Primary Card.
 5. Only an Authorized Redeemer may redeem the Points aggregated in the Business Household.
 6. In the event a Card is removed from the Business Household under Paragraph 3.c. of these Business Householding Program Rules, the Card will remain in the Rewards Program unless otherwise directed by the Business, through an Authorized Redeemer.
 7. If Cards are removed from the Business Household but permitted by application to remain in the Rewards Program under Paragraph 3.d. of these Business Householding Program Rules, the Points earned by use of a Card may not be included in any other Household for the purpose of aggregating Points, unless otherwise permitted by CNB.
 8. The Business, through an Authorized Redeemer, may submit an application via the City National Rewards Program website to include a Card as a Contributing Card in a Business Household established under these Business Householding Program Rules.
 9. A Business Household will be dissolved in the event the Business Primary Card or the Account under which it was issued is cancelled or terminated by either party, or permanently unavailable for use and no alternate Business Primary Card is designated. If an alternate Business Primary Card is designated, the Points in the Business Household will be retained in the Business Household. In the event no alternate Business Primary Card is designated, the Points in the

Business Household will expire and are forfeited unless CNB and the Business, through an Authorized Redeemer, otherwise agree in writing.

10. Additional Business Householding Program requests can be made by submitting an application via the City National Rewards Program website.
11. CNB reserves the right to deny any application submitted under Paragraph 3, 7, 8 or 10 of this Part for good cause. An application will typically be processed within three (3) business days of receipt.
12. Notification of a decision on any application will be provided via email to the email address provided for each Card included in the application.



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