

VIRGIN RED REWARDS WORLD ELITE MASTERCARD® REWARDS PROGRAM: ADDITIONAL BENEFIT DETAILS (“Credit Rewards Terms Details”)

These Credit Rewards Terms Details provide additional information that currently applies to certain benefits associated with the Virgin Red Rewards Mastercard, as outlined in the [Credit Rewards Terms](#). Terms used herein and not defined have the meaning in the Credit Rewards Terms. Virgin Red Limited reserves the right to change or close the Rewards Program or any aspects or features of the Rewards Program. Virgin Red Limited and Synchrony reserve the right to cancel, modify, restrict, waive or terminate any aspects or features of the Credit Rewards Terms at any time and without prior notice. You are encouraged to check back regularly for the most updated information.

Certain benefits may require membership in additional Virgin Loyalty programs, as indicated below. The following links provide membership information and such benefits are also subject to the terms for the applicable programs:

- Flying Club, the Virgin Atlantic loyalty program at www.virginatlantic.com
- The Know, the Virgin Hotels loyalty program at virginhotels.com/the-know/
- Sailing Club, the Virgin Voyages loyalty program at www.virginvoyages.com/sailing-club

SELECT STREAMING SERVICES: Eligible Purchases for select streaming services will earn two points for every 1 U.S. dollar spent rounded to the nearest point. Such eligible streaming services are: Amazon Music, Apple TV/Music, Audible, DirecTV Stream, Disney+, ESPN+, Fubo TV, [HBO]Max, Hulu, iHeartRadio, Kindle Unlimited, Luminary, MLB.tv, NBA League Pass, Netflix, NHL.tv, Pandora, Paramount+, Peacock, Prime Video, Showtime, Sling TV, SiriusXM, Spotify, Stitcher, Tidal, YouTube (Music/TV), and YouTube Premium. (All product and company names are the registered trademarks of their original owners. The use of any trade name or trademark is for identification and reference only and does not imply any association with the trademark holder of their product brand).

THE \$15,000/\$30,000 SPEND BENEFIT: When cumulative Eligible Purchases of \$15,000 and \$30,000 post to your Card Account in a cardholder year, the Primary Accountholder will have the option to select one additional benefit for each such Eligible Purchase threshold:

- You can earn a benefit a maximum of two times per cardholder year, which resets on each anniversary of the date your Virgin Red Rewards Credit Card Account was opened.
- Once earned, this benefit will be available in your Virgin Red account within two Statement Periods as long as your Card Account is open. You will receive a notification when the benefit is available to you.
- You will have 12 months from your notification date to make your selection from among the available choices.
- Once you have made your selection, it cannot be changed to a different benefit.
- These benefits are not transferrable and may not be redeemed for cash.

The following benefits are currently available:

- **Flying Club Reward Voucher from Virgin Atlantic - Companion Seat or a Cabin Upgrade:** You must be a Flying Club member to redeem this benefit. Reward vouchers can only be redeemed on bookings for Virgin Atlantic operated flights for one of the following: Reward vouchers can only be redeemed on bookings for Virgin Atlantic operated flights for one of the following:
 - **Round trip companion seat.** Take one person with you in a reward seat up to the points value of your reward voucher; OR
 - **Round trip cabin upgrade.** Upgrade a booked seat into a reward seat in any higher cabin up to the points value of your reward voucher.

For multi-city bookings this benefit is valid only on two legs of the trip.

The value of your reward voucher depends on your Flying Club tier status at the time you redeem the voucher:

- If you are a Red tier member your reward voucher will be worth up to the value of 75,000 Virgin Points.
- If you are a Silver or Gold tier member your reward voucher will be worth up to the value of 150,000 Virgin Points.

Upgrades cannot be applied to Economy Light bookings. Taxes and fees including surcharges associated with the companion seat or upgrade are not included and must be paid separately. If the value of the companion seat you select is higher than the value of your voucher, then additional points will be required to pay for the difference.

Once selected in your Virgin Red account, the reward will be added to your Flying Club account within 30 days. It is valid for up to 24 months from the date it is issued. That means you must book your flight and take the first flight to which your reward voucher is applied within those 24 months. Vouchers must be redeemed a minimum of 24 hours ahead of departure.

Call the Virgin Atlantic Flying Club contact center at +1 800 862 8621 to book your flight and provide details of your reward voucher at time of booking.

- **Virgin Hotels 1 Free Hotel Night Stay:** You must be a member of The Know to redeem this benefit.

Free hotel night stay reward voucher, valid for one complimentary night stay in a standard Chamber King Room at participating Virgin Hotels in the United States and United Kingdom. For a list of participating hotels visit virginhotels.com/credit-card. Taxes and fees, including hotel amenity fees or destination fees associated with the booking are not included and must be paid separately. Free hotel night stay based on availability and blackout dates apply, which vary by participating hotel.

Once you select this benefit in your Virgin Red account, your reward voucher will be available in your Virgin Red account which can be redeemed on the Virgin Hotels website. In the booking process, there will be an option to select a reward voucher to redeem with your booking. You will need to apply your voucher code and the reward will be displayed at checkout. Your reward voucher can only be used to book a one-night stay. Any additional nights will need to be made on a separate booking.

This benefit is valid for 12 months from the date of issue. You must redeem your voucher at time of booking and within this 12 month period (although your stay can be after this 12 month period). The reward voucher is unique to you and for one-time use.

- Changes to any bookings need to be made with the applicable Virgin Hotels property directly. Contact details for Virgin Hotels properties can be found at virginhotels.com/contact.

- **Virgin Hotels Priority Room Upgrade:** You must be a member of The Know to redeem this benefit.

Priority Room Upgrade reward voucher is valid to upgrade to a next higher room category on new bookings only at participating Virgin Hotels in the United States and United Kingdom. For a list of participating hotels visit virginhotels.com/credit-card. Valid for stays of three nights or less. Upgrades are based on availability and blackout dates apply, which vary by participating hotel. After selecting this benefit in your Virgin Red account, your Priority Room Upgrade reward voucher will be available and is valid for 12 months from the date of issue. You must redeem your reward voucher at time of booking and within this 12 month period (although your stay can be after this 12 month period). The reward voucher is unique to you and for one-time use.

To use your Priority Room Upgrade reward voucher, log into your Know account to make a booking. In the booking process, there will be an option to select a reward voucher to redeem with your booking. You will need to apply your voucher code and the discount will be displayed at checkout.

Changes to any bookings need to be made with the applicable Virgin Hotels property directly. Contact details for Virgin Hotels properties can be found at virginhotels.com/contact.

- **Virgin Voyages Bar Tab Credit (Up to \$300 Value):**

A \$300 bar tab credit is available on cruises of 7 nights or more OR a \$150 bar tab credit available on cruises of less than 7 nights. Credit will be applied to an existing booking and accessed on board via your wrist band and visible on your Virgin Voyages app. Credit will expire at the conclusion of the cruise and any unused portion of the benefit will be forfeited.

Once you select this benefit in your Virgin Red account, it will be valid for 24 months (or until conclusion of the cruise on which it is used, if earlier).

After you select this benefit, you will receive a unique code and an email from Virgin Red with a link to a form. You will need to complete this form with your full name, booking reference, email address and Virgin Red ID and follow the instructions on the form to send your completed form to Virgin Voyages Sailor Services at least 7 days prior to departure. Virgin Voyages will then apply

your bar tab credit to your booking, which you can enjoy once you sail. The reward voucher is unique to you and for one-time use (i.e., for one cruise).

For any changes that need to be made to your sailing, including benefits, please contact Sailor Services at +1 (954) 488-2955.

- **Virgin Voyages Blue Extras Perk Package:**

Access to the Blue Extras tier of the Sailing Club, which will provide the following:

Dedicated Sailing Club Sailor Services Support: Pre-voyage dedicated phone option for Sailing Club members. Onboard Sailing Club representative at the Sailor Services desk.

Cocktail Event: Invitation to one Sailing Club cocktail reception per voyage (one cabin mate of Sailing Club sailor, age 18 or older, will be permitted to join).

Laundry service: Includes one bag per voyage — express service is not included and laundry service is unavailable on the voyage's final day.

\$10 daily specialty coffee credit at the Coffee Bar (when open).

Once you select this benefit in your Virgin Red account, it is valid for 24 months from the date of issue. You must redeem your reward voucher at time of booking and use within this 24 month period (meaning your cruise must also take place within this 24 month period). This benefit is personal to you and for one-time use (i.e., for one cruise).

You can apply the Blue Extras Perk Package to an existing booking and access it on board via your wrist band and visible on your Virgin Voyages app. Blue Extras Perk Package will expire at the conclusion of the cruise and any unused portion of the benefit will be forfeited.

After you select this benefit, you will receive a unique code and an email from Virgin Red with a link to a form. You will need to complete this form with your full name, booking reference, email address and Virgin Red ID and follow the instructions on the form to send your completed form to Virgin Voyages Sailor Services at least 7 days prior to departure. Virgin Voyages will then apply your Blue Extras Perks Package to your booking, which you can enjoy once you sail.

For any changes that need to be made to your sailing, including benefits, please contact Sailor Services at +1 (954) 488-2955.

THIRD NIGHT FREE HOTEL BENEFIT: You must be a member of The Know to redeem this benefit. One time in each cardholder year, you will receive a reward voucher that can be redeemed for a third consecutive night free with the purchase of a new two-night stay booked directly with a participating Virgin Hotels property in the United States or United Kingdom. For a list of participating hotels visit virginhotels.com/credit-card Your first reward voucher will be available in your Virgin Red account within two Statement Periods, as long as your Card Account is open at that time.

The reward voucher is valid for 12 months from the date of issue. You must redeem your reward voucher at time of booking and within this 12 month period (although your stay can be after this 12 month period). The reward voucher is unique to you and for one-time use. A new reward voucher will be available to you upon card renewal, every cardholder year as long as your Card Account is open.

Taxes and fees, including hotel amenity fees or destination fees associated with the complimentary third night are not included and must be paid separately. Redemption is based on availability and blackout dates apply, which vary by participating hotel.

In the booking process, there will be an option to select a reward voucher to redeem with the booking. The discount will be displayed at checkout.

Cancellations or modifications to any bookings need to be made with the applicable Virgin Hotels property directly and within the 12 month validity period. Any modifications outside of the 12 month validity period would result in a forfeiture of the voucher. Contact details for Virgin Hotels properties can be found at virginhotels.com/contact.

FLYING CLUB TIER POINTS: You must be a Flying Club member to access Flying Club benefits. In each monthly Statement Period, you will earn 25 Tier Points when you make \$2,500 in Eligible Purchases or 50 Tier Points when you make \$5,000 in Eligible Purchases. Tier Points will be available in your Flying Club account at www.virginatlantic.com within two Statement Periods as long as your Card Account is open. Tier points expire 12 months after they are added to your Flying Club account.