

Corporate Card Rewards Program

GENERAL REWARDS FAQ

Q. How is the Signature Bank Rewards Program better than my current rewards program?

A. With our Rewards Program, you will work with the same trusted Signature Bank employee that you work with today on your account. We are here to answer any questions you have about the program, which provides a robust catalog of rewards with thousands of name brand items and flexible travel opportunities.

Q. How do I earn Reward Points?

A. You will earn points simply by using your Signature Bank Corporate Card for any accounts payable expenditure, including travel, entertainment, vendor payments, and everyday purchases that keep your business running. You will earn Reward Points based on your qualifying net purchases (minus returns and/or other related credits) as long as your account is in good standing.* You will not earn points for cash advances, balance transfers, unauthorized or fraudulent charges or for fees of any kind on your card account. Credits to your Account (such as for returns of purchases) will reduce the points available in your account.

Q. How do I redeem my Reward Points?

A. Your Signature Bank representative will be glad to assist you with the redemption of Reward Points using the online shopping feature at www.scorecardrewards.com. Or you can call ScoreCard customer service at 800.854.0790.

Q. When can I redeem my Reward Points?

A. You may redeem Reward Points anytime during the program as long as your account is in good standing and you have a sufficient number of points to redeem the requested reward.

Q. Can Reward Points be redeemed for cash?

A. Yes, you may redeem your points for cash in the form of a statement credit.

*Good standing indicates your account is not delinquent, in default, closed, canceled, blocked, suspended or otherwise inactive and not available for use as a source of funding.

TRAVEL REWARDS FAQ

Q. Are there restrictions on the origin or destination of my trip?

A. No, this program allows you to fly from virtually anywhere to virtually anywhere in the world!

Q. How many Reward Points are required for a ticket?

A. The actual number of points required will be based on your travel dates, origin and destination cities, airline, availability, and how far in advance you are making your reservations.

Q. Can I still redeem if I don't have enough points for a ticket?

A. Yes! We want to make sure your next trip is within reach, which is why our program allows the flexibility to redeem the points you do have and pay the difference via your ScoreCard or another payment card.

Q. How far in advance do I need to make my travel reservations?

A. You can now make reservations as close as one day prior to your actual departure date. We recommend you plan your travel at least 14 to 21 days in advance for the best availability.



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