

# 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 <sup>1</sup>
<b>CONSUMER REWARDS CREDIT CARD</b>		
<b>Credit Card Transactions<sup>2</sup></b> KeyBank Key2More Rewards® Mastercard® Credit Card	<ul style="list-style-type: none"> <li>• 5 points for every \$1 in qualified purchases<sup>3</sup></li> </ul>	25% of the total purchase transaction points earned in a calendar month Spend between \$1,000 – \$1,999 in that month <sup>4</sup>  50% of the total purchase transaction points earned in a calendar month Spend \$2,000 or more in that month <sup>4</sup>
Key Private Bank Mastercard® Credit Card	<ul style="list-style-type: none"> <li>• 10 points for every \$1 in qualified purchases<sup>3</sup></li> </ul>	
<b>BUSINESS REWARDS CREDIT CARD</b>		
KeyBank Business Rewards Mastercard®	<ul style="list-style-type: none"> <li>• 5 points for every \$1 in qualified purchases<sup>3</sup></li> <li>• 5 additional points for every \$1 spent on gas, restaurant, telecommunication purchases, and on certain travel purchases, including flights, hotels, and cars<sup>5</sup></li> </ul>	
<b>OTHER POINT EARNING ACTIVITIES</b>		
<b>Online Statements</b> (Set up to receive electronic versions of paper-based bank and/or account statements)	<ul style="list-style-type: none"> <li>• 50 points per month enrolled in Online Statements</li> <li>• Monthly cap for ongoing points<sup>6</sup> is 50</li> </ul>	
<b>Recurring Payments with Credit Card<sup>7</sup></b>	<ul style="list-style-type: none"> <li>• 50 points per transaction</li> <li>• Monthly cap is 750<sup>6</sup></li> </ul>	

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.

<sup>1</sup> Bonus points begin from the day of enrollment unless otherwise noted.

<sup>2</sup> See page 2 for additional credit cards not listed below.

<sup>3</sup> 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.

<sup>4</sup> Monthly bonus points are awarded per credit card account based on the aggregated amount spent per month by all signers linked to the credit card account. Points for spending \$2,000 or more in eligible purchases are awarded in two 25% increments, the first when \$1,000 in eligible purchases is achieved and the second when \$2,000 in eligible purchases is achieved, so that the total adds up to the 50% bonus. Bonuses are based on the total eligible purchase transaction points earned in a calendar month. 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](http://key.com/rewards).

<sup>5</sup> 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.

<sup>6</sup> Monthly caps are based on calendar month.

<sup>7</sup> KeyBank reserves the right to determine which purchases qualify for recurring payments.

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](http://key.com/rewards).



## The rewards you get for using your **converted or grandfathered** KeyBank credit card.<sup>8</sup>

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 <sup>1</sup>	Qualification Criteria for Bonus Points
<b>CONSUMER REWARDS CREDIT CARD</b>			
<ul style="list-style-type: none"> <li>KeyBank Key2More Rewards<sup>®</sup> Mastercard<sup>®</sup> Credit Card (accounts converted October 2013)</li> <li>KeyBank Mastercard<sup>®</sup> with Rewards Credit Card</li> <li>KeyBank World Mastercard<sup>®</sup> with Rewards Credit Card</li> <li>KeyBank World Mastercard<sup>®</sup> Credit Card</li> <li>KeyBank Platinum Rewards Mastercard<sup>®</sup> Credit Card</li> <li>KeyBank Platinum Mastercard<sup>®</sup> with Rewards Credit Card</li> <li>KeyBank Select World Mastercard<sup>®</sup> Credit Card</li> </ul>	<ul style="list-style-type: none"> <li>5 points for every \$1 in qualified purchases<sup>3</sup></li> </ul>	<ul style="list-style-type: none"> <li>25% of the total purchase transaction points earned in a calendar month<sup>4</sup></li> <li>50% of the total purchase transaction points earned in a calendar month<sup>4</sup></li> </ul>	<ul style="list-style-type: none"> <li>Spend between \$1,000 – \$1,999 in a month</li> <li>Spend \$2,000 or more in that month</li> </ul>
KeyBank Platinum Mastercard <sup>®</sup> Credit Card	<ul style="list-style-type: none"> <li>1 point for every \$1 in qualified purchases<sup>3</sup></li> </ul>	None	None
Key Private Bank World Mastercard <sup>®</sup> Credit Card	<ul style="list-style-type: none"> <li>5 points for every \$1 in qualified purchases<sup>3</sup></li> </ul>	None	None
Key Private Bank World Elite Mastercard <sup>®</sup> Credit Card	<ul style="list-style-type: none"> <li>5 points for every \$1 in qualified purchases<sup>3</sup></li> </ul>	25% additional bonus points each year for anniversary, based on previous year's points earned <sup>9</sup>	None
<b>BUSINESS REWARDS CREDIT CARD</b>			
<ul style="list-style-type: none"> <li>KeyBank Business Travel Rewards Mastercard<sup>®</sup> Credit Card</li> <li>KeyBank Business Rewards Mastercard<sup>®</sup> Credit Card</li> <li>KeyBank Business Mastercard<sup>®</sup> with Rewards</li> <li>KeyBank Rewards Business Mastercard<sup>®</sup> Credit Card</li> </ul>	<ul style="list-style-type: none"> <li>5 points for every \$1 in qualified purchases<sup>3</sup></li> </ul>	5 additional points for every \$1 spent on gas, restaurant, and telecommunication purchases, and on certain travel purchases, including flights, hotels, and cars <sup>5</sup>	None
<b>OTHER POINT EARNING ACTIVITIES</b>			
<b>Online Statements</b> (Set up to receive electronic versions of paper-based bank and/or account statements)	<ul style="list-style-type: none"> <li>50 points per month enrolled in Online Statements</li> <li>Monthly Cap for ongoing points<sup>6</sup> is 50</li> </ul>	None	None
<b>Recurring Payments with Credit Card<sup>7</sup></b>	<ul style="list-style-type: none"> <li>50 points per transaction</li> <li>Monthly cap is 750<sup>6</sup></li> </ul>	None	None

<sup>8</sup> These credit cards can no longer be opened.

<sup>9</sup> Bonus points are awarded on or around the anniversary date.

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