PREMIA® Program Terms and Conditions

The PREMIA® program (the "Program") offers Banco Popular de Puerto Rico's clients and any other affiliated entity that may from time to time offer the Program (collectively, "Popular") the opportunity to earn points. The earned points can be used for the redemption of prizes via the transactions or activities that Popular determines from time to time. The Program is based on a measurement system with points (the "Points"). Points are owned by Popular. The earned Points have no monetary value and cannot be transferred by operation of law to any entity or person. Popular reserves the right to alter, modify or suspend any functionality or benefit of the Program including, among others, the annual membership fee, the criteria for accrual or redemption of Points, or to cancel or temporarily suspend the Program at any time. When said change is made, a revised version of the Terms and Conditions will be published on the Program website www.premia.com. The changes will be effective and will take effect on the date of their publication. It is your responsibility to review the Terms and Conditions to identify any modification made thereto from time to time.

A. Program Eligibility

1. Customers with credit cards that have the Program included as part of their Credit Card Program are eligible to participate and will automatically be enrolled. The client must be the primary account holder and comply with the terms and conditions established in the Program.
2. The Program is not available to the International Branch of Banco Popular or Popular Bank.
3. Once enrolled in the Program, you can begin to earn points for the accounts eligible for the Program and in which the client appears as the primary holder.
4. Each eligible account will be registered only once in the Program. In no case, the same eligible account or transaction may earn Points for more than one client simultaneously.

B. Membership Cost

1. The Program is free for customers with credit card products that have the PREMIA® Program included as part of the rewards benefits according to the Terms and Conditions established in the Account Opening Disclosures.
2. A $25 annual fee will be applied to customers who maintain a product which does not include the Program as part of its benefits. This charge will be applied annually and may be collected in any of the accounts registered in the Program. In the event that you close this account and do not replace it with another account in which the Membership can be billed, the Membership will be canceled without prior notification. The Client must call 1-800-3PREMIA within the first thirty (30) days after the cancellation, to provide a new checking or savings account, if interested in re-installing the Membership by paying the annual fee. If you don't notify, your Membership will be permanently cancelled and you will have a ninety (90) day period to redeem the points you have accumulated so far. After the ninety (90) days, the points will be void and cannot be used.
   i. Customers with the optional Program credit card - The annual fee of $25 will be debited from one of the credit cards registered in the Program in the month of the anniversary of the Membership.
   ii. Non-Credit Card Customers - The $25 annual fee will be billed to the deposit or savings account that is currently billed, on the month of the Membership's anniversary.

C. Membership Ownership

1. Participation in the Program is limited to one (1) per person ("Client"). The Client will be the primary holder.
2. Only the Client may (i) have access to the information regarding their participation in the Program and (ii) redeem Points for prizes and / or services of the Program. The Client may not authorize any

third party to access the Program and if they do so, they will be fully responsible for any action or omission made by said third party.

D. Points Earning and Expiration

1. Transactions that will earn points are those described in the PREMIA® Points Earning and Expiration Table Addendum that is available in the Program website www.premia.com in the Earn Points section and in other communications that may be sent from time to time by Popular. You may also earn Points through promotions that Popular may carry out from time to time, subject to the terms and conditions of said promotions, as well as through other financial relationships you may have with Popular. The Points will be credited and debited depending on the type of transaction, and the details are available on the Program's website, which can be amended, updated and/or modified from time to time to reflect the current Program prizes. If you do not have Internet access, you can call 1-800-3PREMIA.
2. Popular will determine from time to time the maximum number of points that can be earned by different transactions, products, or financial relationships with Popular. The maximum earning amount is included in the PREMIA® Points Earning and Expiration Table Addendum.
3. Only those accounts where the Client appears as primary holder will earn Points. In cases of joint accounts, it will apply to the owner who appears as the primary in the account.
4. Points will not be earned in the Program for cash advance transactions, through an ATM or other cash equivalent transactions, such as buying foreign or local currencies, money orders, traveler's checks, bet chips in casinos or lottery tickets. Payments done through TelePago, loan payments, including, but not limited to, mortgage or car loan payments, will not earn Points. Also excluded from earning points are Club del Ahorro, Commercial Accounts (except B-Smart®), Corporate Visa®, Visa® Return, Visa® AAdvantage®, Visa® Cash Rewards, JetBlue Mastercard, JetBlue Mastercard Eleva, JetBlue Card, and any another product or account that does not include the Program in its Opening Disclosures.
5. The points awarded for other relationships, according to the PREMIA® Points Earning and Expiration Table Addendum, will be reflected monthly and will take into consideration the eligible relationships that are open the previous month as of the close of the first business day of the following month. If you have two accounts of the same product type, they will be considered as one relationship.
6. Points earned for purchases on eligible credit cards will be reflected daily, including purchases posted until the close of the previous day.
7. To see your balance, you can access www.premia.com or by calling 1-800-3PREMIA.
8. Credits for reversed transactions, returns or adjustments may reduce or eliminate Points, causing a negative balance of Points. Unauthorized charges incurred on a credit card will not earn Points.
9. Any change from a credit card product enrolled in the Program to a credit card not eligible to the Program will have the effect of eliminating the Points earned at the time of making the change. You may choose to redeem the earned Points before requesting the product change. Once the change is made and the points are eliminated, the Points cannot be reinstated.
10. Any adverse condition or mismanagement of your account, including but not limited to, blocked, past due or over limits, will result in the suspension of earning of Points and the elimination of the Points that have been earned without the need for prior notification or notice.
11. Any objection, claim or doubts related to your Points balance must be notified / claimed within sixty (60) days from the date of the account statement by calling 1-800-3PREMIA. Popular will evaluate the claim and, where appropriate, determine to apply the credit or the corresponding adjustments. Popular reserves the right to attend or not the claims that are not made and received within the term established to make claims on the Program.
12. The points earned with the credit cards of the Mastercard Black, Black Dual, Visa Cobalt Infinite and Visa Infinite products do not expire. Points earned with other credit card products will expire on December 31, four (4) years from the date they were earned. For example, points earned in June 2021 will expire on December 31, 2025. Points awarded as a monthly bonus for other relationships

with Popular, as described in the PREMIA® Points Earning and Expiration Table Addendum, will be awarded to the credit card with the best expiration rule. In the event of not having a credit card eligible for the Program, the bonus points awarded will expire on December 31, four (4) years from the date they were earned.

E. Points Redemption

1. The Client may redeem the Points for rewards at any time, as long as there are enough Points for the desired reward. To redeem Points, registered accounts must be open and cannot have adverse conditions, as set forth in Section D. You may redeem your Points through the website www.premia.com or by calling 1-800-3PREMIA.
2. In eligible Business accounts, Points may be redeemed by the person designated in such account as the Authorized Redeemer. It is the responsibility of the owner of these eligible Business accounts to keep this information current to reflect any changes that occur or may occur with the person designated as Authorized Redeemer. Upon making any changes, Points will remain in the account and may be redeemed by the person who has been designated as the new Authorized Redeemer.
3. Redeemed Points will be immediately deducted from the Points balance, starting with the Points that were first earned and in chronological order, followed by the most recent ones.
4. All rewards are subject to availability. Certain rewards are available only during the time periods described in Program communications (including the Program website). Restrictions may apply.
5 The Terms and Conditions of each reward are disclosed on the website and are established by the merchants and / or service provider. It is your responsibility to read the Terms and Conditions before making your redemption. Rewards and participating merchants are subject to change and availability may be limited.
6. Once Points are redeemed, they may not be returned, replaced, refunded, reinstalled, or exchanged for cash, credit, or other rewards or Points. There will also be no refund of money, partial or complete, when the prizes are redeemed, lost, or stolen.
7. Except when expressly indicated, each reward is supplied by external suppliers. Popular is not the seller or supplier of the rewards or services or the associated gift cards, guarantees or insurance. Only the seller or supplier is responsible for the gift cards and services provided.
8. We reserve the right to modify or cancel any reward at any time.
9. You will receive notifications related to your redemptions through the email associated with your record as a Popular client.
10. By participating in the Program and accepting and using the rewards obtained through the Program, you (in your name and on behalf of any person to whom you grant the benefits of the Program) release and absolve from liability, Popular and its respective companies, subsidiaries, affiliates, agents, administrators, employees, officers, and directors, of all claims, damages or liability, including without limitation, physical injury or death arising from participation in the Program, travel taken or use of products purchased in connection with the Program. Popular is not responsible for unauthorized redemptions on your Account.

F. Rewards

Digital Gift Cards

a. They are valid only at participating merchants and are subject to the merchant's terms and conditions.
b. Digital gift cards will be sent to the email address in your Program account within twenty-four (24) hours after redemption.
c. If you do not receive your digital gift card within the indicated time frame, you must contact us

within thirty (30) days from the date of your request for the gift card. After thirty (30) days, if we have not heard from you, your order will be deemed received.

d. Popular is not responsible for digital gift cards that are not received because your email address is not correct. To update your email address before redeeming, you can do so by calling 1-800-3PREMIA.

e. If you have not received the digital gift card, it may have failed for one of these reasons: the spam filter blocked the email or directed it to the spam folder; the firewall blocked the email; the email inbox is full or the email address is not valid.

f. The Client assumes full responsibility for the delivery of said reward. No gift card replacements will be issued if not received.

Cash Back

a. Electronic Direct Deposit – It is a deposit made to a Banco Popular checking or savings account where you are named as primary. The credit can take up to five (5) business days to be reflected in your Account. The deposit or savings account must be kept open until the date the direct deposit is processed. Popular can change the minimum redemption amount at any time.

b. Statement Credit – It is a credit adjustment to your credit card account enrolled in the Program. It will be posted as a credit adjustment to your account and not as a payment. You must continue to make at least the minimum payment required for each billing cycle on or before the payment due date. The credit can take up to five (5) business days to be reflected in your account. Your credit card account must be kept open until the statement credit is processed. If you choose to redeem for a statement credit and the redemption results in a credit balance on your credit card account, the credit balance will remain in your credit card account and will apply to any new purchases. You can request a credit balance refund by calling Customer Service at 1-800-3PREMIA. Popular can change the minimum redemption amount at any time.

c. Pay with Points - You may pay with Points purchases made within the last ninety (90) days with your Popular PREMIA® enrolled credit card, by means of a credit adjustment. It will be posted as a credit adjustment to your account and not as a payment. You must continue to make at least the minimum payment required for each billing cycle on or before the payment due date. The credit adjustment can take up to five (5) business days to be reflected in the statement. Your credit card account must be kept open until the statement credit is processed. Popular can change the minimum redemption amount at any time.

Travel

You can redeem your Points for a variety of travel services. If you do not have enough Points, you can redeem part of the cost with Points and pay the rest with your Banco Popular credit card. All travel related rewards are subject to the suppliers' Terms and Conditions detailed on the website. All redemptions related to travel are subject to the applicable travel agency service fees and will be disclosed during the Points redemption process prior to confirming the redemption.

i. Airline Tickets

1. You can search and book flights online in the Travel section of the Program website.
2. You can also redeem your Points for airline tickets by calling 1-800-3PREMIA.
3. Once Points are redeemed, the transaction cannot be reversed. If changes to an itinerary are later necessary, you may contact 1-800-3PREMIA with your request. Changes will require additional costs such as airline penalty fees, increased fare, and service fees. Most airlines will not allow traveler name changes.
4. There are no blackout dates or other travel restrictions established by the Program. Reservations for tickets exclude the use of charters, wholesalers, consolidators, and any internet fares that are

not published, available through the Global Reservation System (GDS) and/or available for ticketing through a certified travel agency.

5. The client or passenger must meet the eligibility requirements established by the airline provider. All additional costs, such as baggage fees, seat fees, fees charged by airlines, passenger facility charges, taxes and / or international entry / exit fees, contingency charges, and applicable local taxes and fees are at your expense.
6. You can redeem your Points for travel on any kind of service on one of the main airlines, provided that fares, schedules and the ability to generate an electronic ticket are possible through the Global Distribution System (GDS). All travel itineraries and supporting documents will be sent by email.
7. You can receive frequent flyer points from airlines for all redeemed and purchased airline tickets. Please provide your frequent flyer number at the time of booking to receive the credit. If you do not have your number available at the time of booking, call 1-800-3PREMIA before you travel to update your reservation, or you can provide your number directly to the airline at check-in.
8. Airline ticket redemptions cannot be used in conjunction with any type of coupons, vouchers, other mileage programs, or complementary rates.
9. All reservations are subject to the conditions of carriage, supply, or the service provider business, which include exclusions and limitations of liability. Popular is not responsible for the performance of the airline.
10. Flight reservations must be confirmed by the passenger at least seventy-two (72) hours before departure, as there may have been changes to the schedule. Popular is not responsible for communicating airline schedule changes.
11. The passenger is responsible for obtaining the appropriate international travel documentation, such as passports and visas.

ii. Cruises

1. Cruise packages can only be booked by calling 1-800-3PREMIA.
2. Redemptions cannot be used for previous purchases or for items not covered by your cruise ticket. Any fee, supplement, or item of personal nature will be charged to your account by the cruise line.
3. Popular is not responsible for any loss or penalty incurred by you when a hotel, tour operator or cruise line is sold, ceases to exist or ceases to function; if a tour operator cancels a vacation package or a cruise line cancels a cruise; or for acts of nature. Vacation package components and cruise line ports of call are subject to change without notice. We are not responsible for amenities, services or facilities that are not available due to seasonal closings, renovations, strikes, bankruptcies and / or acts of nature.
4. The partners and benefits described in this document are accurate at the time of publishing and are subject to change or cancellation at any time.
5. All requests for cruise redemptions must be made at least thirty (30) days prior to the departure date or the customer may incur additional fees.
6. The passenger must meet the eligibility requirements established by the cruise provider.
7. The passenger is responsible for obtaining the appropriate international travel documentation, such as passports and visas.
8. Cancellations may include penalties and a cancellation service fee will apply. Refunds for cancellations can take up to 3-4 weeks for points to be reflected in the balance shown on the website www.premia.com. Provisional price reductions will not be considered or offered once the reservation is completed.
9. If the passenger does not show up, the travel redemption will be void. You will not be able to change your reservation or return the Points to your account balance once the redemption is canceled.
10. Popular is not responsible for the performance of the cruise line. Participating cruise lines are subject to change at any time without notice.

iii. Hotels

1. The customer and/or guest must meet the eligibility requirements established by the hotel provider.
2. The customer and/or guest is responsible for obtaining the required international travel documentation, such as passports and visas, as applicable.
3. Most hotel rates allow cancellation with a minimum of twenty-four (24) hour notice.
4. The customer is responsible for reviewing specific hotel / rate cancellation policy at the time of reservation.
5. In case of cancellation, fines and a cancellation service charge will apply. Refunds for cancellations can take up to 3-4 weeks for Points to be reflected in the balance shown on the website www.premia.com.
6. Hotels do not allow changes in dates, names, room type, and number of occupants once the reservation is completed.
7. If the customer or guest does not show up, the hotel reservation will be void. You will not be able to change your reservation or return the Points to your account balance once the reward is canceled.
8. Popular assumes no responsibility for informing guests of proper travel documentation.
9. Popular is not responsible for the performance of any hotel provider.

iv. Vacation Packages

1. All vacation packages must be booked at least thirty (30) days prior to travel date or additional fees may be incurred by the customer.
2. Vacation packages can only be booked by calling 1-800-3PREMIA.
3. The passenger must meet the eligibility requirements established by the travel provider.
4. Cancellations may include penalties and cancellation service fee will apply. Refunds for cancellations can take up to 3 to 4 weeks for Points to be reflected in the balance of Points shown on the website www.premia.com.
5. Provisional price reductions will not be considered or offered once the reservation has been completed. After booking, any additional special handling may result in the imposition of additional fees.
6. If the customer or passenger does not show up, the reward will be void. You will not be able to change your reservation or return the Points to your account balance once the reward is canceled.
7. Popular is not responsible for any loss or penalty incurred by you when a hotel, tour operator or cruise line is sold, ceases to exist or ceases to function; if a tour operator cancels a vacation package due to acts of nature. The components of the vacation package are subject to change without notice. We are not responsible for amenities, services or facilities that are not available due to seasonal closings, renovations, strikes, bankruptcies and / or acts of nature. The passenger is responsible for obtaining the appropriate international travel documentation, such as passports and visas.
8. Popular assumes no responsibility for informing guests of proper travel documentation.
9. Popular is not responsible for the performance of any vacation package provider.

v. Car Rental

1. Each Renter (and any person identified in the Rental Agreement as "Authorized Additional Driver") must possess a valid driver's license issued by the state or province in which said person resides, must be 21 years of age or older (or 18 years or more when required by law; and 25 years or older for luxury models, large, sports units, and 12 and 15 passenger cars), and meet the other normal qualifications of the applicable car rental company at the location of applicable rental.
2. Points only cover the base rental rate. All taxes, fees, insurance, surcharges, additional days, additional hours, upgrades to superior car classes, optional services, or equipment (if applicable), are the responsibility of the renter and are paid at the rental counter.

3. You can use Points, Points plus cash or all cash for car rental reservations with the selection of car rental companies shown available on the website. Car reservations will be paid in advance at the time of reservation and payment of costs not covered using Points will be made to the registered credit card.
4. A valid credit card must be presented in the driver's name at the rental counter for any additional charges.
5. Rentals are subject to standard rental conditions and rates, as well as car availability at the time and place of rental.
6. Cars must be returned to the original rental location.
7. Rentals are not combinable with other mileage programs or with any prepaid rate, tour, or group rate, coupon, or promotion.
8. Reservations for all car groups are subject to availability. Vehicles can only be booked by vehicle class and not by vehicle make or model.
9. The performance of car rental services by the car rental company must be under a standard rental agreement in force at the time of rental, which must be performed by the Renter at the time of collection.
10. Rentals are non-transferable and must be used for consecutive rental days and are considered fully used once a rental has started.
11. The renter will use the rented vehicle only for personal or routine use and will operate the rented vehicle only on properly maintained roads and parking lots. The renter must comply with all applicable laws related to the possession of the license to operate the vehicle and pertaining to the operation of vehicles. The renter will not sublet the vehicle or use it as a rental vehicle.
12. Vehicle rental reservations must be canceled at least seventy-two (72) hours before picking up. Failure to cancel reservations seventy-two (72) hours in advance will result in the loss of all payments and Points at the time of reservation. If the renter does not show to pick up the vehicle on the scheduled date and time of the reservation, all Points and cash used for the rental will be lost. In addition, if the renter returns a rental vehicle before the end of the rental period, neither the car rental company nor the Program will make a credit or refund for the unused part of it.
13. The renter agrees to indemnify, defend and hold Popular and TSYS Loyalty harmless for any loss, damage or legal action against the Car Rental Company as a result of the operation of the rented vehicle during the term of the Car Rental Agreement. This includes attorney fees necessarily incurred for these purposes. The renter will also be responsible for paying for parking tickets, traffic violations, tolls, or other appointments received while in possession of the rental vehicle.

G. Termination or Cancellation

1. The Client who participates in the Program and does not have a Popular Credit Card that has the Program included, can cancel their participation in the Program at any time. Popular will not refund the $25 annual membership fee, unless such cancellation occurs within sixty (60) days after Popular has charged the current year's annual membership fee.
2. The Client who acquired their participation through a Credit Card that has the Program included, will have to cancel such credit card to cancel their participation in the Program. The Client who cancels their participation in the Program will continue to be responsible for any transaction made by the Client or another authorized person prior to the cancellation, including, but not limited to, those transactions that result in a negative balance of Points, in which case, the Client must answer for any expense incurred by Popular as a result of the granting of benefits in excess of the available Points.
3. The client who acquired their participation through a PMA, Popular Plus® or BSmart® deposit account will maintain their participation in the Program while said account is open. Closing the account will have the effect of canceling the participation in the Program.

4. Popular reserves the right to audit Program participation and linked accounts at any given moment, and to verify compliance with the Program Terms and Conditions. In case an audit reveals any irregularity, including that the Client is not up to date with his / hers obligations to Popular, or if the Client or any other individual with access to participation in the Program infringes on any of the provisions, Terms and Conditions of the account(s) or the Program, including but not limited to fraud, excessive transactions, account mismanagement, or any other factors that could constitute abuse of the Program, the balance of Points, as well as the accrual of Points and/or participation in the Program, will be canceled, and any expenses incurred will be charged to any of the accounts registered in the Program. This disqualification may be temporary or permanent. Any determination made in relation to the termination of the participation (including the cancellation of Points) will be firm and final.
5. Earned Points are not transferrable or inheritable. If the Client willingly cancels participation in the Program or if the participation is canceled for any reason, the Client will no longer be considered a Program Client, and all accrued Points will be completely voided, regardless of the origin of the Points.

H. Other General Program Information

1. The Program is offered by Popular, who may change the format, components, and terms and conditions for any part of the Program or suspend or eliminate the Program at any moment and without prior notice. In this case, no cash or credit will be reimbursed to the Client, and the Points may not be redeemed in exchange for rewards. Points that have already been redeemed may be used as established by each reward's terms and conditions. If Popular terminates or cancels the Program, (i) earned Points will not be reimbursed, and (ii) regarding the annual fee paid for that year, Popular reserves the right to reimburse the fee.
2. Points may not be sold, exchanged, or bought by third parties. If any person or entity obtains Points or rewards in this manner, they will be considered fraudulently obtained and will be voided. In case of fraud, abuse of the privileges granted by the Program (including any attempt to sell, exchange, or transfer Points or any other instrument exchangeable for Points), or infringement upon the Program Terms and Conditions, Popular reserves the right to cancel the participation and/or accrued Points.
3. Popular reserves the right to solve any claims arising from transactions related to the Program by granting Points.
4. Popular reserves the right to eliminate any Points earned through unauthorized transactions. Only those commercial transactions made with a commercial credit card that qualify for the Program, as determined from time to time by Popular, will earn Points.
5. Popular reserves the right to review the Points balance earned in the Program and to discount Points credited in violation of the Program Terms and Conditions.
6. By participating in the Program and agreeing and using the rewards provided herein, the Client releases, discharges and protects Popular and its directors, officials, agents, contractors, and employees (jointly known as "Representatives"), and the issuing institution, from all claims or damages that may result from redeeming Points, the use of Points redeemed through the Program or any affiliated account, or from any activity related to the Program, including but not limited to bodily injury or death. Popular and its Representatives are not responsible for the loss, destruction, or theft of rewards. Neither Popular nor its Representatives will be responsible for the acts or omissions of reward providers. Any claim related to a reward must be managed through the entity that provides the item or service, subject to their terms and conditions.
7. Clients will be held responsible for any federal or state tax related to the receipt or use of any reward redeemed through the Program, including but not limited to excise taxes, merchandise taxes, international incoming or outgoing taxes, customs fees, or airport surcharges.

8. All offers are null where prohibited by law and local, federal or state regulations, and they are subject to changes if necessary, to comply with the applicable laws and regulations.
9. All efforts have been made to guarantee the accuracy of the information about the rewards and offers in our advertising material.
10. Popular not exercising any of its rights under these Terms and Conditions or applicable laws, may not be considered and does not constitute a waiver of these rights.
11. These Terms and Conditions shall be governed by the laws of the Commonwealth of Puerto Rico, as well as all applicable federal provisions, laws, and regulations. Any claims initiated thereunder are subject to the arbitration clause in the corresponding deposit or credit card contract between the Client and Popular.
12. If any of the clauses contained in this contract are declared null, not valid, or illegal according to the laws and regulations of the Commonwealth of Puerto Rico, all other provisions will maintain full validity.

I. Communications

So that you do not miss any communication from us about the Program, Client must immediately notify us of any changes to your mailing address and other contact information you may have provided to us in connection with the Account. Popular shall have no liability for any misdirected, lost or delayed mail resulting from your failure to provide us with such notice. We may also communicate with you electronically and any notice or electronic statement of the Account we provide to you, or agreement you make electronically, will be considered to be "in writing", signed and delivered for all purposes. Popular is not responsible for delayed or lost communications sent by mail or any other form of delivery, including e-mail.

PREMIA® Points Earning and Expiration Table Addendum

Product	Points Earning	Points Expiration
Black Dual	2 points per $1 in purchases	Do not expire
Visa Infinite	2 points per $1 in purchases 40,000 Welcome Bonus points	
Mastercard Black	2 points per $1 in purchases	
Visa Cobalt Infinite	4 points per $1 in gas stations and Electric Charging[1] 3 points per $1 in restaurants and grocery stores[1] 1 point per $1 in other purchases 60,000 Welcome Bonus points	
Visa PREMIA® Rewards	1.5 points per $1 in purchases 5,000 Welcome Bonus points	December 31st four years from the date they were earned
Visa Novel Visa Ideal Visa Premia Icon HELOC Visa Secured	1 point per $1 in purchases	
Visa Indigo	1.5 points per $1 in purchases	
Indigo Dual	1.5 ponts per $1 in purchases	
Mastercard Novel	1 point per $1 in purchases	
Visa Business	1 point per $1 in purchases Maximum of 250,000 points per calendar year	
PREMIA® Business Max	3 points per $1 in purchases on airlines, hotels, restaurants, telecommunications, gas and office supplies[1] 1 point per $1 in other purchases 30,000 Welcome Bonus points	Do not expire
PREMIA® Business PREMIA® Business Secured	2 points per $1 in purchases on restaurants, telecommunications, gas and office supplies[1] 1 point per $1 in other purchases 10,000 Welcome Bonus points	

PREMIA® Points Earning and Expiration Table Addendum

Product	Points Earning	Points Expiration
Other Financial Relationships: **Electronic and Transactional Accounts and Checking:** MultiCuenta Popular®, Cuenta Popular®, Popular Premium, Private Management Account, Ideal, Maxi Premium, e-account, Mi Cuenta, Mi Cuenta Uni and U-Save **Savings Accounts:** Ahorro a Toda Hora®, ATH POP®, and Popular Savings **Savings Deposits** **IRA Accounts** **B-SMART® Account** **Popular Securities® Investment Accounts with market value greater than $50K** **Personal Loans** **Reserve Line of Credit** **Popular Auto Auto Loans or Leasing** **Popular Mortgage Loans**	50 points per relationship, up to 200 points per month: Example: 1 relationship = 50 2 relationships = 100 3 relationships = 150 4 relationships or more = 200	These points will be awarded to the credit card with the best expiration rule. If you do not have a credit card eligible for the Program, these points will expire every fourth December 31st from the date they were earned

*The earning and expiration of points are subject to the PREMIA® Program Terms and Conditions

[1]Popular is not responsible for the coding used by merchants for purposes of identifying airlines, hotels, restaurants, grocery stores, telecommunications, office supplies, gas and Electric Charging transactions. Wholesale Clubs are not considered grocery stores.