

DISCOVER IT CASH BACK CREDIT CARD TERMS AND CONDITIONS

1. **Cashback Match:** Only from Discover, as of November 2022. We'll match all the cash back rewards you've earned on your credit card from the day your new account is approved through your first 12 consecutive billing periods or 365 days, whichever is longer, and add it to your rewards account within two billing periods. You've earned cash back rewards only when they're processed, which may be after the transaction date. We will not match: rewards that are processed after your match period ends; statement credits; rewards transfers from Discover checking or other deposit accounts; or rewards for accounts that are closed. This promotional offer may not be available in the future and is exclusively for new cardmembers. No purchase minimums.
2. **Acceptance:** According to the Feb 2022 issue of the Nilson Report.
3. **Rewards Redemption:** Rewards never expire. We reserve the right to determine the method to disburse your rewards balance. We will credit your Account or send you a check with your rewards balance if your Account is closed or if you have not used it within 18 months.
4. **Use Rewards at Amazon.com:** For complete details on how to Pay with Rewards at [Amazon.com](https://www.amazon.com) see [Amazon.com/DiscoverRewards](https://www.amazon.com/DiscoverRewards). Amazon is not a sponsor of this promotion. Amazon, the Amazon.com logo, the smile logo and all related marks are trademarks of Amazon.com, Inc. or its affiliates.
5. **Use Rewards with PayPal:** For complete details on how to Pay with Rewards with PayPal see [PayPal.com/Discover](https://www.paypal.com/Discover). Pay with Rewards will be available for eligible credit cards on eligible purchases or can be donated to support a charitable cause with PayPal Giving Fund. To learn more about Pay with Rewards, see [terms and conditions](#). All reward redemptions are subject to Discover's reward program terms.
6. **Discover® Identity Alerts** are offered by Discover Bank at no cost, only available online, and currently include the following services: (a) daily monitoring of your Experian® credit report and an alert when a new inquiry or account is listed on your report; (b) daily monitoring of thousands of Dark Web sites known for revealing personal information and an alert if your Social Security number is found on such a website. This information is intended for, and only provided to, Primary credit cardmembers whose accounts are open, in good standing and have an email address on file. The Primary cardmember must agree online to receive identity alerts. Identity alert services are based on Experian information and data which may differ from information and data at other credit bureaus. Monitoring your credit report does not impact your credit score. This benefit may change or end in the future. Discover Bank is not a credit repair organization as defined under federal or state law, including the Credit Repair Organizations Act. To see a list of Frequently Asked Questions, visit discover.com/freealerts.
7. **Freeze it®:** When you freeze your account, Discover will not authorize new purchases, cash advances or balance transfers. However, some activity will continue, including bills that merchants mark as recurring, as well as returns, credits, dispute adjustments, delayed authorizations (such as some transit purchases), payments, Discover protection

product fees, other account fees, interest, rewards redemptions and certain other exempted transactions.

8. Free Overnight Card Replacement: Free overnight shipping is not available to P.O. boxes or addresses outside the U.S. Carrier overnight shipping limitations apply that may impact the exact delivery date.
9. FICO® Credit Score Terms: Your FICO® Credit Score, key factors and other credit information are based on data from TransUnion® and may be different from other credit scores and other credit information provided by different bureaus. This information is intended for and only provided to Primary account holders who have an available score. See [Discover.com/FICO](https://www.discover.com/FICO) about the availability of your score. Your score, key factors and other credit information are available on Discover.com and cardmembers are also provided a score on statements. Customers will see up to a year of recent scores online. Discover and other lenders may use different inputs, such as FICO® Credit Scores, other credit scores and more information in credit decisions. This benefit may change or end in the future. FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries.

If you prefer not to receive your FICO® Credit Score just call us at 1-800-DISCOVER (1-800-347-2683). Please give us two billing cycles to process your request. To learn more, visit [Discover.com/FICO](https://www.discover.com/FICO).

10. You earn a full 2% *Cashback Bonus*® on your first \$1000 in combined purchases at Gas Stations (stand-alone), and Restaurants each calendar quarter. Calendar quarters begin January 1, April 1, July 1, and October 1. Purchases at Gas Stations and Restaurants over the quarterly cap, and all other purchases, earn 1% cash back. Gas Station purchases include those made at merchants classified as places that sell automotive gasoline that can be bought at the pump or inside the station. Gas Stations affiliated with supermarkets, supercenters, and wholesale clubs may not be eligible. Restaurant purchases include those made at merchants classified as full-service restaurants, cafes, cafeterias, fast-food locations, and restaurant delivery services. Purchases must be made with merchants in the U.S. To qualify for 2%, the purchase transaction date must be before or on the last day of the offer or promotion. For online purchases, the transaction date from the merchant may be the date when the item ships. Rewards are added to your account within two billing periods. Even if a purchase appears to fit in a 2% category, the merchant may not have a merchant category code (MCC) in that category. Merchants and payment processors are assigned an MCC based on their typical products and services. Discover Card does not assign MCCs to merchants. Certain third-party payment accounts and digital wallet transactions may not earn 2% if the technology does not provide sufficient transaction details or a qualifying MCC. Learn more at [Discover.com/digitalwallets](https://www.discover.com/digitalwallets). See [Cashback Bonus Program Terms and Conditions](#) for more information.
11. PayPal: PayPal, the PayPal logo are trademarks of PayPal or its Affiliates. Listed merchants are in no way sponsoring or affiliated with this program.
12. \$0 Fraud Liability: An “unauthorized purchase” is a purchase where you have not given access to your card information to another person or a merchant for one-time or

repeated charges. Please use reasonable care to protect your card and do not share it with employees, relatives, or friends. Learn more at [Discover.com/fraudFAQ](https://www.discover.com/fraudFAQ).

13. About product reviews: We calculate the average product rating based on ratings that customers submit. We exclude some reviews from being displayed for reasons such as the customer included profanity, reviewed the wrong product, submitted inappropriate or irrelevant content, or revealed personally identifying information. Reviews are not filtered, edited, or deleted simply because they are negative or are lower rated. If a review is excluded, the associated rating is not calculated in the average product rating.
14. Online Privacy Protection: Online Privacy Protection is offered by Discover Bank at no cost and only available in the mobile app. Approximately every 90 days we will scan for your online personal information at 10 select people search sites and submit opt-out requests on your behalf. Types of personal information found on these sites will vary.
15. Q1 Program Details: Activate to earn 5% *Cashback Bonus* at Grocery Stores (stand-alone), Drug Stores, and Select Streaming Services from 1/1/23 (or the date on which you activate 5%, whichever is later) through 3/31/23, on up to \$1,500 in purchases. Grocery Store purchases include those made at supermarkets, meat lockers, bakeries, smaller grocery stores, and grocery delivery services. All purchases made at Walmart, Target, convenience stores, wholesale clubs, discount stores, and supercenters are not eligible. Drug Store purchases include those made at stand-alone drug stores, pharmacies, pharmacies located inside of retail stores, and from online pharmacies. Examples of Select Streaming Service purchases include Amazon Music, Amazon Prime Video, AMC+, Apple Music, Apple TV, Audible, DirecTV Stream, FUBO, Google Play, HBO Max, iHeartRadio, MLB.TV, Pandora, Paramount Plus, Peacock, Showtime, SiriusXM, Sling TV, Spotify, Starz, Vudu, YouTube Music, YouTube Premium, YouTube TV. Other popular streaming services may be included. If your subscription is bundled with another product or service, billed by a third party (such as a digital platform, a cable or satellite provider, telecommunications, internet provider or a car manufacturer), the purchase may not be eligible in this category. Add-ons associated with Select Streaming Services may not qualify for this promotion if they are not listed, billed in a bundle, separately or through a third party. Listed merchants are in no way sponsoring or affiliated with this program. Purchases must be made with merchants in the U.S. To qualify for 5%, the purchase transaction date must be before or on the last day of the offer or promotion. For online purchases, the transaction date from the merchant may be the date when the item ships. Rewards are added to your account within two billing periods. Even if a purchase appears to fit in a 5% category, the merchant may not have a merchant category code (MCC) in that category. Merchants and payment processors are assigned an MCC based on their typical products and services. Discover Card does not assign MCCs to merchants. Certain third-party payment accounts and digital wallet transactions may not earn 5% if the technology does not provide sufficient transaction details or a qualifying MCC. Learn more at [Discover.com/digitalwallets](https://www.discover.com/digitalwallets). See Cashback Bonus Program Terms and Conditions for more information.

