

# DISCOVER IT STUDENT CASH BACK CREDIT CARD TERMS AND CONDITIONS

\*Based on the preceding 12 months of Discover Student credit card application data, applicants without a credit score may qualify. You must meet other applicable underwriting criteria. When we evaluate your creditworthiness, we consider all the information you provide on your application, your credit report, and other information. If you have a credit score, we may use that in our evaluation.

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. Builds credit with responsible use: Discover reports your credit history to the three major credit bureaus so it can help build your credit if used responsibly. Late payments, delinquencies or other derogatory activity with your other credit card accounts and loans may adversely impact your ability to build credit.
4. 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://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://discover.com/FICO).

5. 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](https://discover.com/freealerts).

6. 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.
7. Refer-a-Friend: Refer-a-Friend eligible cardmembers will receive a statement credit referral reward if their friend applies for the specific offer sent via the link provided and is approved by December 31, 2022. Referral reward statement credit amounts range from \$50 to \$100 and maximum annual referral amount will be stated in individual referral offers upon login.

You are not eligible to refer a friend if you have a Discover it® Secured Credit Card, or Discover it® Business Card. Your account must be in good standing to receive your referral reward. Each eligible friend who was referred will receive a statement credit after making a purchase within three months of opening a new Discover account. Existing Discover cardmembers and those who have opted out of receiving marketing communications from Discover are not eligible referrals.

You will not be notified whether a specific referral was approved or declined. Please allow up to 1-2 billing periods for the statement credit to post to your account after each referral is approved. Statement credits you receive may be taxable to you. Please contact your tax advisor. Offer may not be combined with any other introductory offer.
8. Amazon: Amazon is not a sponsor of this promotion. Amazon, the Amazon.com logo and the smile logo are trademarks of Amazon or its affiliates.
9. PayPal: PayPal, the PayPal logo are trademarks of PayPal or its Affiliates. Listed merchants are in no way sponsoring or affiliated with this program.
10. 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.
11. 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.

12. 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.
13. 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://discover.com/digitalwallets). See Cashback Bonus Program Terms and Conditions for more information.