

# Disney Rewards Dollars Terms and Conditions for Disney® Visa® Credit Cards

## Important information

- The Disney Rewards Dollars are a benefit for Disney® Visa® and Disney® Premier Visa® Credit Cardmembers that is operated and managed by JPMorgan Chase Bank, N.A. Member FDIC and is offered by Disney Rewards, LLC. These Terms and Conditions refer to Disney Visa Credit Cards and Disney Premier Visa Credit Cards collectively as the “Disney Visa Credit Cards”. Disney Visa Credit Cards are issued by JPMorgan Chase Bank, N.A. Member FDIC. You are automatically enrolled to begin earning Rewards Dollars upon approval of your Disney Visa Credit Card.
- In these Terms and Conditions, several words have special meanings and their definitions can be found at the end of these Terms and Conditions.
- These Terms and Conditions describe how you can earn and redeem your Rewards Dollars.
- Any use of your Card indicates your acceptance of these Terms and Conditions. These Terms and Conditions are binding upon you and your Authorized Users. Any actions taken by us or communications from us are effective with respect to and binding on you and your Authorized Users.
- We may make changes to these Terms and Conditions at any time and any changes will be considered part of these Terms and Conditions. Changes might cause you to lose some or all of your Rewards Dollars (whether in your Account or on your Redemption Cards).
- These Terms and Conditions make up the entire terms and conditions applicable to Rewards Dollars. We will let you know of any future changes to these Terms and Conditions by posting the updated version on DisneyRewards.com. We encourage you to check DisneyRewards.com periodically to familiarize yourself with any changes to these Terms and Conditions. In addition, Chase will provide you with 30 days’ notice (or longer if required by law) of the following types of changes:
  - › if applicable fees are added or increased
  - › if the rate at which you earn Rewards Dollars is decreased
  - › if the number of Rewards Dollars you can earn is limited
  - › if the ways in which you can use Rewards Dollars are limited or reduced
  - › if the value of Rewards Dollars is reduced
  - › if the Rewards Dollars benefit is cancelled.
- This version of the Terms and Conditions takes the place of any earlier versions.

## How you can earn Rewards Dollars

- To be eligible to earn Rewards Dollars for purchases made with a Card, you must use your Card to make Qualifying Purchases of goods and services from merchants under the terms of your Cardmember Agreement. (You may request a copy of your Cardmember Agreement by logging into your Account at Chase.com or by calling Chase at 1-888-338-9464.)
- You’ll earn Rewards Dollars on Qualifying Purchases made with a Card by you, or your Authorized Users of the Account.

Buying products and services with your Card, in most cases, will count as a Qualifying Purchase; however, the following types of transactions and purchases won’t count and won’t earn Rewards Dollars:

- › balance transfers
- › cash advances or cash-like transactions
- › travelers checks, foreign currency, money orders or wire transfers
- › lottery tickets, casino gaming chips, race track wagers or similar betting transactions
- › any checks that access your Account
- › interest
- › unauthorized or fraudulent charges
- › fees of any kind, including an annual fee, if applicable.
- We can determine, in our sole discretion, whether a particular transaction is a Qualifying Purchase.
- We can add purchase or transaction types to this list or remove purchase or transaction types from this list at any time.
- **All Disney Visa Cardmembers earn:**
  - › **1% in Rewards Dollars** for each \$1 spent on Qualifying Purchases on the Card (minus any returns or refunds).
    - For example, if you spend \$100 on a Qualifying Purchase, you will earn 1 Rewards Dollar. \$100 multiplied by 1% or .01 equals 1 Rewards Dollar.
- **Disney Premier Visa Cardmembers earn:**
  - › **An additional 1% in Rewards Dollars** for each \$1 spent on Qualifying Purchases made with your Card at:
    - Disney Locations in the U.S., or
    - at a merchant in any of the following rewards categories: gas stations, grocery stores or restaurants (For clarity, you will receive an additional 1% in Rewards Dollars on top of the standard 1% for a total of 2% on these Qualifying Purchases).
      - For example, if you spend \$100 on a Qualifying Purchase at a merchant in the restaurant category, you will earn 2 Rewards Dollars. \$100 multiplied by 2% or .02 equals 2 Rewards Dollars.
  - › **An additional 4% in Rewards Dollars** for each \$1 spent on Qualifying Purchases made with your Card directly at:
    - DisneyPlus.com, Hulu.com and ESPNPlus.com for:
      - a Disney+, Hulu or ESPN+ monthly or annual subscription, or
      - The Disney Bundle subscription, or
      - additional Disney+, Hulu and ESPN+ purchases, including Premier Access on Disney+, add-ons on Hulu, and pay-per-view events on ESPN+.

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- For clarity, you will receive an additional 4% in Rewards Dollars on top of the standard 1% for a total of 5% on these subscription purchases and additional Disney+, Hulu and ESPN+ purchases.
  - For example, if you spend \$80 on a Qualifying Purchase for a subscription or additional purchase, you will earn 4 Rewards Dollars. \$80 multiplied by 5% or .05 equals 4 Rewards Dollars.
- Your purchase of a Disney+, Hulu or ESPN+ subscription, The Disney Bundle subscription or an additional Disney+, Hulu or ESPN+ purchase will not earn an additional 4% in Rewards Dollars if your purchase is made through a third-party device or digital platform (unless such device or platform redirects to DisneyPlus.com, Hulu.com or ESPNPlus.com for purchase) or as a bundle with cable services or as another bundle.
- Disney+, Hulu and ESPN+ gift card and subscription card purchases that are purchased directly from DisneyPlus.com, Hulu.com or ESPNPlus.com will earn an additional 4% in Rewards Dollars, but such gift card and subscription purchases that are purchased from a point of sale location other than DisneyPlus.com, Hulu.com or ESPNPlus.com will not earn an additional 4% in Rewards Dollars.

› **Rewards Categories:** Merchants who accept Visa credit cards are assigned a merchant code, which is determined by the merchant or its processor in accordance with Visa procedures based on the primary types of products and services the merchant sells. Chase groups similar merchant codes into categories for purposes of making rewards offers to you. Please note:

- Chase makes every effort to include all relevant merchant codes in its listed rewards categories. However, even though a merchant or some of the items that it sells may appear to fit within a rewards category, the merchant may not have a merchant code in that category. When this occurs, purchases with that merchant won't qualify for any additional 1% or 4% in Rewards Dollars, as applicable
- Purchases submitted by you, your Authorized Users, or the merchant through third-party payment accounts, mobile or wireless card readers, online or mobile digital wallets, or similar technology will not qualify in a rewards category if

the technology is not set up to process the purchase in that rewards category

- We can determine which purchases qualify for any additional 1% or 4% in Rewards Dollars regardless of how they are identified, billed by the merchant or where the transaction occurs. For more information, see the FAQs at [DisneyRewards.com/FAQs](https://DisneyRewards.com/FAQs).
- If any calculations result in a fractional Rewards Dollar value, then the fractional amount will be rounded up to the nearest one one-hundredth (0.01) of a Rewards Dollar. For example, if a calculation results in 1.051 Rewards Dollars, you will be awarded 1.06 Rewards Dollars.

### Ways to earn bonus Rewards Dollars

- From time to time we may offer you ways to earn bonus Rewards Dollars, including through special promotions. Details and any additional terms and conditions will be provided to you at the time of the offer, including the duration of the offer and expiration date, if any, and will be considered part of these Terms and Conditions. The natural expiration of a limited time bonus offer is not a modification to the program that requires notification.

### Other information about the earning and availability of Rewards Dollars

- Rewards Dollars are earned at the close of each monthly billing cycle, based on the Qualifying Purchases made during that billing cycle, plus any bonus Rewards Dollars posted during that billing cycle, but minus any returns or refunds. If you have more returns or refunds than Rewards Dollars earned from Qualifying Purchases or bonuses, then Rewards Dollars will be deducted from your total Rewards Dollars balance and may result in a negative Rewards Dollars balance.
- Rewards Dollars earned in a monthly billing cycle are not available to be used until you see them in your Account or on your statement (usually at the end of that billing cycle). However, Rewards Dollars earned on Qualifying Purchases made near the end of a billing cycle or bonus Rewards Dollars earned through a promotion may take one or more additional billing cycles to become available.
- You'll see Rewards Dollars you've earned on Chase.com and on your monthly Card billing statement. Please note that on your Card billing statement, Disney Premier Visa Cardmembers will see the additional Rewards Dollars earned from purchases made at Disney Locations and in relevant rewards categories separately from the Rewards Dollars earned on all purchases.
- We may, from time to time, provide additional ways for you to see Rewards Dollars you've earned, such as through Chase or third-party mobile application(s).

### Value of Rewards Dollars

- Every Rewards Dollar you earn is equal to \$1 when redeeming toward eligible Disney goods and services in the U.S.

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- Unless required by law, Rewards Dollars and Redemption Cards are not your property. Rewards Dollars have no monetary value until redeemed. Rewards Dollars which have been transferred to a Redemption Card can't be redeemed for cash or its equivalent.
- Rewards Dollars are not purchasable by cash or any other form of monetary or other payment. Redemption Cards (or any remaining Rewards Dollars balance) may not be exchanged or substituted with cash, other rewards certificates, or other financial compensation regardless of the number of Rewards Dollars remaining on the Redemption Card.
- You can't transfer or move Rewards Dollars unless expressly provided for in these Terms and Conditions. Additionally, Rewards Dollars can't be transferred by operation of law, such as by inheritance, in bankruptcy or in connection with a divorce.

### How you can redeem your Rewards Dollars

- You can redeem Rewards Dollars for Disney goods and services at most Disney Locations in the U.S.
- You must order a Redemption Card and transfer Rewards Dollars from your Account to that Redemption Card to redeem them.
- You may transfer some or all of the Rewards Dollars to a Redemption Card associated with your Account.
- You may have a maximum of two Redemption Cards associated with your Account at any time.
- Rewards Dollars will transfer to a Redemption Card on a first-in, first-out basis.
- We may limit the number of Rewards Dollars that may be transferred to or stored on a Redemption Card. Rewards Dollars on a Redemption Card may not be transferred back to your Account.

### How to get a Redemption Card

- Redemption Cards are provided by Chase.
- You may request a Redemption Card through the Chase Mobile® app; online at DisneyRewards.com or Chase.com; or by calling 1-800-300-8575.
- You will need to transfer a minimum of 20 Rewards Dollars the first time you transfer Rewards Dollars to a Redemption Card. Any subsequent transfers to a new or existing Redemption Card must be at least 10 Rewards Dollars.
- Please allow up to 8 business days for delivery. In some circumstances, the delivery time may be longer.
- Expedited delivery may be available for an additional fee that will be charged to your Account. The Redemption Card will be mailed to the address on the Account, unless you authorize Chase to mail it to a different address. Applicable fees are your responsibility. Redemption Cards can't be shipped to PO Boxes or foreign addresses.
- Redemption Cards need to be activated before they can be used. To activate, call the activation number listed upon receipt.

### How to get a Redemption Card if you are visiting a Disney property

- You may go to select locations at Walt Disney World® Resort and the Disneyland® Resort to request and receive a Redemption Card. A list of these locations is available at DisneyRewards.com.
- When you receive your Redemption Card at one of the locations at Walt Disney World® Resort or the Disneyland® Resort, you will need to call the number on the back of your Card to link it to your Account, activate it, and transfer Rewards Dollars. You will need to transfer a minimum of 20 Rewards Dollars the first time you transfer Rewards Dollars to a Redemption Card. Any subsequent transfers to a new or existing Redemption Card must be at least 10 Rewards Dollars.

### Redeeming Rewards Dollars toward Disney goods and services

- Redemption Cards can be used to redeem Rewards Dollars toward Disney goods and services at most Disney Locations in the U.S. You can see a list of Disney Locations where you may currently use your Redemption Card at DisneyRewards.com/Where-To-Redeem.
- You're responsible for understanding where the Redemption Cards are accepted, the Disney goods and services that the Rewards Dollars can be redeemed toward, and the return or refund policies for specific goods and services. We recommend that you keep the receipts you receive each time you use your Redemption Card.
- You may apply Rewards Dollars on your Redemption Card toward sales tax on the price of the items for which you redeemed the Rewards Dollars.
- If the number of Rewards Dollars on your Redemption Card is greater than the price of the item purchased, the remaining balance of Rewards Dollars will remain on the Redemption Card. No cash or other financial compensation will be returned to you when the price of the item purchased is less than the number of Rewards Dollars on your Redemption Card.
- Disney merchandise redeemed with Rewards Dollars can be returned at designated Disney Locations, subject to return policies that may vary by retail location. Please have an original receipt and a valid Redemption Card available at the time of the return so that Rewards Dollars can be restored to your Redemption Card.
- Rewards Dollars on Redemption Cards can't be applied toward past purchases or past orders of goods and services.
- Third-party operating merchants and service providers are responsible for the quality and performance of any goods or services they provide. We are not responsible for any aspects of the goods and services provided by third-party operating merchants or service providers.
- Rewards Dollars are provided only for personal, family or household use.
- Use of Rewards Dollars from Redemption Cards is subject to these Terms and Conditions.

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- Disney Rewards, LLC can change where you can use your Redemption Card at any time.

### *Managing your Rewards Dollars*

- You can go to [DisneyRewards.com](https://DisneyRewards.com) or call the number on the back of your Card, for a variety of activities helpful in managing your Rewards Dollars including:
  - › Checking the balance on your Redemption Card. We don't send summaries of Redemption Card activity. It's your responsibility to keep track of the activity on your Redemption Card
  - › Transferring additional Rewards Dollars from your Account to a new or existing Redemption Card. After your first transfer of 20 Rewards Dollars, all subsequent transfers to an existing or new Redemption Card need to be at least 10 Rewards Dollars.
- You must promptly report lost, stolen or damaged Redemption Cards to Chase by calling 1-800-436-7999. Chase will cancel any lost, stolen or damaged Redemption Card and provide you with a replacement Redemption Card.
  - › The replacement Redemption Card will include the number of Rewards Dollars that was on your lost, stolen or damaged Redemption Card as of the time you notified Chase. Any Rewards Dollars used prior to that time, whether by you or anyone else, cannot be restored.

### *Rewards Dollar expiration*

- Rewards Dollars in your Account won't expire as long as your Account is open and you don't lose them for any of the reasons described in the "How you could be prohibited from earning or redeeming Rewards Dollars or could lose Rewards Dollars" section of these Terms and Conditions.
  - › Rewards Dollars transferred from your Account to a Redemption Card will never expire

### **Pay Yourself Back® for all Disney Visa Cardmembers**

- You can redeem Rewards Dollars for a statement credit using Pay Yourself Back toward purchases made with your Disney Visa Card or Disney Premier Visa Card at select Disney Locations in the U.S., [DisneyStore.com](https://DisneyStore.com), and at [DisneyPlus.com](https://DisneyPlus.com), [Hulu.com](https://Hulu.com) and [ESPNPlus.com](https://ESPNPlus.com), within 90 days from the purchase date. For the most updated list of Disney Locations in the U.S., visit [DisneyRewards.com/Where-To-Redeem](https://DisneyRewards.com/Where-To-Redeem). Purchases made with a Redemption Card are not eligible for Pay Yourself Back.
- Each Rewards Dollar you redeem for a statement credit toward Qualifying Purchases using Pay Yourself Back is worth \$1.00 (one U.S. dollar) in statement credits.
- Go to [Chase.com/DisneyPayYourselfBack](https://Chase.com/DisneyPayYourselfBack) or call the number on the back of your Card to request to redeem for a statement credit using Pay Yourself Back.
- Statement credits will post to your Account within 3 business days of a request to redeem and will appear on your Card billing statement within 1-2 billing cycles.

- Statement credits will reduce your Account balance. Unless the total amount of credits and payments applied to your Account between the statement closing date and the payment due date equal or exceed your statement balance, you are still required to pay your minimum payment or your remaining statement balance, whichever is less, by the payment due date.
- All statement credit redemptions of Reward Dollars using Pay Yourself Back are considered final and may not be returned, re-deposited or cancelled.
- Categories, eligible merchants and purchase transaction eligibility may change from time to time without notice.
- We'll let you know about any maximum amounts, as well as any additional terms and conditions, before you use your Rewards Dollars.
- We can determine which Disney Visa Card or Disney Premier Visa Card purchases qualify for a statement credit using Pay Yourself Back.
- Redemption Cards are not redeemable for statements credits using Pay Yourself Back.

### **Pay Yourself Back® for Disney Premier Visa Cardmembers**

- Disney Premier Visa Cardmembers can also redeem Rewards Dollars for a statement credit using Pay Yourself Back toward airline purchases when made directly with the airline with the Disney Premier Visa Card within 90 days from the purchase date. Purchases made with third-party providers and travel agencies are not eligible.
- All terms applicable to Pay Yourself Back for Disney Qualifying Purchases, as set forth above, apply equally to Pay Yourself Back for airline purchases.

### *Other important information about Rewards Dollars and Redemption Cards*

- You are responsible for how Rewards Dollars are accessed, including those used or transferred to a Redemption Card.
- Redemption Cards are not an FDIC insured deposit, a credit card, a debit card or a stored value card with monetary value. You understand that by using the Redemption Card, you may not be able to make certain claims or use defenses that may be available to you if you use a credit, charge, debit or stored value card with monetary value.
- Disney Rewards, LLC, at its sole discretion, will resolve any questions regarding eligibility for the earning, posting to your Account, transfer to a Redemption Card or redemption of Rewards Dollars.
- Redemption Cards are not valid outside the U.S.

### **How you could be prohibited from earning or redeeming Rewards Dollars or could lose Rewards Dollars**

- We may temporarily prohibit you from earning Rewards Dollars or using Rewards Dollars you've already earned in your Account if we suspect you've engaged either in fraudulent activity related to your Account or the program or

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in Misuse. You can begin earning and using Rewards Dollars again in the next billing cycle after you make a payment to your Account sufficient to become current or when we otherwise no longer suspect fraud of the Account or the program or Misuse.

- You will immediately lose all Rewards Dollars in your Account if your Account status changes, or your Account is closed, for fraudulent activity related to your Account or the program or for Misuse, or we terminate your eligibility for the Rewards Dollars benefit under these Terms and Conditions.
- If your Account is closed for any other reason or you voluntarily close your Account, you'll have at least 30 days from the date your Account is closed to transfer your Rewards Dollars to a Redemption Card or redeem for a statement credit using Pay Yourself Back toward Qualifying Purchases made with your Disney Visa Card or Disney Premier Visa Card, as long as you don't lose them for any of the reasons described in these Terms and Conditions. If you don't use your Rewards Dollars during that time, you'll lose them unless limited or prohibited by law, in which case your unused Rewards Dollars will be automatically redeemed for an Account statement credit.
- If we're notified of your death, your Rewards Dollars will be automatically redeemed for an Account statement credit.
- We, in our sole discretion, can determine whether suspension or termination of your eligibility to earn or use Rewards Dollars is appropriate. These rights are in addition to any other remedy that may be available to us under applicable law. We can make appropriate adjustments as needed to any Rewards Dollars in your Account or on Redemption Cards. We won't reinstate Rewards Dollars you lose, unless we've made an error.

### Other general terms and conditions you should know

- The ability to earn and use Rewards Dollars is offered at our discretion for the benefit of Cardmembers only. We may cancel or modify the Rewards Dollars benefit at any time. Any modification or cancellation of the Rewards Dollars benefit may reduce or eliminate earned Rewards Dollars in your Account or on Redemption Cards.
- We are not responsible for any disputes you may have with your Authorized Users about the earning or use of Rewards Dollars (whether in the Account or on Redemption Cards).
- Earn and use of Rewards Dollars may result in miscellaneous income received from Chase and we may be required to send you, and file with the IRS, a Form 1099-MISC (Miscellaneous Information) or Form 1042-S (Foreign Person's U.S. Source Income Subject to Withholding) for the year in which you participate and are awarded the benefits of the program. You are responsible for any tax liability related to participating in the program. Please consult your own tax advisor if you have any questions about your personal tax situation.
- The third-party operating merchants and service providers that support the redemption of Rewards Dollars are not affiliated with us and are not sponsors or co-sponsors of

Rewards Dollars. All third-party operating merchant and service provider names, logos, and marks are used with permission and are the property of their respective owners. Third-party operating merchants and service providers are subject to change without notice.

- You understand that we exchange information about you and your Account and how you earn and use Rewards Dollars. You also agree and authorize Disney Rewards, LLC to freely disclose information with respect to your Redemption Card or any redemption requests you make to any affiliate of Disney Rewards LLC, or any third party where it is necessary for completing the redemption request; or in order to verify the existence and condition of your Redemption Card; or in order to comply with legal process, subpoena or other mandatory disclosure requirements; or when we believe it is necessary to investigate, prevent, or take action regarding illegal activities, suspected fraud, situations involving potential threats to the physical safety of any person, or violations of these Terms and Conditions.
- We may assign our rights and obligations to a third party, who will then be entitled to any of our rights that we assign to them.
- Chase, Disney Rewards, LLC, and their respective affiliates, directors, officers, employees, agents, contractors, and third-party service providers make no representations or warranties, either express or implied, including, those of merchantability, fitness for intended use or a particular purpose and otherwise arising by law, custom, usage, trade practice, course of dealing or course of performance. You release Chase, Disney Rewards, LLC, and their respective affiliates, directors, officers, employees, agents, contractors, and third-party service providers, from all liability arising out of or related to all activity in connection with the Rewards Dollars benefit, including but not limited to, earn of Rewards Dollars and any redemption of Rewards Dollars toward products or services.
- You agree to indemnify and hold Chase, Disney Rewards, LLC, and their respective affiliates, directors, officers, employees, agents, contractors, and third-party service providers harmless from and against any loss, damage, liability, cost, or expense of any kind (including attorneys' fees) arising from your or your Authorized User's: use of Rewards Dollars, any Misuse or fraud or relating to Rewards Dollars, violation of these Terms and Conditions and/or violation of any applicable law or the rights of any third party.
- You will not be able to earn or use Rewards Dollars if prohibited by federal, state, or local law.
- These Terms and Conditions and the earn and use of Rewards Dollars are governed by federal law, as well as the law of California, and will apply no matter where you live or where you earn or use Rewards Dollars.
- We may enforce these Terms and Conditions at any time. We may delay enforcement without losing our right to enforce these Terms and Conditions at a later time. If any term is found to be unenforceable, we may still enforce the other

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terms.

### Communications and Telephone Monitoring

- Chase may send communications about Rewards Dollars to you at any mailing or email address in our records.
- Please let Chase know right away about any changes to your contact information using the Cardmember Services address on your Card billing statement or call the Chase phone number on the back of your Card.
- You agree that Chase and its third-party service providers may listen to and record telephone calls as part of providing services related to the Rewards Dollars.

### Definition of special terms in these Terms and Conditions

- “Account” means your Disney Visa or Disney Premier Visa Credit Card account that earns Disney Rewards Dollars
- “Authorized User” means anyone you permit to use your Account
- “Card” means any Disney Visa or Disney Premier Visa Credit Card, or Account number used to access your Account
- “Chase” means JPMorgan Chase Bank, N.A. Member FDIC and its affiliates
- “Disney Locations” means Disney branded point of sale locations in the U.S. (owned and operated by Disney Rewards, LLC and its affiliates) as well as a select number of other locations owned and operated by third parties where Disney Rewards Dollars may be redeemed
- “Misuse” means the improper use of the program, Card, or Account in a manner inconsistent with these Terms and Conditions that you’ve agreed to, including the Cardmember Agreement.
  - › Examples of Misuse include, but are not limited to:
    - your failure to make the minimum payment on your Account when due;
    - buying or selling Rewards Dollars;
    - selling, or participating in the sale or exchange of, gift cards, travel or other items of value obtained through use of Rewards Dollars;
    - repeatedly opening or otherwise maintaining credit card accounts for the purpose of generating Rewards Dollars;
    - manufacturing spend for the purpose of generating Rewards Dollars;
    - moving or transferring Rewards Dollars to an ineligible third party or Account.
- “Pay Yourself Back” means a statement credit that can be redeemed using Rewards Dollars earned toward Qualifying Purchases made with your Disney Visa or Disney Premier Visa Card
- “Qualifying Purchases” means the amount of your retail purchases of goods and services (minus any returns or refunds) that qualify for Disney Rewards Dollars in a billing cycle. (Detail on which purchases will qualify and how Rewards Dollars are earned is provided in the section of

these Terms and Conditions titled *How you can earn Rewards Dollars.*)

- “Redemption Card” means a Disney Rewards Redemption Card
- “Rewards Dollars” means Disney Rewards Dollars earned under these *Disney Rewards Dollars Terms and Conditions for Disney Visa Credit Cards*
- “Terms and Conditions” means all of the information provided in this document and any additional terms and conditions listed on the back of the Redemption Card
- “we,” “us,” and “our” mean Disney Rewards, LLC and Chase
- “you,” “your” and “cardmember(s)” mean the person(s) responsible for the Account and for complying with these Terms and Conditions.

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