

KeyBank Rewards® Program Credit Card Points Guide

Here's an overview of how easy it is to accumulate reward points just for using your credit card.

The rewards you earn when you open a KeyBank Rewards credit card.

Activity and Bonus Points Guide	Point Earning	Bonus Points ¹	Qualification Criteria for Bonus Points
Consumer Rewards Credit Card			
Key Private Bank Mastercard® Credit Card	10 points for every \$1 in qualified purchases ²		
Business Rewards Credit Card			
KeyBank Business Rewards Mastercard®	Five points for every \$1 in qualified purchases ³	Five additional points for every \$1 spent on gas, restaurant, telecommunication purchases, and on certain travel purchases, including flights, hotels, and cars ⁴	

The rewards you get for using your converted or legacy KeyBank credit card⁵.

Activity and Bonus Points Guide	Point Earning	Bonus Points ¹	Qualification Criteria for Bonus Points
Consumer Rewards Credit Card			
KeyBank Key2More Rewards® Mastercard® Credit Card KeyBank Mastercard® with Rewards Credit Card KeyBank World Mastercard® with Rewards Credit Card KeyBank World Mastercard® Credit Card KeyBank Platinum Rewards Mastercard® Credit Card KeyBank Platinum Mastercard® with Rewards Credit Card KeyBank Select World Mastercard® Credit Card	Five points for every \$1 in qualified purchases ²	25% of the total purchase transaction points earned in a calendar month ⁶ 50% of the total purchase transaction points earned in a calendar month ⁶	Spend between \$1,000 – \$1,999.99 in a month Spend \$2,000 or more in that month
KeyBank Platinum Mastercard® Credit Card	One point for every \$1 in qualified purchases ²	None	None
Key Private Bank World Mastercard® Credit Card	Five points for every \$1 in qualified purchases ²	None	None
Key Private Bank World Elite Mastercard® Credit Card	Five points for every \$1 in qualified purchases ²	None	None
Business Rewards Credit Card			
KeyBank Business Travel Rewards Mastercard® Credit Card KeyBank Business Rewards Mastercard® Credit Card KeyBank Business Mastercard® with Rewards KeyBank Rewards Business Mastercard® Credit Card	Five points for every \$1 in qualified purchases ³	Five additional points for every \$1 spent on gas, restaurant, telecommunication purchases, and on certain travel purchases, including flights, hotels, and cars ⁴	None



More information about the program is available at key.com/rewards.

See reverse for important terms and disclosure information.

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This Activity and Bonus Points Guide and Rewards Product Points Guide are part of the KeyBank Rewards Program Terms and Conditions ("Terms and Conditions"). Please use these Guides for information regarding Rewards Points available as part of the "KeyBank Rewards Program" as defined in the Terms and Conditions. This Guide is subject to the Terms and Conditions and may be changed at any time. Please refer to the Terms and Conditions found at key.com/personal/credit-cards/key2more-terms-conditions.html.

1 Bonus points begin from the day of enrollment unless otherwise noted.

2 Eligible purchases do not include: ATM cash disbursements, overdraft protection transfers or credits, manual financial institution cash advances, KeyBank's Cash Reserve Credit transactions, person-to-person money transfers, a quasi-cash transaction including the purchase of traveler's checks, foreign currency, money orders or convenience checks, gaming transactions, balance transfers, annual membership fees, point-of-sale cash back transactions greater than the purchase amount, returned checks, and any credit, return or other adjustment to your account. Returns will reduce your rewards point balance.

3 Reward Points are awarded based on Net Purchases and do not include: ATM cash disbursements, manual financial institution cash advances, person-to-person money transfers, a quasi-cash transaction including the purchase of traveler's checks, foreign currency, money orders or convenience checks, gaming transactions, balance transfers, annual membership fees, point-of-sale cash back transactions greater than the purchase amount, returned checks, and any credit, return or other. The KeyBank Rewards Program Terms and Conditions and Points Guide apply, are subject to change and can be found at key.com/small-business/banking/creditcards/keybank-business-rewards-mastercard-cardmember-agreement.html.

4 KeyBank does not have the ability to control how merchants choose to classify their business and therefore reserves the right to determine which purchases qualify for double rewards points.

5 These credit cards can no longer be opened.

6 Points for \$1,000 – \$1,999.99 in spend are awarded a total additional 25% bonus. Points for \$2,000 or more in spend are awarded a total additional 50% bonus. Bonuses are based on the total eligible purchase transaction points earned in a calendar month and are awarded once a month around the 5th business day for the previous month spend. If your credit limit is less than \$2,000 you will need to make payments (in addition to your required payment) throughout the calendar month in order to reach the spend limits required to earn monthly bonus points. See the Key2More Rewards® Mastercard® Terms and Conditions for full details, which are subject to change and may be found at key.com/personal/credit-cards/key2more-terms-conditions.html.

All credit products are subject to credit approval.

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