

KeyBank Rewards® Program Credit Card Points Guide

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

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

| Rewards Credit Card Activity Points Description | Point Earning | Bonus Points ¹ |
|---|---|--|
| CONSUMER REWARDS CREDIT CARD | | |
| Credit Card Transactions² KeyBank Key2More Rewards® Mastercard® Credit Card | <ul style="list-style-type: none">• 5 points for every \$1 in qualified purchases³ | 25% of the total purchase transaction points earned in a calendar month Spend between \$1,000 – \$1,999 in that month ⁴ 50% of the total purchase transaction points earned in a calendar month Spend \$2,000 or more in that month ⁴ |
| Key Private Bank Mastercard® Credit Card | <ul style="list-style-type: none">• 10 points for every \$1 in qualified purchases³ | |
| BUSINESS REWARDS CREDIT CARD | | |
| KeyBank Business Rewards Mastercard® | <ul style="list-style-type: none">• 5 points for every \$1 in qualified purchases³• 5 additional points for every \$1 spent on gas, restaurant, telecommunication purchases, and on certain travel purchases, including flights, hotels, and cars⁵ | |

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 for additional information.

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

² See page 2 for additional credit cards not listed below.

³ Rewards points are awarded based on Net Purchases and specifically exclude Excluded Transactions such as cash advances of any type, balance transfers, convenience check transactions, overdraft protection transfers, and quasi-cash transactions. See the KeyBank Rewards Program Terms and Conditions for full details.

⁴ 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 KeyBank Rewards Program Terms and Conditions for full details, which are subject to change and may be found at key.com/rewards.

⁵ 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.

All credit products require application and are subject to credit approval based on KeyBank's standard underwriting criteria and terms.

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



The rewards you get for using your **converted or legacy** KeyBank credit card.⁶

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

| Activity and Bonus Points Guide | Point Earning | Bonus Points ¹ | Qualification Criteria for Bonus Points |
|---|---|--|---|
| CONSUMER REWARDS CREDIT CARD | | | |
| <ul style="list-style-type: none"> KeyBank Key2More Rewards[®] Mastercard[®] Credit Card (accounts converted October 2013) 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 | <ul style="list-style-type: none"> • 5 points for every \$1 in qualified purchases³ | <ul style="list-style-type: none"> 25% of the total purchase transaction points earned in a calendar month⁴ 50% of the total purchase transaction points earned in a calendar month⁴ | <ul style="list-style-type: none"> Spend between \$1,000 – \$1,999 in a month Spend \$2,000 or more in that month |
| KeyBank Platinum Mastercard [®] Credit Card | <ul style="list-style-type: none"> • 1 point for every \$1 in qualified purchases³ | None | None |
| Key Private Bank World Mastercard [®] Credit Card | <ul style="list-style-type: none"> • 5 points for every \$1 in qualified purchases³ | None | None |
| Key Private Bank World Elite Mastercard [®] Credit Card | <ul style="list-style-type: none"> • 5 points for every \$1 in qualified purchases³ | None | None |
| BUSINESS REWARDS CREDIT CARD | | | |
| <ul style="list-style-type: none"> KeyBank Business Travel Rewards Mastercard[®] Credit Card KeyBank Business Rewards Mastercard[®] Credit Card KeyBank Business Mastercard[®] with Rewards KeyBank Rewards Business Mastercard[®] Credit Card | <ul style="list-style-type: none"> • 5 points for every \$1 in qualified purchases³ | <ul style="list-style-type: none"> 5 additional points for every \$1 spent on gas, restaurant, and telecommunication purchases, and on certain travel purchases, including flights, hotels, and cars⁵ | None |

⁶ These credit cards can no longer be opened.

All credit products require application and are subject to credit approval based on KeyBank's standard underwriting criteria and terms.

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