

BANK OF AMERICA®
PREMIUM REWARDS® ELITE CREDIT CARD

Benefits & Rewards

BANK OF AMERICA 

Welcome to the Bank of America® Premium Rewards® Elite credit card



We invite you to experience the credit card that allows you to earn rewards on your purchases and gives you access to an exceptional suite of benefits, services and experiences — all curated to complement your lifestyle.

And, when combined with a Bank of America Preferred Rewards® membership, you can earn even more rewards.*



*Certain terms, conditions and exclusions apply. Please refer to pages 22 – 30 for further details.

Elite rewards for your purchases and your relationship

4 Many ways to earn, many opportunities to redeem

7 Travel perks to take you further

16 Exclusive experiences and benefits

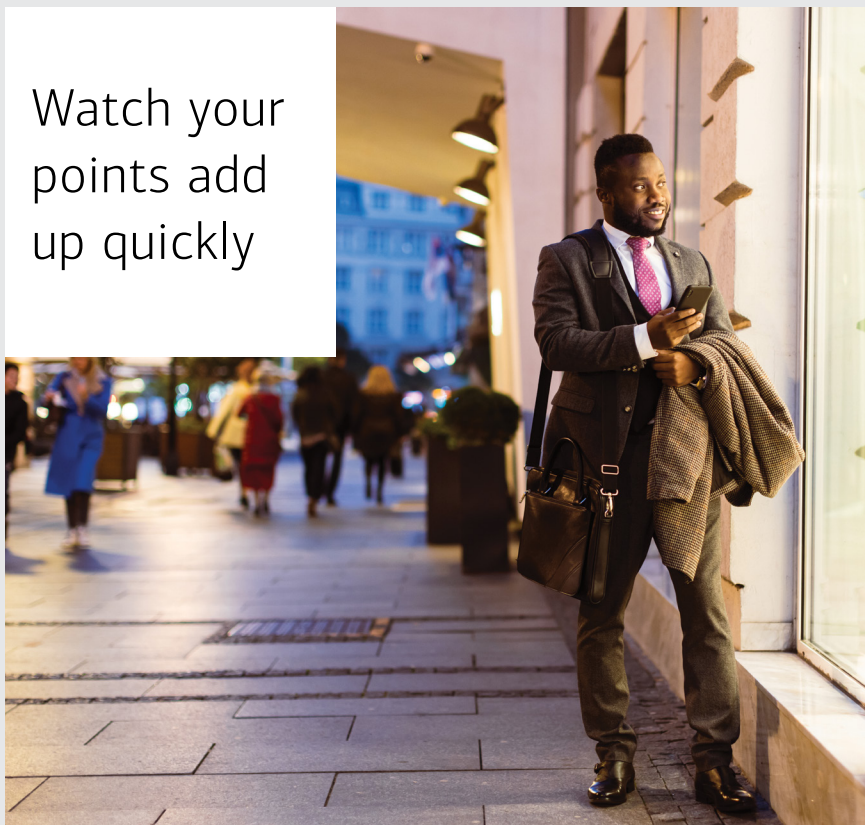
19 Your security is our top priority

Unlimited points earning & flexible rewards



MANY WAYS TO EARN, MANY OPPORTUNITIES TO REDEEM

Watch your
points add
up quickly



Earn unlimited 2 points for every dollar spent on travel and dining purchases and unlimited 1.5 points per dollar on all other purchases.

Use your points as you please — they don't expire as long as your account remains open, and there's no limit to the number of points you can earn.

*Plus, if you're enrolled in the Bank of America Preferred Rewards® program, you earn 25% to 75% more points on every purchase based on your tier. That means you could earn 2.5 to 3.5 points per \$1 spent on travel and dining purchases and 1.87 to 2.62 points per \$1 spent on all other purchases.**

*Certain terms, conditions and exclusions apply. Please refer to pages 22 – 30 for further details.

CHOOSE FROM FLEXIBLE REWARDS

You choose how you want to be rewarded. Redeem your points for travel, cash rewards, a statement credit, distinctive experiences or gift cards.

Travel

Get **20% savings** on airfare paid for with points through the Bank of America Travel Center. You can also book hotels and rental cars with points.*

Cash rewards

Redeem your points for cash rewards as a deposit into Bank of America checking or savings accounts, for credit to eligible Merrill investment accounts, including 529 accounts, or as a statement credit to your Bank of America credit card.

Concierge

Redeem points for travel, experiences and more through our full-service Concierge.

Gift cards

Choose from a wide selection of gift cards from premium brands, preferred retailers and popular restaurants.

To redeem points for travel, log in to bankofamerica.com/travel or call the Concierge 24/7 at 844.968.3901.

To redeem points for cash rewards or gift cards, log in to bankofamerica.com or call the number on the back of your card.

*Rates and inventory are limited to what is available through the Bank of America Travel Center and may not reflect all that is available through other sales channels.

Valuable air travel credits, savings &
exclusive hotel upgrades, amenities and more



AIR

Get up to \$300 annually in Airline Incidental Statement Credits

Infuse comfort into your travels with up to \$300 in Airline Incidental Statement Credits annually for qualifying purchases with participating airlines such as airline lounge fees, seat upgrades, baggage fees and in-flight services — automatically applied to your Premium Rewards Elite credit card statement.

For more information, log in to bankofamerica.com or call Client Care 24/7 using the number on the back of your card.

Receive up to \$120 in statement credits for Global Entry or TSA PreCheck®

A Visa Infinite® benefit

Apply for expedited airport security processing, either Global Entry or TSA PreCheck®, using your Premium Rewards Elite card to pay your application fee(s) and receive up to \$120 in statement credit(s) every four years.

For more information about Global Entry and the application process, visit cbp.gov/global-entry/about.

For more information about TSA PreCheck® and the application process, visit tsa.gov/precheck.

Save 20% on airfare when you pay with points

Save 20% on domestic or international airfare for any class when you pay with points through the Bank of America Travel Center.*

To learn more, log in to bankofamerica.com/travel or call the Concierge 24/7 at 844.968.3901.

*Rates and inventory are limited to what is available through the Bank of America Travel Center and may not reflect all that is available through other sales channels.



Add worldwide airport VIP lounge access to your travel plans

As a Premium Rewards Elite cardholder, you can enjoy free unlimited access to over 1,300 airport lounges and experiences worldwide* with up to four complimentary Priority Pass™ Select Memberships.

Learn more about your benefits at myvisainfinite.com/premiumrewardselite.

*Number of lounges and experiences is subject to change. It may take 7 to 10 days before you can enroll. Certain terms, conditions and exclusions apply. Please refer to pages 22 – 30 for further details.



ESPERANZA RESORT | CABO SAN LUCAS, MEXICO

HOTEL

Expect the ultimate hotel experience,
from booking to checkout

A Visa Infinite benefit

The Visa Infinite Luxury Hotel Collection offers an unparalleled experience with a premium collection of benefits like VIP status, complimentary daily breakfast, an upgrade when available, and a special amenity unique to each property.

To learn more or to make a reservation, call the Concierge 24/7 at 844.968.3901 or visit myvisainfinite.com/premiumrewardselite.

Use your Premium Rewards Elite card
for enhanced benefits with Relais & Châteaux

A Visa Infinite benefit

Enjoy a complimentary room upgrade (based on availability), VIP welcome and complimentary daily breakfast for all members of your party (available at select properties)* with Relais & Châteaux, a prestigious collection of approximately 500 independently owned luxury properties worldwide.

View the full list of properties
at relaischateaux.com.

To learn more or to make a reservation,
call the Concierge 24/7 at 844.968.3901
or visit [myvisainfinite.com/
premiumrewardselite](https://myvisainfinite.com/premiumrewardselite).

*Complimentary breakfast available at approximately 200 participating properties.

Must book 72 hours in advance through the Concierge. Limited to stays of up to 7 consecutive nights.

See relaischateaux.com/us/osp/visainfinite-us for a list of participating properties.

Certain terms, conditions and exclusions apply. Please refer to pages 22 – 30 for further details.

CAR

Your Premium Rewards Elite card unlocks special car rental benefits

Book with your Premium Rewards Elite card and get VIP amenities, complimentary status upgrades, and discounts with Avis[®], Hertz[®] and National[®].

Receive complimentary Avis President's Club[®] membership and save up to 30% off base rates on qualifying rentals with Avis[®]

Premium Rewards Elite cardholders can take advantage of complimentary Avis President's Club membership and save up to 30% off base rates on qualifying rentals. Also includes free weekend rentals and up to 10% off base rates on Select Series rentals.



Call the Concierge for more details or go to [avis.com/visainfinite](https://www.avis.com/visainfinite) to book your car rental online.

Enjoy special savings, faster service, extra hours on returns and Hertz Gold Plus Rewards[®] bonus points

Premium Rewards Elite cardholders who are enrolled in Hertz Gold Plus Rewards[®] can unlock additional car rental privileges with Hertz. Enjoy special savings, faster service, extra hours on returns for U.S. rentals and Hertz Gold Plus Rewards bonus points. Plus, choose from the largest electric vehicle rental fleet in North America.

For full Terms & Conditions, to book your car rental online or to enroll in Hertz Gold Plus Rewards today, go to [hertz.com/visainfinite](https://www.hertz.com/visainfinite).

Certain terms, conditions and exclusions apply. Please refer to pages 22–30 for further details.



Complimentary Emerald Club® Executive level membership and save up to 25% when you rent with National® Car Rental

Receive faster services, special offers and upgrades with complimentary Emerald Club® Executive level membership. Also, save up to 25% on qualifying National® rentals of any size car at participating locations in the U.S., Canada, Latin America and the Caribbean.

Visit nationalcar.com/offer/infinite to book your car rental online or call the Concierge for more details.





DELUXE TRAVEL BENEFITS & COVERAGES

Benefits and protection on the go

No foreign transaction fees: Whether you're abroad or shopping with an international merchant, you don't have to worry about a foreign transaction fee on any purchases.

Trip cancellation or trip interruption: Receive reimbursement for the common carrier passenger fare in the event of trip cancellation or trip interruption.*

Baggage delay: Coverage is provided in excess of other insurances to reimburse you for the emergency purchase of essential items if your baggage is delayed.*

Plus, even more with these Visa Infinite benefits

Emergency evacuation/repatriation of remains coverage: Provides up to \$100,000 for evacuation expenses that result from an injury or illness on a trip that is paid for with your covered Visa Infinite account. Benefits are provided for expenses that are not paid or payable by other medical insurance. If you, your immediate family member or domestic partner should die during a covered trip, the benefit will pay reasonable covered expenses up to \$10,000 to return the body to your residence.*

*Certain terms, conditions and exclusions apply. In order for coverage to apply, you must use your covered Visa Infinite account to secure transactions. Please refer to your Guide to Benefits for further details. Certain terms, conditions and exclusions apply. Please refer to pages 22–30 for further details.

Travel & emergency assistance services: Provides emergency assistance and referral services. The Benefit Administrator can connect you with the appropriate local emergency and assistance resources available when you are away from home, 24 hours a day, 365 days a year.*

Roadside Dispatch®: Access referral services such as towing and roadside repairs.*

Auto rental collision damage waiver: You can be reimbursed for damages caused by theft or collision up to the actual cash value of a rental vehicle with an original manufacturer's suggested retail price of up to \$75,000 when new.†

Travel accident insurance: Provides accidental death or dismemberment insurance while traveling on a common carrier when the entire fare is charged to your card. Travel accident insurance provides coverage up to \$1,000,000.†

Trip delay: Provides coverage up to a maximum of \$500 for each purchased ticket, for the reasonable additional expenses incurred when a trip you purchased with your covered account is delayed for more than 6 hours or requires an overnight stay.†

Lost luggage reimbursement: You can be reimbursed for the difference between the value of the amount claimed and the common carrier's payment up to \$3,000 per trip provided your checked luggage and/or carry-on baggage and/or its contents are lost due to theft or misdirection by the common carrier.†

To learn more, visit myvisainfinite.com/premiumrewardselite or call the Benefits Administrator at 866.848.3643 (outside the U.S. call collect 804.673.8361). For Roadside Dispatch assistance, call 800.847.2869.

*Certain terms, conditions and exclusions apply. Please refer to your Guide to Benefits for further details.

†Certain terms, conditions and exclusions apply. In order for coverage to apply, you must use your covered Visa Infinite account to secure transactions. Please refer to your Guide to Benefits for further details.

Touches of luxury for everyday life & benefits
and experiences for extraordinary adventures



LIFESTYLE CREDIT

Receive up to \$150 annually in statement credits for lifestyle conveniences

Get up to \$150 in statement credits annually to make your everyday life a little easier. Cover food delivery, your favorite video streaming service, fitness subscriptions or rideshare services for qualifying purchases with participating merchants.

To learn more, call Client Care 24/7 using the number on the back of your card.



FULL-SERVICE CONCIERGE

Count on your 24/7 Concierge* to book your travel, dinner reservations, event tickets and more

Open the door to unique experiences, book travel, make dinner reservations and more with your complimentary Concierge.*

To learn more, call the Concierge 24/7 at 844.968.3901.

VISA DINING COLLECTION OPENTABLE BENEFIT

A Visa Infinite benefit

Unlock access to primetime reservations at some of the hottest restaurants. All you need is OpenTable and your Premium Rewards Elite card to get started. Add your card today. Restrictions apply. See Terms & Conditions.

To learn more, visit [OpenTable.com/VisaDining](https://www.opentable.com/visadining).

*Premium Rewards Elite cardholders are responsible for the payment of any and all charges associated with any goods, services, reservations or bookings purchased or arranged by the Concierge on cardholders' behalf. Any such purchases or arrangements are solely between the cardholder and the respective merchant, and Visa is not a party to the transaction. All goods and services subject to availability.

Certain terms, conditions and exclusions apply. Please refer to pages 22–30 for further details.



**Enjoy special offers,
elevated reward status
and access to private
clubs with the Premium
Rewards Elite card
at Troon**

GOLF BENEFIT BY TROON®

A Visa Infinite benefit

Access over 20 private Troon Privé golf clubs at the special rate of \$99 per player per round with up to three guests when you use your Premium Rewards Elite card. Cardholders also receive complimentary Platinum Troon Rewards® Status (or an upgrade to Platinum for existing members) and save 20% or more on golf fees, merchandise and lessons. Certain restrictions apply. See complete Troon Rewards Visa Infinite Benefit Terms & Conditions.

Visit troongolfrewards.com/visainfinite to sign up and book tee times today.

Confidently use your card with premium security
& protection benefits



Your
security is
our priority



You're covered with premium security and protection benefits

\$0 Liability Guarantee: To be covered, don't share personal or account information with anyone. Access to funds next business day in most cases, pending resolution to claim.

Contactless card: Simply tap to pay where you see the Contactless Symbol. You can make purchases quickly, easily and securely at millions of locations.

Early fraud warning: Detects changes in spending patterns using leading behavioral technology and data analysis to alert you as soon as fraud is suspected.

Visa chip technology: Shop with confidence knowing that your card has chip technology. The chip provides additional security only when used at a chip-enabled terminal since the data stored on the chip is more difficult to counterfeit. You can take advantage of this greater security in more than 200 countries around the world, where chip cards are accepted.

Personal identity theft: Provides reimbursement up to \$15,000 for covered expenses you incur to restore your identity as a result of a covered stolen identity event.*

Plus, even more with these Visa Infinite benefits

Return protection: If you try to return an eligible item of personal property within 90 days from the date of purchase and the merchant refuses to take it back, you can be refunded up to \$300 per item, excluding shipping and handling (and up to a maximum of \$1,000 annually per cardholder account).†

Extended warranty protection: For eligible products purchased with your covered card, Extended Warranty extends the original manufacturer's U.S. warranty by 1 year on eligible warranties of 3 years or less.†

Purchase security: Provides coverage for eligible items you purchase with your covered card if damaged or stolen within 90 days from the date of purchase. Coverage is limited to a maximum of \$10,000.†

To learn more, visit myvisainfinite.com/premiumrewardselite.

*Certain terms, conditions and exclusions apply. Please refer to your Guide to Benefits for further details.

†Certain terms, conditions and exclusions apply. In order for coverage to apply, you must use your covered Visa Infinite account to secure transactions. Please refer to your Guide to Benefits for further details.

Certain terms, conditions and exclusions apply. Please refer to pages 22–30 for further details.

ALL OFFERS MUST BE CHARGED IN FULL TO A BANK OF AMERICA® PREMIUM REWARDS® ELITE CARD. SEE BELOW FOR DETAILS.

Offers, rewards & benefits referenced in this guide are available to the Bank of America® Premium Rewards® Elite cardholder ("cardholder") and do not apply to any other Bank of America or Visa cards. All offers must be charged in full to the Bank of America® Premium Rewards® Elite card ("Card").

Program subject to change. Certain terms, conditions and exclusions apply. Cardholders should refer to the Rewards Program Rules and Guide to Benefits for more information.

REWARDS

PROGRAM SUMMARY

Bank of America® Premium Rewards® Elite Bank of America® Premium Rewards® Elite Program Information. How You Earn Points: Earn points when you use this card to make purchases; returns, credits and adjustments to this card will be deducted from purchases, even if this card was not the original payment method ("Net Purchases"). The following transactions are not considered purchases and will not earn points: Balance Transfers and Cash Advances (each as defined in your Credit Card Agreement), fees, interest charges, fraudulent transactions and certain other charges.

1.5 Points: Earn 1.5 base points for every \$1 spent on Net Purchases (non-Travel and Dining Category) charged to the card each billing cycle.

2 Points: Earn 2 points (consisting of .5 bonus points and 1.5 base points) for every \$1 spent on Travel and Dining Net Purchases charged to the card each billing cycle.

Travel and Dining Category: Dining includes Restaurants, including Fast Food, Caterers, and Drinking Establishments, such as Bars or Taverns. Travel includes: airlines, hotels, motels, timeshares, trailer parks, motor home and recreational vehicle rentals, campgrounds, car rental agencies, truck and trailer rental, cruise lines, travel agencies, tour operators and real estate agents, operators of passenger trains, buses, taxis, limousines, ferries, boat rentals, parking lots and garages, tolls and bridge fees, tourist attractions and exhibits like art galleries, amusement parks, carnivals, circuses, aquariums, zoos and the like. Purchases from some merchants that provide travel-related goods and services will not be eligible, like in-flight goods and services, and duty-free airport purchases.

Travel and Dining Category Processing: Merchants are assigned a merchant category code (MCC) based on the merchant's primary line of business. We do not determine which MCC a merchant chooses to classify itself. We group similar MCCs into Categories to help you earn rewards on purchases made at specific merchants. Your purchase may not qualify to receive the Travel and Dining Category earn rate if the merchant does not process transactions under the MCC that corresponds with the Travel and Dining Category, or your purchase is processed through a third-party payment account, mobile/wireless card reader, digital wallet not supported by Bank of America or similar technology where the technology does not support transmission of MCCs. For those Net Purchases, you will earn 1.5 base points per \$1. Not all merchants accept all credit cards.

How You Use Your Points: Points are available for redemption for travel, gift cards, concierge services and cash rewards at a value of 1% of the amount of points redeemed (1 point = \$0.01 in rewards value). Cash rewards are issued for a U.S. dollar sum in the form of a statement credit, an electronic deposit to a Bank of America® checking or savings account, or a contribution to an eligible Cash Management Account® with Merrill.

How You May Lose Rewards: As long as your card account remains open with active charging privileges, points do not expire. However, If the owner(s) of the card account voluntarily closes the card account or we close the card account for inactivity, you must redeem the points within ninety (90) days after closing. If we close your card account for any other reason you will lose your points immediately.

Rewards Program Rules: Program Rules containing additional details will be sent to you with your new account materials. Other significant terms apply. Program subject to change.

PREFERRED REWARDS PROGRAM ELIGIBILITY

You can enroll, and maintain your membership, in the Bank of America Preferred Rewards® program if you have an active, eligible personal checking account with Bank of America® and maintain the balance required for one of the balance tiers. The balance tiers are \$20,000 for the Gold tier, \$50,000 for the Platinum tier, \$100,000 for the Platinum Honors tier, \$1,000,000 for the Diamond tier and \$10,000,000 for the Diamond Honors tier. Balances include your combined, qualifying Bank of America deposit accounts (such as checking, savings, certificate of deposit) and/or your Merrill investment accounts (such as Cash Management Accounts, 529 Plans). You can satisfy the combined balance requirement for enrollment with either:

1. a three-month combined average daily balance in your qualifying deposit and investment accounts, or
2. a current combined balance, provided that you enroll at the time you open your first eligible personal checking account and satisfy the balance requirement at the end of at least one day within 30 days of opening that account.

Refer to your Personal Schedule of Fees for details on accounts that qualify towards the combined balance calculation and receive program benefits, available at bankofamerica.com/fees. Eligibility to enroll is generally available three or more business days after the end of the calendar month in which you satisfy the requirements. Benefits become effective within 30 days of your enrollment, or for new accounts within 30 days of account opening, unless we indicate otherwise. Bank of America Private Bank clients qualify to enroll in the Diamond Tier regardless of balance, and may qualify for the Diamond Honors tier based on their qualifying Bank of America, Merrill and Private Bank balances. Certain benefits are also available without enrolling in Preferred Rewards if you satisfy balance and other requirements. For details on Bank of America employee qualification requirements, please call Employee Financial Services or, refer to the Bank of America intranet site. Employees of companies participating in the Bank of America Employee Banking and Investing Program may be eligible to participate on customized terms. Refer to go.bofa.com/cebi-faq for details.

CREDIT CARD PREFERRED REWARDS BONUS

Enrolled members with Bank of America® Premium Rewards® Elite credit cards can receive a Preferred Rewards bonus of 25% for the Gold tier, 50% for the Platinum tier, or 75% for the Platinum Honors, Diamond or Diamond Honors tier on each purchase. That means a purchase that earns 100 base points will actually earn 125, 150 or 175 points based on your tier when the purchase posts to your account. Travel and dining purchases — which earn 1.5 base points and 0.5 bonus points per dollar spent — will also qualify for a Preferred Rewards bonus. For example, a \$100 travel or dining purchase that earns 200 points (150 base + 50 bonus points) will actually earn 250, 300 or 350 points based on your tier when the purchase posts to your account. You will not receive the Preferred Rewards bonus when you redeem your Points. The Preferred Rewards bonus is not applied to any account-opening bonus, if applicable. Other terms and conditions apply. Additional details about the Preferred Rewards bonus are available in your card's Program Rules, which are mailed upon account opening and are accessible through the rewards redemption site via Online Banking or by calling the number on the back of your card.

TRAVEL

\$300 AIRLINE INCIDENTAL STATEMENT CREDIT

You are eligible for a statement credit of up to \$300 each calendar year if you make qualifying airline incidental fee transactions with select U.S.-domestic airline carriers. To qualify, you must use your Premium Rewards Elite credit card to pay all airline incidental fee transactions. Allow 2–3 weeks from qualifying for the statement credit to post to your account. You are responsible for payment of all charges until the statement credit posts to your account. Your account must be open with active charging privileges at the time of statement credit fulfillment. Qualifying transactions are those purchases made on domestic-originated flights on certain U.S. domestic airline carriers that include: preferred seating upgrades, ticket change/cancellation fees, checked baggage fees, in-flight entertainment, onboard food and beverage charges, and airport lounge fees affiliated with eligible airline carriers. Airline ticket purchases, mileage point purchases, mileage point transfer fees, gift cards, duty-free purchases, award tickets and fees incurred with airline alliance partners do not qualify. Airline incidental fee transactions must be separate from airline ticket charges. The airlines must submit the ancillary fees under the appropriate merchant category code (MCC), industry code or required service or product identifier to be identified as a qualifying airline incidental fee transaction. Your purchase may not qualify to receive the statement credit if your purchase is processed through a third-party payment account, mobile/wireless card reader, digital wallet not supported by Bank of America or similar technology where the technology does not support transmission of the designated identifiers. Eligible travel expenses that qualify for the Airline Incidental Credit must appear under one of the following Airline MCCs: 3000, 3001, 3058, 3063, 3066, 3132, 3174, 3196 or 3256. Purchases made with the following U.S. domestic airline carriers will not qualify for the Airline Incidental Statement Credit: Allegiant Air, Spirit Airlines, and Sun Country Airlines.

AIRPORT SECURITY STATEMENT CREDIT

You are entitled to up to \$120 in statement credits per account every four years in connection with the TSA PreCheck® or Global Entry program when you use your Premium Rewards® Elite credit card to pay the application fee(s). Statement credits, not to exceed a total of \$120, will be applied in the order that the qualifying transactions posted to your account. Allow 2–3 weeks from qualifying, for the statement credit to post to your account. You are responsible for payment of all charges until the statement credit posts to your account. Your account must be open with active charging privileges at the time of statement credit fulfillment. TSA PreCheck® is a U.S. Government program, operated by the U.S. Transportation Security Administration (TSA). Global Entry is a U.S. Government program, operated by U.S. Customs and Border Protection (CBP). Bank of America has no control over either program including, but not limited to, applications, approval process or enrollment, or fees charged by CBP or TSA, and no liability regarding the Global Entry or TSA PreCheck® programs. For complete details on the TSA PreCheck® program, go to tsa.gov/PreCheck. For complete details on the Global Entry program, go to cbp.gov/global-entry/about. The TSA PreCheck® trademark is used with the permission of the U.S. Department of Homeland Security.

LOUNGE ACCESS

Priority Pass Select™

Through the Priority Pass Select program, enrolled Bank of America® Premium Rewards® Elite Visa Infinite® cardholders will receive 12-month Priority Pass Select membership(s) to access airport VIP lounges worldwide currently participating in the Priority Pass Select program with their accompanying guests, regardless of their choice of airline, class of ticket or membership in an airline lounge program.

- You must be an eligible Bank of America Visa Infinite cardholder to participate. Eligibility for this offer is determined by Bank of America. Provided you meet the issuer-determined eligibility requirements, Bank of America will allow enrollment up to four persons as member(s) in the Priority Pass Select program, without charge of a membership fee. As a Priority Pass Select member, you and your guest(s)

can enjoy complimentary lounge visits at 1,300 airport lounges and experiences. The number of lounges and experiences is subject to change. Lounge benefits, services and facilities differ by location and may only be available at an additional charge. Please refer to the Priority Pass Conditions of Use (prioritypass.com/en/conditions-of-use) for any additional questions regarding the program.

- Provided the Priority Pass Select membership benefit is still being offered by Bank of America and the card under which you originally enrolled is still eligible, your membership(s) will be automatically renewed for another year at no additional cost, unless you cancel your membership by calling Priority Pass Select at +1 800 352 2834 (toll-free in USA/Canada/Mexico) or +1 972 735 0536 (outside of North America). Once the renewal is processed, the digital membership expiration date will be updated on your Priority Pass profile(s). If the Priority Pass Select benefit is no longer being offered by Bank of America or the card under which you originally enrolled is no longer eligible for the benefit, your membership(s) will not automatically be renewed, but you will be given the opportunity to renew with Priority Pass Select at the applicable retail rate on Priority Pass then current standard terms. Enrollment is limited to four individuals for the life of the account. We cannot remove an existing member to add another.

For access to a participating airport lounge, you must present your Priority Pass Select Digital Membership Card, and a boarding pass or valid flight ticket (depending on the lounge) for the same day of travel. Always have your Digital Membership Card to present as an alternative access method to hand the attendant. All participating lounges are owned and operated by third party organizations, and none of Priority Pass Select, Bank of America or Visa are or will be liable for any loss to a Member or any accompanying guests, arising from the provision or non- provision of any of the benefits, services and facilities. Lounge benefits, services and facilities differ by location and some may only be available at an additional charge. Certain lounges may restrict access due to space constraints and may have limits on the number of guests who can enter with a Member.

Priority Pass Select is an independent airport lounge access program and is neither owned nor otherwise affiliated with Bank of America or Visa. The Priority Pass Select membership benefit is subject to change and cancellation at any time. Membership in the Priority Pass Select program is not transferable and is only valid up to the date of membership expiration.

AIR SAVINGS PROGRAM TERMS AND CONDITIONS

Receive 20% off the cost of airfare when redeeming points through the Bank of America Travel Center. To be eligible for the 20% discount, the airfare itinerary must be booked online at bankofamerica.com/travel or through the Premium Rewards Elite concierge service using the Bank of America Travel booking system. Rates and flights are limited to what is available through the Bank of America Travel Center and may not reflect all that is available elsewhere. Only the portion of the airfare's cost paid for with points is eligible for the discount. For example, 80,000 Points can be redeemed for a \$1,000 flight (instead of the normal 100,000 points). Similarly, if you were to redeem 40,000 Points, you would receive \$500 in value toward the airfare. The remaining \$500 would be charged to your Premium Rewards Elite credit card.

VISA INFINITE® LUXURY HOTEL COLLECTION

Card Eligibility

Only eligible Visa Infinite cardholders may book hotels through the program and receive special Visa premium card benefits. This site contains hotels that participate in the Visa Infinite Luxury Hotel Collection program that offers the 7 Premium Benefits to eligible Visa Signature and Visa Infinite cardholders, as well as a subset of properties that offer an additional 8th Visa Infinite benefit exclusively available for Visa Infinite cardholders.* As a Visa Infinite credit cardholder, you're eligible to book hotels that offer both the 7 Premium Benefits and the additional 8th Infinite benefit. The Visa Infinite Luxury Hotel Collection is specifically designed to offer an unparalleled experience from properties hand selected to deliver the premium benefits you expect from the Visa Infinite Luxury Hotel Collection as well as an additional 8th Visa Infinite benefit at participating properties. The 8th Visa Infinite benefit is a special amenity unique to each participating property just for Visa Infinite cardholders.*

Best Available Rate Guarantee

The best publicly available rates are guaranteed whenever you book with the Visa Infinite Luxury Hotel Collection. If you find a lower room rate[†] on another website within 24 hours of making a booking with us, we will match the rate.

[†]The lower rate found must:

- Have identical booking requirements and policies for payment and cancellation as your Visa Infinite Luxury Hotel Collection booking
- Be for the same hotel, room type, stay dates/length and number of guests
- Be publicly viewable and verifiable on the other website
- Be for room only, premium of other benefits or perks

Full terms & conditions are below.

To make a claim, simply complete our Best Rate Guarantee online claim form within 24 hours of making a booking with us. We will review your claim and contact you within 48 hours.

Please note: Hotel cancellation policies vary greatly. Many of our hotels are flexible and allow cancellation up to 24 hours in advance of your stay. The Visa Infinite Luxury Hotel Collection understands that sometimes travel plans change, and therefore does not charge additional change or cancel fees.

Best Available Rate Guarantee Terms & Conditions: The Visa Infinite Luxury Hotel Collection guarantees the best publicly available rates for all of our hotels, subject to the following terms and conditions:

The Best Available Rate Guarantee online claim form must be completed in full within 24 hours of making your Visa Infinite Luxury Hotel Collection booking.

Claim must include the lower rate and exact link where it can be confirmed.

The following rates do not qualify:

- Pre-paid, non-cancellable, and/or non-refundable rates
- Rates available on auction or flash sale websites like (but not limited to) Priceline or Hotwire
- Reward program rates, corporate/group rates, government rates and/or other rates not available to the general public
- Packaged rates that include the room with other travel and/or entertainment goods and services such as (but not limited to) airline tickets, car rentals or show tickets

If the lower rate is verified, your nightly rate will be adjusted to reflect it.

The rate and/or benefits cannot be combined with hotel specific special offers or packaged promotions or other rates not publicly viewable.

The Visa Infinite Luxury Hotel Collection has the sole right to determine the validity of any claim.

The Visa Infinite Luxury Hotel Collection has the discretion to determine if a competing rate is genuinely available.

In the case of a dispute, the Visa Infinite Luxury Hotel Collection's decision is final.

The Visa Infinite Luxury Hotel Collection reserves the right to modify this Best Available Rate Guarantee at any time.

Automatic room upgrade upon arrival: Upon availability at check-in, you will be upgraded to the next highest room class for the duration of your stay.

Complimentary in-room Wi-Fi: Upon check-in, you will be provided with complimentary in-room Wi-Fi, if available, for the duration of your stay.

Complimentary daily breakfast for two: For the length of your stay, you and one guest will receive complimentary continental breakfast daily. If the hotel does not offer continental breakfast, they will offer another dining or other benefit of equal value based on local market rate.

\$25 U.S. Dollars (USD) food or beverage credit: During your hotel stay you will receive a \$25 USD credit at check out. Limit of one \$25 credit per room, per stay. A stay is defined as consecutive nights spent at the same hotel, regardless of check-in/check-out activity. Any charges over and above the credit described above will be applied directly to your account to settle upon departure. Credit has no cash value and is not valid on room rate or third party services.

VIP guest status: As a guest through the Visa Infinite Luxury Hotel Collection, you will be recognized within the hotel as a VIP guest. VIP guest services and amenities differ by property.

Late check-out upon request: Late check-out is available upon request, upon availability by the hotel. At the time of check-in, or during the course of your stay, you may contact the front desk and request late check-out up to 3PM.

Additional 8th Visa Infinite benefit available for eligible Visa Infinite cardholders at more than 200 Visa Infinite Luxury Hotel Collection properties

Enjoy an additional complimentary benefit available at a special collection of properties in the Visa Infinite Luxury Hotel Collection. Some properties may require a minimum night stay or require booking certain room categories. Please consult the terms and conditions for each property.

- The 8th complimentary Visa Infinite benefit* may be one of the following, but not inclusive, to:
 - An additional \$75 food and beverage credit, on top of the existing \$25 food and beverage credit
 - A \$100 spa
 - A \$100 golf credit
 - A \$100 room rate credit
 - (All credits are USD)

* In cases where one of the benefits is not available at a hotel, the hotel may provide a substitute benefit of equal value. Some hotels may provide one of the benefits as a standard feature of the room being booked. In those cases, the hotel may or may not provide a substitute benefit of equal value. Resort fees that cover any of the benefits are not reimbursable. Reservations must be booked either on a Visa Infinite Luxury Hotel Collection website or through the Premium Rewards Elite Concierge for benefits to apply. Some properties may require a minimum night stay or require booking certain room categories to receive the additional complimentary benefit. Please consult the terms and conditions for each property.

RELAIS & CHÂTEAUX HOTEL PRIVILEGES

- You must be an eligible U.S. Visa Infinite cardholder to participate in the Relais & Châteaux offer.
- Only hotel stays booked at least 72 hours in advance through the Premium Rewards Elite Concierge and paid for on your U.S.-issued Visa Infinite card are eligible for the VIP welcome and complimentary breakfast.
- Complimentary breakfast is valid for a maximum stay of seven (7) consecutive nights and only available at select Relais & Châteaux properties, a list of which can be viewed at relaischateaux.com/us/osp/visainfinite-us. This offer is only valid when booking Best Available Rate or Public Rate and is not combinable with other offers.
- These offers are non-transferable.
- Visa reserves the right to modify or cancel this offer at any time and without notice.

AVIS CAR RENTAL

Discount applies to base rate only at participating locations. Discount varies by rental date, location and vehicle type. Taxes, other governmentally-authorized or imposed surcharges, license and concession recoupment fees, airport and airport facility fees, fuels, additional driver fee, one-way rental charge and optional terms such as Loss Damage Waiver (LDW) up to \$30 per day are extra. Renter must meet standard age, driver and credit requirements. 24-hour advance reservation required. May not be combined with other discounts. Availability is limited. Subject to change without notice. Blackout dates may apply. See avis.com/visainfinite for full terms and conditions.

HERTZ CAR RENTAL

Benefits are valid when you pay with your Visa Infinite card and use your Visa Infinite Customer Discount Program (CDP) at the time of reservation and are enrolled in Hertz Gold Plus Rewards®. Standard rental qualifications apply. See hertz.com/visainfinite for full terms and conditions.

NATIONAL® CAR RENTAL

Discount applies to base rate only at participating locations. Discount varies by rental date, location and vehicle type. Taxes, other governmentally-authorized or imposed surcharges, license and concession recoupment fees, airport and airport facility fees, fuels, additional driver fee, one-way rental charge and optional items such as Loss Damage Waiver (LDW) up to \$50 per day are extra. In the U.S., check your insurance and/or credit card for rental vehicle coverage. Renter must meet standard age, driver and credit requirements. 24-hour advance reservation required. May not be combined with other discounts. Availability is limited. Subject to change without notice. Blackout dates may apply. Void where prohibited. To receive the automatic upgrade in the National Car Rental Executive Level Program, Cardmember must enroll in The Emerald Club Executive Level program by visiting nationalcar.com/offer/infinite. This offer is valid for one year starting from when you enroll and is only available to Visa Infinite® Cardmembers. To qualify for automatic renewal of The Emerald Club Executive Level program after the first year, cardmembers are required to have 12 paid rentals or 40 paid rental days in a calendar year. The Emerald Club Aisle is available at select locations only and is subject to the Emerald Club membership terms and conditions. The Emerald Club and its services require a signed Master Rental Agreement on file. National, the "flag", and Emerald Club are trademarks of Vanguard Trademark Holdings USA LLC. © 2020 National Car Rental. All rights reserved.

TRAVEL BENEFITS & COVERAGES

No Foreign Transaction Fee: Cardholders should refer to their Credit Card Agreement for more information on account terms.

LIFESTYLE

LIFESTYLE CREDIT

You are eligible for a statement credit of up to \$150 each calendar year if you make qualifying rideshare, food delivery, video streaming service and fitness transactions at select merchants. To qualify, you must use your Premium Rewards Elite credit card to pay all rideshare, food delivery, video streaming service and fitness transactions. Allow 2 – 3 weeks from qualifying for the statement credit to post to your account. You are responsible for payment of all charges until the statement credit posts to your account. Your account must be open with active charging privileges at the time of statement credit fulfillment. Qualifying transactions are those purchases made through select rideshare, food delivery, video streaming service and fitness merchants as determined by us. The merchant must submit the charges under the appropriate merchant category code (MCC), industry code or required service or product identifier to be identified as a qualifying rideshare, food delivery, streaming service or fitness

transaction. Your purchase may not qualify to receive the statement credit if your purchase is processed through a third-party payment account, mobile/wireless card reader, digital wallet not supported by Bank of America or similar technology where the technology does not support transmission of the designated identifiers. Eligible rideshare, food delivery, video streaming service and fitness transactions that qualify for the Lifestyle Statement Credit must appear under one of the following MCCs and contain the designated identifier: 4899, 5399, 5411, 5422, 5499, 5691, 5734, 5815, 5816, 5817, 5818, 5921, 5940, 5964, 5968, 5969, 5999, 7032, 7299, 7372, 7841, 7997, and 7999.

CONCIERGE

Bank of America® Premium Rewards® Elite Visa Infinite® cardholders are responsible for the payment of any and all charges associated with any goods, services, reservations or bookings purchased or arranged by the Visa Infinite Concierge on cardholders' behalf. Any such purchases or arrangements are solely between the cardholder and the respective merchant, and Visa is not a party to the transaction. All goods and services subject to availability.

VISA INFINITE GOLF BENEFIT BY TROON®

U.S.-issued Visa Infinite credit cardholders are entitled to receive complimentary Platinum status in the Troon Rewards® program. An eligible U.S.-issued Visa Infinite credit card is required for tee time reservations. At the Platinum membership levels, the cardholder will be entitled to 20% discount on golf fees reserved on the Visa Infinite Troon website or on merchandise purchases made at the golf properties when using their Visa Infinite credit card. Troon, Visa or its issuers or any of its concierge providers are not responsible for any claims or damages arising from this offer. By reserving through Troon, the cardholder consents to be bound by all the terms and conditions, as stated herein. Troon and Visa reserve the right to modify or cancel this offer at any time without notice. U.S.-issued Visa Infinite cardholders are invited to reserve tee times at participating Troon Privé private clubs at a rate of \$99 (+ tax where applicable) per player per round. Cardholders may bring up to three guests at the same rate on each tee time they make and may play each Troon Privé course up to two times per year. Request a round by using the form provided at troongolfrewards.com/visainfinite. (Restrictions on course availability may apply.) An eligible U.S.-issued Visa Infinite credit card is required for tee time reservations. Troon, Visa or its issuers or any of its concierge providers are not responsible for any claims or damages arising from this offer. By reserving through Troon, the cardholder consents to be bound by all the terms and conditions, as stated herein. Troon and Visa reserve the right to modify or cancel this offer at any time without notice.

Limitations of Liability (LOL): Participant agrees to comply with all applicable venue regulations with respect to the offer. In redeeming this offer, participant, on behalf of himself/herself and his/her immediate family members (spouse, parents, children and siblings and their spouses) and individuals living in the same households of such participants, whether or not related, agrees to release and hold harmless officers, directors, employees, agents, and assigns of Bank of America, Troon, Visa Inc., Visa U.S.A. Inc., Visa International Service Association, Qualfon Inc. and their respective parents, subsidiaries, successors, affiliates, and related companies, client financial institutions, prize suppliers, and advertising, promotion and marketing agencies, including International Merchandising Company LLC, (collectively, the "Released Parties") from any and all liability or damage of any kind (including personal injury) resulting from or arising from participation in the event or acceptance, possession, use, misuse or nonuse of the offer (including any travel or travel-related activity thereto).

VISA DINING COLLECTION OPENTABLE BENEFIT TERMS & CONDITIONS

From 07/10/2024 through 06/30/2026 ("Benefit Term"), the Visa Dining Collection OpenTable Benefit (as defined below) is available to cardholders (individually, "you" or "your") with eligible U.S. issued Visa Infinite® cards, Mexico issued Visa Infinite® cards or Canada issued Visa Infinite Privilege® cards ("Eligible Visa Cards"). Cardholders with Eligible Visa Cards must (1) visit [OpenTable.com](https://opentable.com) or open the OpenTable mobile app; (2) sign in to an existing OpenTable account or sign up for a free OpenTable account; (3) complete the eligibility check to verify their Eligible Visa Card; and (4) add their Eligible Visa Card to their OpenTable account to redeem the Visa Dining Collection OpenTable Benefit. The Visa Dining Collection OpenTable Benefit includes exclusive access to primetime reservations at participating restaurants in select cities ("Participating Restaurants") offered by OpenTable through the OpenTable platform which includes, without limitation, OpenTable's website, mobile app, and the Benefit page during the Benefit Term ("Visa Dining Collection OpenTable Benefit" or "Benefit"). Participating Restaurant inventory that is not booked prior to reservation day/time may be released to general OpenTable inventory.

Certain Participating Restaurants may require credit card information to make a reservation and/or pre-pay for all or a portion of the dining experience. In such instances, the Eligible Visa Card stored in your OpenTable account must be used. If an Eligible Visa Card is no longer stored in your OpenTable account, you may be required to successfully complete an additional eligibility verification of an Eligible Visa Card. If your card is ineligible at the time of the eligibility check, OpenTable may store your card in your account for future eligibility purposes and for general use on the OpenTable platform, subject to the OpenTable Terms of Use and OpenTable Privacy Policy. OpenTable will conduct an eligibility check immediately upon card verification, followed by a subsequent eligibility check once every 24 hours when the user visits OpenTable properties. If your previously ineligible card becomes eligible, OpenTable will grant you access to the Visa Dining Collection OpenTable Benefit and notify you of such. You must go through the verification flow to receive eligibility status notification. OpenTable and Visa shall have no further responsibility for your dining experience, including your experience at a Participating Restaurant.

The Benefit is subject to modification or cancellation without notice, and to the extent permissible under applicable law, OpenTable may update or amend these terms from time to time at its discretion. The Benefit is subject to all applicable federal, state, provincial, and local laws and regulations. Void where prohibited. Cardholders with Eligible Visa Cards are also subject to the OpenTable Terms of Use and Privacy Policy. OpenTable shall not be obligated to honor the Benefit for any cardholder that is unable to validate their card's eligibility or violates OpenTable policies.

SECURITY

\$0 Liability Guarantee: The \$0 Liability Guarantee covers fraudulent transactions made by others using your account. To be covered, don't share personal or account information with anyone. Claims may only be filed by the account holder against posted and settled transactions subject to dollar limits and verification, including providing requested information supporting fraudulent use claim.

This credit card program is issued and administered by Bank of America, N.A.

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Card Service Requests

Account Changes, Payments,
Statement Inquiries, Lost or
Stolen Cards

Cardholder Service

Rewards & Benefits Center

Security Features

Call the number on the back
of your card

Travel & Purchase Protections

866.848.3643

Concierge & Travel Assistance

844.968.3901

609.436.4729
(International Collect)

Online Travel Booking

To book travel online, log in to
[bankofamerica.com](https://www.bankofamerica.com) > Click on your
Premium Rewards Elite account > Click
the Rewards tab > Click Redeem Points

[bankofamerica.com/travel](https://www.bankofamerica.com/travel)

Account Information

[bankofamerica.com](https://www.bankofamerica.com)

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