



## FREQUENTLY ASKED QUESTIONS

### Using Your Points

- **How do I use my points?**

You can redeem your program points for rewards either online or by phone using the information on the Contact Us link at the bottom of this page. Using points for rewards is similar to shopping online – you use points to "pay" for your reward. Just select the reward you'd like, place it in your online shopping cart and follow the easy instructions to submit your order.

- **When can I start using points?**

You can start redeeming the points accrued to your PNC Commercial Card Rewards account as soon as they are posted to the account.

- **What types of rewards are available for redemption?**

You can use points for travel reservations including airfare, hotel, car rental, and cruises, merchandise such as electronics and gadgets, and gift cards to name-brand restaurants and retailers, as well as cash back.

### Cash Back Rewards

- **Is the cash value award a statement credit or check?**

Cash value awards can be provided in the form of a check, statement credit, or transaction credit ("Pay Me Back"). If the reward causes a credit balance on your account, the credit adjustment will remain on your account. Points will not be reinstated.

- **How long does it take to receive cash back?**

Statement and transaction credits are processed within 5-7 business days from date of redemption. For check redemptions, if you have not received your cash value award within four weeks or have additional questions, please call us using the information on the Contact Us link at the bottom of this page.

## Merchandise & Gift Card Rewards

- **Will I be charged any shipping and handling charges for merchandise and gift cards?**

There is no shipping or handling fee for standard delivery of merchandise and gift cards within the United States.

- **What happens if a reward I've ordered is out of stock?**

Although rare, occasionally rewards will be out of stock. You will be sent a back order notification that will include an estimated ship date. Your order will be sent to you as soon as the reward is back in stock.

- **How long does it take to receive a reward?**

Gift cards will generally will be sent to you within 3 weeks of placing your redemption order and merchandise will generally be sent to you within 4 – 6 weeks of placing your redemption order. Expedited / insured gift card orders are available upon request; you will be charged a shipping fee for expedited delivery as well as for gift cards shipped outside of the United States.

- **Do gift cards expire?**

Expiration dates vary depending on the merchant, so please refer to the gift card terms provided in the catalog or on or with the gift card you receive.

- **Can merchandise or gift cards that are lost or stolen be replaced?**

We cannot replace lost or stolen rewards.

- **Can rewards be shipped to foreign countries?**

Merchandise cannot be shipped to any address outside of the non-contiguous United States or to PO/APO/FPO addresses. Gift cards can be shipped outside of the United States however a shipping fee will be assessed.

- **Can I return or exchange my reward?**

Rewards cannot be returned or exchanged. Returns are only accepted for merchandise that is damaged, defective, or incorrectly shipped. Notification must be made to us within 48 hours of delivery and the item(s) must be returned, in the original packaging, within 30 days from receipt of delivery for credit or shipment of replacement item. Gift cards and other non-merchandise rewards cannot be returned or exchanged.

## Travel Rewards

- **Can I book directly with an airline or any other travel supplier?**

Your PNC Commercial Card Rewards points can be used only for bookings made directly through the PNC Commercial Card Rewards website or by calling us using the information on the Contact Us link at the bottom of this page

- **May I redeem my points online?**

Yes, airline, hotel, and car rental rewards can be redeemed online.

- **Can I use my points for someone else to travel?**

Yes. The PNC Commercial Card Rewards participating cardholder may make reservations in the name of the person of his/her choice. Please ensure that the traveler information you enter during the booking process is an exact match to the travel documents that are required to fulfill the reservation (i.e. driver's license, passport, etc.). Errors may result in delays and/or possible denial of the travel reservation.

- **What is "split pay" (points and credit card)?**

The PNC Commercial Card Rewards "split pay" feature for travel booking allows you to redeem with a combination of points and a credit card payment. There is no minimum number of points required for a "split pay" travel booking. Travel rewards can also be redeemed in full using only points.

- **Can I use a card other than a card enrolled in PNC Commercial Card Rewards for "split pay" (points and credit card) redemption?**

Yes, you can use any credit card for a "split pay" reward redemption.

- **Are there any fee(s) associated with travel redemptions?**

There is no fee for standard travel redemptions including "split pay". In the case where points are not used during a redemption, i.e. only a credit card payment, there will be fees to your PNC commercial card account depending on the redemption option:

- Airline, Hotel, and Car fee = **\$0**
- Attractions fee = **\$5** per attraction ticket purchased
- Events fee = **\$5** per event ticket purchased
- Cruises and Vacation Packages fee = **\$25**
- Travel Change fee = **\$45**

- **I did not get my email confirmation, what should I do?**

To ensure receipt of your travel confirmation email, please confirm that the email address you provide at the time of booking is a current and valid email address. You may also want to check your spam/junk folder if you have not added us to your safe senders list. If you still do not find your email confirmation, please call us using the information on the Contact Us link at the bottom of this page.

- **May I combine or transfer points to/from an airline, hotel or car rental frequent traveler program?**

No. You may not transfer points from PNC Commercial Card Rewards to another reward program or combine points from PNC Commercial Card Rewards with points from another rewards program.

- **Can I earn frequent flyer miles or frequent traveler miles for my PNC Commercial Card Rewards redemption?**

Depending on the travel provider, you might accrue points in their program as a result of your travel completed using your PNC Commercial Card Rewards points. Please check with the individual provider.

- **Do you offer any insurance for cancellation or trip interruption?**

Yes. We offer trip insurance at additional cost for cruises and vacation packages only. Please call us for a quote using the information on the Contact Us link at the bottom of this page.

- **I have to cancel my reservation. Can I have my points reinstated or obtain a refund?**

Once redeemed, points for canceled reservations may not be reinstated to your account. No credit will be given for unused portions of the reward. However, if trip insurance was purchased for the reward (cruises and vacation packages only), refunds for covered cancellations may be available. Please call us with additional questions using the information on the Contact Us link at the bottom of this page.

- **I have to cancel my reservation that was paid for with “split pay” (points and a credit card payment). Can I get the charges that were made to my credit card refunded?**

Once the reservation has been made for the travel reward, credit card charges for that reward cannot be refunded to you. No credit will be given for unused portions of the reward. However, if trip insurance was purchased (cruises and vacation packages only) and charged to your card, a refund of that card charge for covered cancellations may be available. Please call us with additional questions using the information on the Contact Us link at the bottom of this page.