MERRILL+®

Visa Signature® Credit Card

Benefits & Rewards Guide

Cover Image: Los Angeles, California
Inside Cover Image: Burano, Venice, Italy

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Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value

Rewards, travel benefits + *so much more*

Welcome to your MERRILL+® card's Benefits & Rewards Guide where you'll discover how much more your card has to offer with flexible rewards, luxury travel benefits, lifestyle experiences and leading security features to help protect you from identity theft and fraud.

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Travel, cash & gift rewards + *so much more with your card's flexible rewards*

You earn 1 point for every dollar you spend on purchases. Use your card for all your purchases and watch your Merrill Points® add up. Then, turn your earned Merrill Points® into travel, cash or gift card rewards.[1]

And, you can add authorized users to your account to also earn points on all of their purchases.

[1] See PROGRAM SUMMARY on page 34 for important details.

Anytime, Anywhere™ Air Rewards[1]

With Anytime, Anywhere™ Air Rewards, redeem your Merrill Points® for air travel with no restrictions.

Redeem 25,000 Merrill Points® for a ticket up to $500 in value on any available airline when you book through a Merrill Travel Advisor. Plus, you'll still earn frequent flyer miles on your redeemed flight.

To redeem through a Merrill Travel Advisor:

- **Sign in at card.ml.com and click the Travel tab**
- **Call 800 419 0000 and say "Travel"**

[1] See PROGRAM SUMMARY on page 34 for important details. Air rewards start at 25,000 Merrill Points and a maximum dollar value of $500 (inclusive of taxes and fees) for flights on all available carriers. Certain terms, conditions and exclusions apply. Please visit card.ml.com for further details.

NETJETS

Complimentary Flight Hour[1]

With each 25-hour jet card purchase, you'll receive one additional flight hour on the same aircraft type, so you'll effectively get 26 hours of flight time while paying for 25 hours.

Complimentary Upgrades for NetJets® Share and Lease[2]

With each 50-hour purchase of a NetJets® Share or Lease, you'll receive one complimentary round-trip upgrade per year to the next cabin class of jet.

12.5-hour Marquis Jet Card[3]

New Owners have a one-time ability to access the NetJets fleet with a one-year introductory 12.5-hour jet card.

NetJets Flight Time[4]

Redeem your points for flight time with NetJets.

To speak to a NetJets Sales Executive: Call 877 538 8955

[1] Any applicable taxes, fees and other charges may apply and are the responsibility of the jet card Owner. [2] Not available for use on NetJets or Marquis Jet Peak Period Days. Additional terms and conditions apply; contact a NetJets associate for details. [3] Only available to new Owners and will expire after a 12-month term. Not available for use on Peak Period Days. Additional terms and conditions apply; contact a NetJets associate for details. [4] All prices and Redemption Point values are valid through December 31, 2021. Points accrued may be redeemed in one-hour increments, with a two-hour minimum (one-hour minimum for current NetJets Owners) for flights on available aircraft. Additional terms and conditions apply; contact a NetJets associate for details.

Cash Back and Statement Credit Rewards

Statement Credit

Redeem your points for a statement credit to apply toward purchases made on your card.

Cash Back

Redeem points for a deposit into Bank of America® checking or savings accounts or for credit to an eligible Cash Management Account® with Merrill.

To redeem:

Call 800 419 0000 and say "Cash Redemptions"

See PROGRAM SUMMARY on page 34 for important details.

Gift Card Rewards

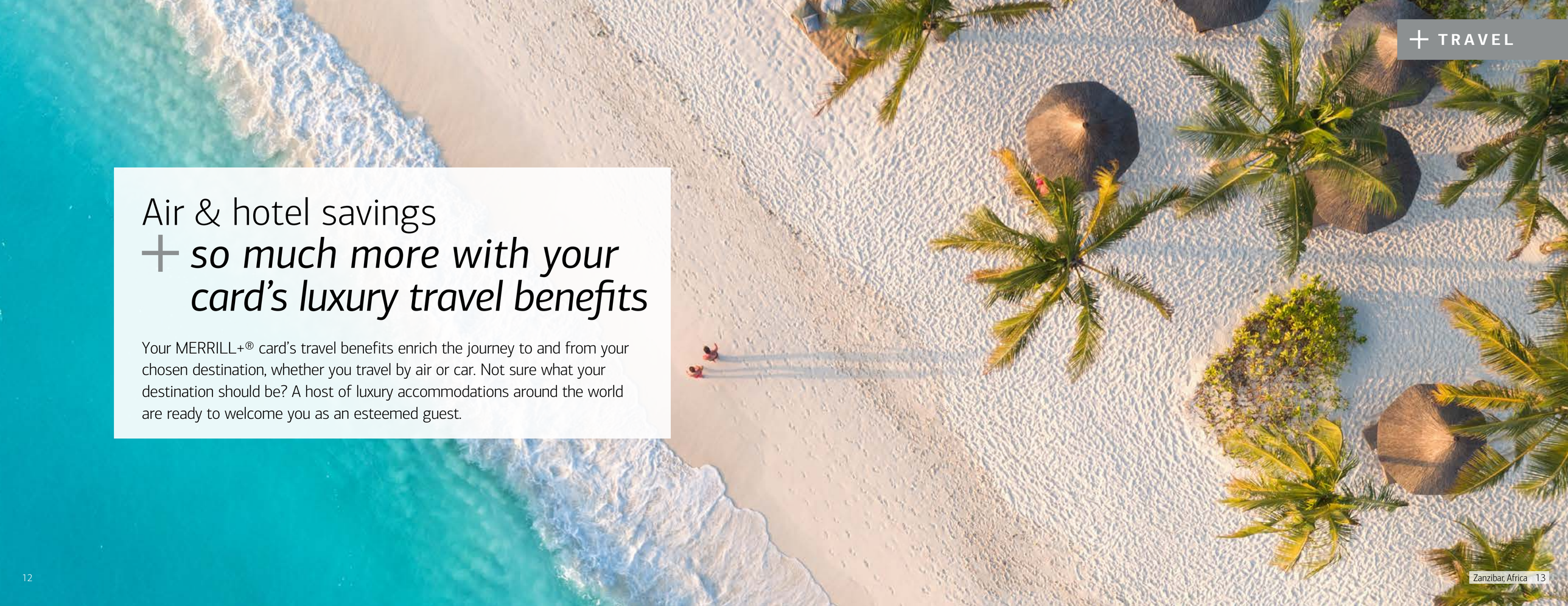
Shop with your Merrill Points® at a variety of leading retailers when you redeem for a gift card.

To redeem:

Sign in at card.ml.com

Call 800 419 0000 and say "Gift Cards"

Certain terms, conditions and exclusions may apply. Visit card.ml.com for more information.



Air & hotel savings
+ *so much more with your card's luxury travel benefits*

Your MERRILL+® card's travel benefits enrich the journey to and from your chosen destination, whether you travel by air or car. Not sure what your destination should be? A host of luxury accommodations around the world are ready to welcome you as an esteemed guest.

Plus Level

Spend $50,000 or more a year on purchases with your card to reach Plus Level.

Up to $200 Travel Credit

When you reach Plus Level, you are entitled to a Travel Credit up to $200.

Allgäu Alps, Germany

Travel Credit

Up to $200 Travel Credit

After you qualify and enroll, your travel credit can be used toward air incidental purchases across multiple airlines. And your credit is automatically applied to your card statement — no need to call for reimbursement.

A wide range of travel purchases can be offset by your travel credit, such as:

- Seat upgrades
- In-flight meals and beverages
- In-flight Wi-Fi
- Airport lounge day passes

Your travel credit can also offset travel expenses, such as:

- Baggage fees
- Flight change and cancellation fees
- Expedited check-in fees
- Global Entry application fee

To check your current spend status, call your financial advisor

To enroll in the Travel Credit once you qualify, call the Rewards and Benefit Center at 800 419 0000 and say “Card Benefits”

The primary cardholder is eligible to enroll after spending $50,000 or more in net purchases in a calendar year on their card and reaching Plus Level. Additional restrictions apply to all offers. See PLUS LEVEL and UP TO $200 TRAVEL CREDIT on page 36 for important details or visit card.ml.com. Offers are subject to change without notice. Merrill reserves the right to amend or discontinue these promotions at any time.

Luxury Hotel Collection

Shangri-La Hotel, Paris | France

The **Visa Signature® Luxury Hotel Collection** offers an exceptional experience at over 900 of the world's finest properties — from boutique gems to famous hotels and resorts. Enjoy this premium set of benefits when you book through the program:

- Best available rate guarantee
- Automatic room upgrade upon arrival, when available*
- Complimentary in-room Wi-Fi, when available*
- Complimentary breakfast for two
- $25 USD food or beverage credit
- VIP Guest status
- Late check-out upon request, when available*

To view participating hotels and book:

VisaSignatureHotels.com

Call 800 419 0000 and say "Concierge"

* 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 Luxury Hotel Collection website or through Visa Concierge for benefits to apply. Please consult the terms and conditions for each property.

See VISA SIGNATURE® LUXURY HOTEL COLLECTION on page 37 for important details. Offers are subject to change without notice. Merrill reserves the right to amend or discontinue these promotions at any time. See Visa Signature Luxury Hotel Collection terms at https://www.visasignaturehotels.com/about/benefits for full program conditions.

Conrad Bora Bora Nui, French Polynesia

Trisara, Thailand

Belmond Maroma Resort & Spa, Mexico

Sanctuary Camelback Mountain Resort & Spa, United States

18 Lagoa, Algarve, Portugal

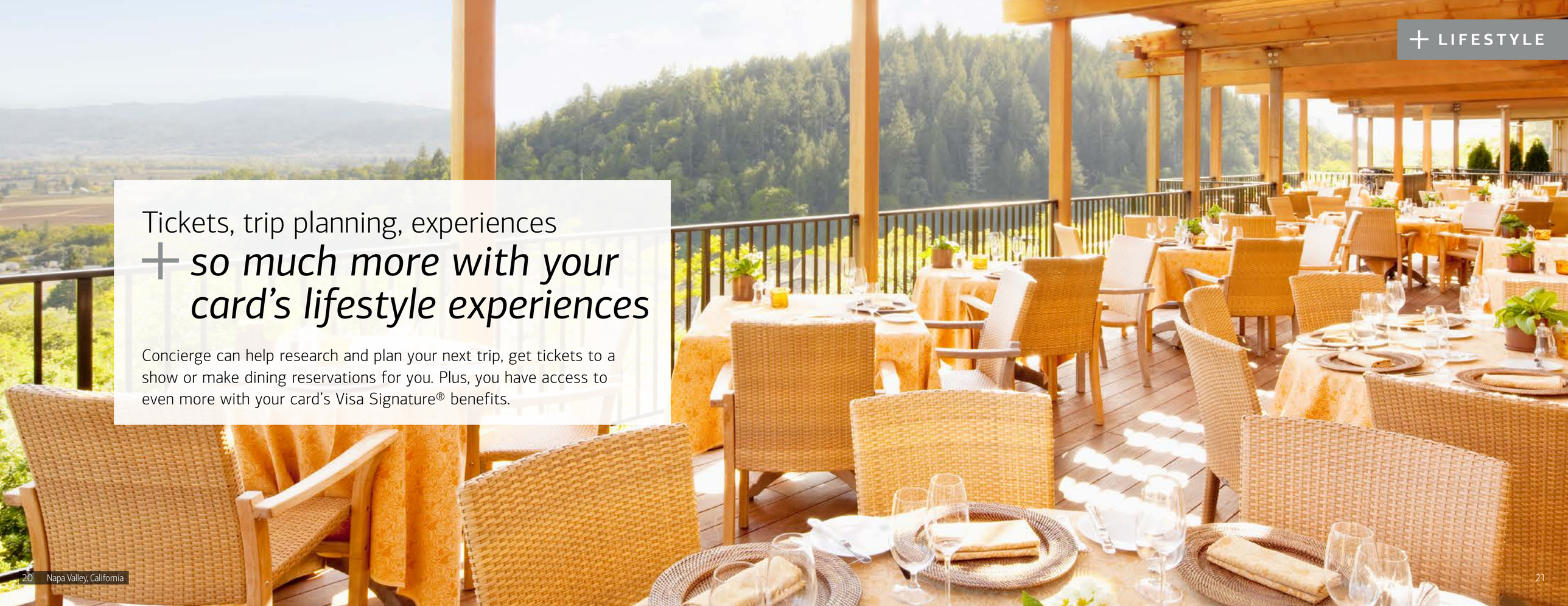
Merrill Travel Advisors

The desire to plan some time away can become reality with the help of the Merrill Travel Advisors. They are on-hand to assist in booking your flight, car rental or reserving a hotel.

Prefer to book your travel online? Log on to card.ml.com to use Merrill Online Travel Reservations Service and book air travel, car rentals and hotel stays.

Sign in at card.ml.com and click the Travel tab

Call 800 419 0000 and say “Travel”



Tickets, trip planning, experiences

+ *so much more with your card's lifestyle experiences*

Concierge can help research and plan your next trip, get tickets to a show or make dining reservations for you. Plus, you have access to even more with your card's Visa Signature® benefits.

Napa Valley, California

Concierge

Let Concierge be at your service for tickets to a show or game, planning the perfect getaway or making dining reservations.

Get Tickets to a Show or Game

From season tickets to sold-out shows, ask Concierge for assistance with your sports and entertainment tickets. At certain events and venues, you may have exclusive access to purchase preferred seats. Concierge is at your disposal to find the seats you want at the events you like, with just one phone call. Simply call Concierge and they can access schedules and seating charts to help guide your selection and then arrange for the purchase of your tickets on your MERRILL+® card.

Get Help with Planning Time Away

From travel research to trip planning, Concierge can coordinate the finer details of your travel. With access to special experiences and packages, your trip is bound to add up to a wonderful experience and value.

Planning time away with kids? Concierge can help with that too, including special discounts at some of the most popular family attractions.

Dine Out on the Town

From family style to five-star restaurants, Concierge can assist with your dining requests — providing recommendations and making reservations.

Call 800 419 0000 and say “Concierge”

Offers are subject to change without notice. Merrill reserves the right to amend or discontinue these promotions at any time. See MERRILL CONCIERGE on page 38 for important details.

24 Troon North Golf Club

Troon Rewards® Golf Benefits

MERRILL+ cardholders who sign up for Troon Rewards® automatically receive Silver Status, saving you 10% on golf fees and merchandise at over 95 courses around the world. Cardholders with current Troon Rewards status are eligible to receive a one-level upgrade in status to Gold (15% off) or Platinum (20% off).

To sign up and book tee times:

troongolfrewards.com/visasignature

Certain restrictions apply. See TROON REWARDS® GOLF BENEFITS on page 38 for important details.

Bank of America® Museums on Us®

Museums are a source of education, emotion and creative inspiration. This distinctive program offers Bank of America and Merrill credit and debit cardholders the opportunity to visit more than 225 of the most popular cultural institutions in the United States free of charge on the first full weekend of every month. Simply present your MERRILL+® card along with a photo ID to gain one free general admission to any participating institution.[1]

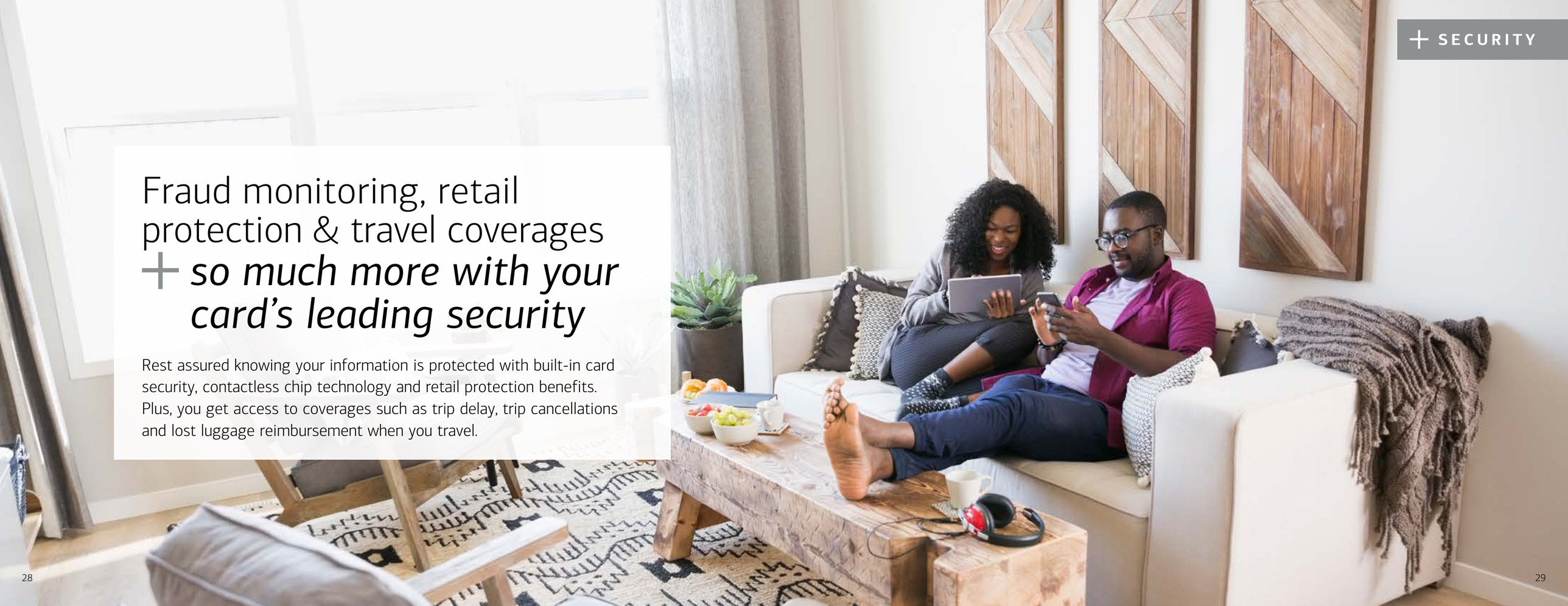
To see a current list of participating locations: go to museums.bankofamerica.com

[1] Cardholders only; guests are not eligible for free admission. Excludes special exhibitions, ticketed shows and fundraising events. Offers are subject to change without notice. Merrill reserves the right to amend or discontinue these promotions at any time. See MUSEUMS ON US® on page 38 for important details.

The Art Institute of Chicago, United States

Fraud monitoring, retail protection & travel coverages + *so much more with your card's leading security*

Rest assured knowing your information is protected with built-in card security, contactless chip technology and retail protection benefits. Plus, you get access to coverages such as trip delay, trip cancellations and lost luggage reimbursement when you travel.



Card Security

Early Fraud Monitoring

Changes in your spending patterns are detected using leading behavioral technology and data analysis. If fraud is suspected, you are alerted immediately.

$0 Liability Guarantee[1]

You are not held responsible for fraudulent credit card purchases.

If you notice a fraudulent purchase, please notify us promptly and it will be credited to your account, often as soon as the next day.

Contactless Chip Technology

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

Retail Protection

Purchase Security

Within the first ninety (90) days of the date of purchase, Purchase Security will, at the Benefit Administrator's option, replace, repair items or reimburse you up to a maximum of $10,000 per claim, and $50,000 per cardholder for eligible items of personal property purchased with your card in the event of theft or damage.[1]

Warranty Manager

Double the warranty period under the original manufacturer's written U.S. repair warranty when you use your card.[1]

[1] See SECURITY and RETAIL PROTECTION on page 38 for important details.

Travel Coverage

Trip Delay

Delays can happen. Rest assured knowing you have up to $500 per ticket if your trip is delayed due to a covered reason.[1]

Trip Cancellation

Ease the hassles of unexpected covered cancellations (or interruption) of a covered trip, for prepaid non-refundable passenger fare tickets up to $2,500.[1]

Lost Luggage Reimbursement

Receive reimbursement in excess of other insurance for lost or stolen baggage due to theft or misdirection by the common carrier when you pay your passenger fare with your card.[1]

Travel and Emergency Assistance

Take advantage of a wide range of emergency services 24 hours a day, 7 days a week.[1]

Emergency Evacuation

Know you are protected with Emergency Evacuation Insurance. Medical evacuation or transportation is provided, when terms and conditions are met up to $100,000.[1]

Auto Rental Coverage

With your card's Auto Rental Collision Damage Waiver, you are covered for damage due to collision or theft up to the actual cash value of most rental cars when certain terms and conditions are met. Coverage is provided to the cardholder and other authorized drivers permitted by the rental contract.[1]

[1] See TRAVEL COVERAGE on pages 38–39 for important details. Certain terms, conditions and exclusions apply. Cardholders should refer to the Guide to Benefits or the Program Details on card.ml.com.

Maasai Mara National Reserve, Kenya

ALL OFFERS MUST BE CHARGED IN FULL TO YOUR MERRILL+® VISA SIGNATURE® CREDIT CARD. SEE BELOW FOR DETAILS.

Offers, rewards & benefits referenced in this guide are available to holders of the MERRILL+® Visa Signature® credit card ("Cardholders" or "Qualifying Cardholder") and do not apply to any other Merrill Cards. All offers must be charged in full to the MERRILL+® Visa Signature® credit card ("Qualifying Card"); certain exceptions apply for the NetJets program. Cardholders are automatically enrolled in the Beyond Rewards® Program (the "Program") at no additional cost. Program subject to change. Certain terms, conditions and exclusions apply. Cardholders should refer to the Guide to Benefits or the Program Details on card.ml.com for more information.

PROGRAM SUMMARY

How You Earn Merrill Points®: You earn points when you use your card to make purchases, minus returns, credits and adjustments ("Net Purchases"). The following transactions are not considered Net 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 Merrill Point:** Earn 1 point for every $1 of Net Purchases charged to the card each billing cycle. **How You Use Your Points:** Redeem points for travel, cash back and gift cards. Anytime, Anywhere™ Air Rewards start at 25,000 Merrill Points for flights up to $500 (inclusive of taxes and fees). Cash rewards start at 3,000 Merrill Points and shall be issued for a U.S. dollar sum equal to 1% of the amount of Merrill Points redeemed 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. The redemption value for gift cards varies. **Points Expiration:** As long as your account remains open and in good standing, points do not expire. **Points Forfeiture:** If the owner(s) of the card account voluntarily closes the card account, or if for any reason we close the card account, any unredeemed points associated with the account are subject to immediate forfeiture, unless specifically authorized by us. **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.

ELIGIBILITY FOR BENEFITS

To be eligible for Benefits under the Benefits Program, Cardholders must (i) be an individual (no corporations, partnerships, associations, or other entities), (ii) have active charging privileges on a Qualifying Card, and (iii) where eligibility for a Benefit requires the purchase of goods or services, the full amount of the purchase must be made using the Qualifying Card. Please refer to the MERRILL+® Visa Signature® Beyond Rewards® Program Rules for more information.

THE NETJETS® PROGRAM REWARDS (Pg. 8)

Redeem Merrill Points® for Flight Hours – The selection of NetJets aircraft and the number of Merrill Points required to redeem are valid through December 31, 2021. Merrill Points accrued in the Merrill Lynch Beyond Rewards program may be redeemed, with a 2-hour minimum for non NetJets owners and a 1-hour minimum for current NetJets or Marquis Jet Card Owners, for current Merrill Points needed to redeem per hour of flight time, please call Wealth Management Client Services at 800.MERRILL. Redemption of Merrill Points entitles a Qualifying Merrill Cardholder to one hour of flight time on a NetJets aircraft. Flight time calculations will include an addition of 12 minutes per flight segment to account for 6 minutes of taxi time for takeoff and landing. All flight hours are subject to a fuel surcharge per hour, which is the responsibility of the Cardholder and must be paid directly to NetJets using a Qualifying Merrill Card. For information on the current amount of the fuel surcharge, please contact your NetJets Sales Executive. Redemption Process: 1) Qualifying Merrill Cardholders are required to call the Rewards & Benefits Center's toll-free number, 800.419.0000, to arrange for Merrill Points redemptions, after which the Cardholder will be transferred to a NetJets Sales Executive to complete booking arrangements. 2) Merrill will be responsible solely for making Merrill Points redemptions — any booking related matters, such as flight itinerary, must be addressed with NetJets. 3) Upon redemption of Merrill Points, Cardholders will be required to execute the NetJets Program Agreements. At that time, if the Cardholder needs a larger leasehold interest to accommodate his/her chosen flight itinerary, he/she will be permitted to acquire additional time, provided by NetJets in accordance with prior, at the published hourly rate. The requirements listed apply equally to all Cardholders, including Cardholders already owning a NetJets product. The Cardholder will be required to provide NetJets with their Qualifying Merrill Card information to put on file in case of additional costs incurred with their flight redemption. Cardholders acknowledge and agree that such additional costs incurred by them will be charged to such Qualifying Merrill Card. The Cardholder will incur all additional costs resulting from their flights, including but not limited to the following: (i) In-flight delays. (ii) For flights originating or terminating outside the continental U.S., there may be fees for foreign permits, special permits airspace fees, overflight, immigration, customs, communications, government assessments, and ferrying the aircraft. (iii) Additional catering (Standard catering is complimentary; anything special can be accommodated but will have a charge.) (iv) Damage to the aircraft if not treated properly. Usage of the hours acquired as part of the flight redemption may not be available on days which NetJets designates as Peak Period Days. For a list of currently identified Peak Period Days, please contact your NetJets Sales Executive. All dates are subject to change. Merrill assumes no responsibility for Merrill Points converted from the Beyond Rewards® program to flight hours with NetJets, or for the actions or omissions of NetJets, or any award provider in connection with NetJets or otherwise. Merrill Points redeemed to NetJets may not be returned or refunded once redeemed. The Merrill NetJets program is available to all Qualifying Merrill Cardholders who have been issued a Qualifying Merrill Card. Marquis Jet Partners, Inc. is a wholly owned subsidiary of NetJets Inc. and sells the Marquis Jet Card®. Marquis Jet Card program flights are operated by NetJets Aviation under its 14 CFR Part 135 Air Carrier Certificate. All of the offers contained herein may not be used in combination with one another or any other offer, or exchanged for cash. Cardholder must have reached Plus Level prior to being eligible for the NetJets benefits and complimentary ground transportation. Terms and conditions of the NetJets program are contained in the NetJets program agreements which you will be required to execute prior to becoming a NetJets Owner. **Pay Using Your Qualifying Merrill Card** – Cardholders have the option of paying for their Marquis Jet Card using their Qualifying Merrill Card, check or wire transfer. Payment by a Qualifying Merrill Card is available to all Plus Levels. Cardholders do not have to have achieved Plus Level in order to pay with their Qualifying Merrill Card. All payments subject to credit availability. **Complimentary Flight Hour for 25-Hour Marquis Jet Card Purchase Arranged by Merrill** – Offer is valid for any Cardholder with the purchase of their Marquis Jet Card, provided the purchase is completed prior to December 31, 2021. The complimentary flight hour will only apply to the same aircraft type purchased by the Cardholder. This complimentary flight hour promotion will be offered to a Cardholder who is new to the NetJets/Marquis Jet Card Program and calls NetJets at 877 538 8955. All usual terms and conditions of the NetJets Program Agreements, including program insurance, will be extended to the additional complimentary hour, and such complimentary hour will become part of the Cardholder's Marquis Jet Card. Complimentary flight hour is not combinable with any other offer and has no cash value. Prices indicated for both domestic and international transportation are subject to increase in accordance with the NetJets Program Agreements, including monthly fuel variable. The prices represent the base prices for 25-occupied hours, before applicable taxes, fees and charges are assessed, as well as related foreign taxes, fees and charges which vary by destination.

Complimentary Upgrades for NetJets Share and Lease Purchase Arranged by Merrill – Offer is valid for NetJets Shares and NetJets Leases purchased through December 31, 2021. With each 50-hour purchase of a NetJets Share or Lease, you'll receive one complimentary round-trip upgrade per year to the next cabin class of jet. Promotion will be offered to any Plus Level Cardholder who is new to the NetJets Program and calls NetJets at 877 538 8955. These offers are not combinable with any other offer and have no cash value. Terms and Conditions apply, including (i) usage is limited to trips originating and terminating in the continental U.S. and (ii) upgrades are not available for use on Peak Period Days. For a list of currently identified Peak Period Days, please contact your NetJets Sales Executive. All dates are subject to change. All NetJets program purchases are subject to the terms and conditions of the NetJets program.

Complimentary Aviation Consultation – Offer is valid through December 31, 2021. Complimentary private aviation consultations are available to Qualifying Merrill Cardholders who call NetJets at 877 538 8955. Consultations will provide Cardholders with a "Needs Analysis" in order to recommend a course of action depending on the particular needs of the Cardholder.

12.5 Hour Jet Card Purchase Arranged by Merrill – Offer is valid for any Cardholder until December 31, 2021. New Owners have a one-time ability to access the NetJets fleet with a one-year introductory 12.5-hour Jet Card. The 12.5-hour Jet Card is available on any fleet that NetJets Marquis Cards are sold. 12.5-hour Jet Card has a 12-month term and no access to Peak Period Days. This offer is only available to Cardholders who are new to NetJets and call 877 538 8955. New Owners are defined as someone who is not an active NetJets or Marquis Jet Owner or has been out of the program for greater than 12 months. 12.5-hour Jet Card is not combinable with any other offers. All NetJets and Marquis Jet program purchases are subject to the terms and conditions of the NetJets program.

PLUS LEVEL (**Pg. 14)**

Achievement of Plus Level is based on the Annual Purchase Volume, which is defined as the total value of net retail purchases charged to the Qualifying Card each year ending on the closing date of your last Billing Cycle Statement within the calendar year. There are two levels of Benefits offered under the Benefits Program. Balance transfers, cash advances, including purchases of cash equivalents of any kind, fees, interest charges, credit insurance and fraudulent transactions will not qualify for achievement of the Plus Level. All eligible Cardholders are entitled to the first level of Benefits ("Base"), which are ongoing and are not re-earned.

UP TO $200 TRAVEL CREDIT (Pg. 15)

Primary Cardholders are eligible to enroll after spending $50,000 or more in a calendar year on their card and reaching Plus Level. To enroll in benefit, Cardholders must enroll their account by calling 800 419 0000. Cardholders will then remain enrolled in program as long as they met Plus Level requirements in prior year or until they call to cancel. Statement credits will be up to $200 a calendar year toward incidental fee transactions and any unused amounts will not carry over into the following year. The statement credit award amount of $200 will reset on January 1 of every calendar year. Qualified transactions made by Primary Cardholder and Authorized Users on enrolled Card Account are eligible for statement credits. For Travel Credits, "qualifying" transactions are defined as airline incidental fee transactions made on domestic-originated flights on 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 for statement credits. Airline incidental fee transactions must be separate from airline ticket charges and must be incurred after enrollment to qualify. 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. Airline incidental fee transactions made at other airlines are not eligible for the statement credits. Bank of America, Merrill and Visa further have no control over changes in airline fee pricing or other Services. In addition, the non-airline fees such as onboard wireless, Global Entry $100 application fee and application fees for other select airport expedited security check-in providers are deemed qualified transactions. The non-airline merchants 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. Cardholders should allow six to eight weeks after qualifying airline incidental fee is charged to Card account for statement credit(s) to be posted to the account.
We rely on airlines to submit the correct information on airline transactions, so Cardholders should call the number on the back of their card if a statement credit has not posted within six to eight weeks from the date of the qualifying transaction. Cardholders remain responsible for making all required payments as reflected on their monthly Card statements. Card account must be active and not in default at the time of statement credit fulfillment to receive benefit.
For additional information about this benefit, Cardholders should call 800 419 0000.
Global Entry – Global Entry is a U.S. government program, operated by U.S. Customs and Border Protection (CBP). Bank of America, Merrill and Visa have no control over the program including, but not limited to, application, approval process or enrollment, and fees charged by CBP, and no liability with regard to the Global Entry program. For complete details on the Global Entry program, including full terms and conditions, visit www.cbp.gov/global-entry/about.

VISA SIGNATURE® LUXURY HOTEL COLLECTION (Pg. 16)

Visa Signature Luxury Hotel Collection Card Eligibility – Only eligible U.S.-issued Visa Signature cards may book hotels at visasignaturehotels.com and receive special Visa premium card benefits. Learn more about Visa Signature at www.visa.com/signature. Visa premium cardholders in other countries may be able to receive Visa Signature Luxury Hotel Collection benefits by visiting here: www.visaluxuryhotelcollection.com.
Best Available Rate Guarantee – We guarantee the best publicly available rates whenever you book with the Visa Signature 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 Signature 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

Full Terms & Conditions – 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.

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

- The Best Rate Guarantee online claim form must be completed in full within 24 hours of making your Visa Signature Luxury Hotel Collection booking
- Claim must include the lower rate and exact link (URL) 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 we verify the lower rate, your nightly rate will be adjusted to reflect it
- The Visa Signature Luxury Hotel Collection has the sole right to determine the validity of any claim
- The Visa Signature Luxury Hotel Collection has the discretion to determine if a competing rate is genuinely available
- In the case of a dispute, the Visa Signature Luxury Hotel Collection's decision is final
- The Visa Signature Luxury Hotel Collection reserves the right to modify this Best Rate Guarantee at any time.

Room Upgrade – Upon availability at check-in, you will be upgraded to the next highest room class for the duration of your stay.

$25 USD Food/Beverage Credit – During your hotel stay you will receive a $25 USD credit at check-out. Limit of one $25 USD 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.

Continental Breakfast Daily – 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.

VIP Guest Status – As a guest through the Visa Signature Luxury Hotel Collection, you will be recognized within the hotel as a VIP Guest. VIP Guest services and amenities differ by property.

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

3PM Checkout Upon Request – Late checkout 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 checkout up to 3 p.m.

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 Signature Luxury Hotel Collection understands that sometimes travel plans change, and therefore does not charge additional change or cancel fees.

MERRILL CONCIERGE (Pg. 23)

MERRILL+® Visa Signature® 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 Signature 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. See full terms of service at visasignatureconcierge.com.

TROON REWARDS® GOLF BENEFITS (Pg. 25)

Terms & Conditions – U.S.- issued Visa Signature credit cardholders are entitled to receive complimentary Silver status in the Troon Rewards® program. Existing Troon Rewards® members who have already attained Silver status or higher will be upgraded to the next membership level. An eligible U.S-issued Visa Signature credit card is required for tee time reservations. At the Silver, Gold, and Platinum membership levels, the cardholder will be entitled to a 10%, 15% and 20% discount respectively on golf fees reserved on the Visa Signature Troon website or on merchandise purchases made at the golf properties when using their Visa Signature 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. Limitations of Liability: 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 Merrill, 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).

MUSEUMS ON US® (Pg. 26)

Image is from Getty Images. Offer valid the first full weekend of the month. Photo ID and any valid Bank of America or Merrill credit or debit card must be presented. One free general admission limited to cardholder at participating institution. Excludes special exhibitions, ticketed shows and fundraising events. Not to be combined with other offers.

SECURITY (Pg. 31)

$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 accountholder against posted and settled transactions subject to dollar limits and verification, including providing requested information supporting fraudulent use claim. Credit card claims reported and received during weekdays after 6:00 p.m. Central, on weekends or holidays, after 60 days of the date of the statement on which the transaction appears or online will not be eligible for next-day credit.

RETAIL PROTECTION (Pg. 31)

Certain terms, conditions and exclusions apply. Cardholders should refer to the Guide to Benefits or the Program Details on card.ml.com.

TRAVEL COVERAGE (Pg. 32)

Certain terms, conditions and exclusions apply. Cardholders should refer to the Guide to Benefits or the Program Details on card.ml.com.

Program Changes – Changes to the Program and the Program Rules may occur from time to time. When any change is made, we'll post revisions on card.ml.com. In some cases, we may notify you of changes by mail. However, it's your responsibility to review card.ml.com or any correspondence to stay aware of any changes. We may choose to: discontinue or change the redemption options or values at any time; discontinue or replace any Reward with a similar one of equal or greater value; change any part of the Program, Program Rules or participating partners, Rewards or special offers; terminate the Program, or discontinue your participation in it for any reason. For example, we may disqualify you from earning and redeeming points if we find that you or someone else used your account in a way that breaks the Program Rules. Changes may also affect outstanding transactions and points, including: the earnings rate for points; the number of points required to redeem Rewards; the types of transactions that qualify for points; the type or value of Rewards; the expiration policy for points, and the maximum number of points that may be earned per month, year or other time period. The Program is not scheduled to end on a predetermined date.

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We're available to help you with any service requests such as account changes, making payments or requesting additional cards.

MyMerrill.com **bankofamerica.com** **800 MERRILL (800 637 7455)**

For Travel and Concierge Services	Merrill Travel Advisor: 800 419 0000 and say "Travel" or visit card.ml.com and click the Travel tab Merrill Concierge: 800 419 0000 and say "Concierge"
For Rewards and Benefits	Check Point Balance, Browse and Redeem Rewards: **card.ml.com** Rewards & Benefits Center: 800 419 0000
For Security and Protection Features	800 MERRILL (800 637 7455)

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