

Wells Fargo Credit Card for the Isis Mobile Wallet

Promotional Program Rules and Conditions Effective: February 2014

1. This Promotion starts on 2/1/2014 and ends on 4/30/2014.
2. In these Rules and Conditions, “You,” “Your,” and “Cardholder” refer to the primary cardholder and/or any co-cardholder (if a joint account – excludes authorized users of the card) on the Wells Fargo® Consumer Credit Card account(s), as applicable, (“Account(s)”) linked to the Wells Fargo Mobile Card Service. “Wells Fargo,” “We,” “Us,” and “Our” shall mean Wells Fargo Bank, N.A. All transactions and activity (including any associated with this Promotional Program) are subject to the terms of your Consumer Credit Card Terms and Conditions. Additionally, Your Wells Fargo Rewards® program Terms and Conditions are not impacted by this Promotional Program and will continue in full force and effect.
3. In order to use the Wells Fargo Mobile Card Service, You must be the account holder of an eligible Wells Fargo Credit Card account in good standing and You must have an eligible Mobile Device with active wireless service (<https://www.paywithisis.com/get-started.html>). You also need to maintain access to *Wells Fargo Online*® and have your Wells Fargo Cards linked for online access.
4. Promotional Program eligibility - the ability to earn a statement credit (as described below) is restricted to Cardholders whose Account(s) linked to the Promotional Program is/are open, current, and not in default or delinquent, as applicable to their Account(s), as of the time of their then current monthly billing statement date and so long as the Promotional Program has not been terminated or canceled pursuant to these Rules and Conditions. The Promotional Program will not be made available to more than the first 15,000 accounts.
5. This Promotional Program is only available for customers with Consumer Credit Cards. This Program is not available to Corporate Card, Business Credit Card, Business ATM and Debit Card, Consumer ATM and Debit Card or Purchasing Card accounts.
6. Cardholders who make one purchase using the Wells Fargo eligible credit card through the Isis Mobile Wallet on Your mobile phone during the promotional period will earn a one-time statement credit of twenty dollars (\$20). This credit will be reflected on the statement issued during the following calendar month. This credit is only available to one cardholder on a joint Wells Fargo Credit Card account; only the first use of that account during the promotional period would qualify for the credit, not the first use by each cardholder on a joint account.

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7. In addition, a twenty percent (20%) statement credit will be calculated on net purchases (purchases minus returns/credits) made on Your Account using the Wells Fargo Credit Card through the Isis Mobile Wallet on Your mobile phone. Credits will be calculated and accumulate monthly up to a maximum credit of \$100 per calendar month during the promotional period described in paragraph 1 above.

Statement credits earned during each calendar month of the promotion will be reflected on Your Account statement issued during the following calendar month.

For a joint Wells Fargo Credit Card account, all uses by any cardholder will be aggregated for a calendar month during the promotional period to calculate the total statement credit for that month, subject to the \$100 maximum credit restriction.

8. Only purchases made on your Wells Fargo Credit Card using the Isis Mobile Wallet on Your mobile device will earn statement credits.
9. Statement credits from multiple credit card accounts cannot be added together or transferred from one account to another; however, if a cardholder has more than one Wells Fargo Credit Card account it would be possible to earn separate statement credits on each account if each is added to the Isis mobile wallet and used to make purchases during the promotional period.
10. Any tax liability, including applicable state sales tax and state and federal disclosures, connected with receipt or use of a cash reward is Your responsibility. We will report the value of the statement credits as income to the Internal Revenue Service, state, or local tax authorities if required by law. If You have any questions about Your tax liability, please consult Your tax advisor.
- 11. Wells Fargo reserves the right to amend, cancel, or temporarily or permanently suspend the Promotional Program, in whole or in part, or change any of the Promotional Program Rules and Conditions, at any time for any or no reason, including without limitation, in the event of fraud, abuse of Promotional Program privileges or violation of the Promotional Program Rules and Conditions, as determined in Our sole discretion. The Promotional Program will not be made available to more than the first 15,000 accounts.**
12. We have the right to monitor all activity with Your use of the Promotional Program. From time to time, We may monitor and record telephone calls regarding Your Promotional Program to assure the quality of Our service. You agree and consent, in order for Us to service Your Promotional Program that We may from time to time make calls and send text

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messages to You, using prerecorded/artificial voice messages and/or through the use of an automatic dialing device, at any telephone number associated with Your account, including mobile phone numbers that could result in charges to You. You also expressly consent to Wells Fargo sending email messages about Your Promotional Program to any email address You provide to Us. Your consent overrides any “do-not-call or do-not-email” restrictions You may have registered under federal or state law or any internal Wells Fargo privacy or solicitation preference You have previously expressed. You agree to promptly notify Us if You change any contact information You provide to Us, including Your name, mailing address, e-mail addresses, or phone numbers.

13. TO THE FULLEST EXTENT ALLOWABLE BY LAW, WELLS FARGO AND ITS SERVICE PROVIDERS SPECIFICALLY DISCLAIM ANY REPRESENTATIONS OR WARRANTIES, EXPRESS OR IMPLIED, ABOUT THE SERVICES OFFERED, INCLUDING ANY IMPLIED WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE AND IMPLIED WARRANTIES ARISING FROM COURSE OF DEALING OR COURSE OF PERFORMANCE.
14. All registered marks, trademarks and service marks belong to their respective owners.
15. These Terms and Your participation in the Promotional Program are governed by federal law and, to the extent applicable, the laws of the State of South Dakota, no matter where You live or use the Promotional Program.
16. If You have questions or disputes about the Promotional Program, please call 1-855-771-0167 upon receiving the Account statement on which the statement credit in question first appears.