SYB VISA Business with Rewards Credit Card Program

Terms and Conditions as of October 1, 2024

Account	A Stock Yards Bank VISA Rewards Card account opened at Company's request
Billing Account	The Billing Account is the single master account that shows all credit card activity for the Company, but is not intended to be used to make purchases.
Company	A corporation, partnership, proprietorship, or other organization or entity that has opened an Account with Stock Yards Bank
Card	An SYB VISA Rewards Card that is eligible to participate
Employees	Employees, officers, directors, and/or agents of the Company who have been authorized by the Company to use the Cards on Company's behalf
Program	The cash rewards program offered by Stock Yards Bank
Quarter	A three-month period of time
Rewards	The rewards Company earns for Net Purchases that can be deposited to an eligible SYB account
We, our, us, Stock Yards Bank & Trust	Stock Yards Bank & Trust, which issue your Card
You, your	The Company and/or Employee authorized to us a Card on Company's behalf

Any use of your Account will constitute your acknowledgment of and agreement with these Terms and Conditions. Please read these Terms and Conditions carefully.

ELIGIBILITY

To be eligible to participate in the Program, you must be a U.S. resident residing in the U.S. and the Account must be in good standing. This means that the Account is open, is not deemed by Stock Yards Bank (SYB) to be delinquent, and has not exceeded the approved credit limit.

We may decide, in our sole discretion, whether any particular Card or Employee is eligible to participate in the Program.

EARNING REWARDS

Company will earn Rewards when a Card is used by Company and/or Employees for Net Purchases. The Reward amount earned each Quarter is calculated by multiplying the combined Net Purchases (Spend) of all Cards for each month in the Quarter by one half percent (0.5%). Earn an additional one quarter percent (0.25%) on Spend exceeding $100,000 in the corresponding month. Reward amounts will be rounded up to the nearest cent.

NET PURCHASES

"Net Purchases" means purchases of goods or services made using a Card, minus merchant credits, and plus or minus appropriate purchase adjustments posted to your Account. The term "Net Purchases" does not include (A) finance charges, annual membership fees, balance transfers, transactions made at a financial institution (such as purchasing gift cards, money orders or travelers' checks or making loan payments), cash advance transactions (including access checks, ATM disbursements, and automated teller or cash equivalent item transactions), insurance premiums for insurance products obtained through SYB or our affiliates, debt cancellation fees, late fees, overlimit fees, and other fees and charges assessed on your Account; or (B) purchases made at merchants with gambling, gaming, or other non-eligible merchant category codes; or (C) transactions Disputed or reported as Fraud. SYB reserves the right to exclude other merchant category codes at our discretion. A merchant category code is a code assigned to a merchant by its credit card processor to identify the merchant's type of business. SYB assumes no responsibility for the accuracy of the category code assigned to any merchant.

FORFEITING REWARDS

An Account not in good standing and/or on an Account that reaches 60 days of delinquency will forfeit any earned reward during that Quarter. You are not entitled to compensation from us or any other entity, when your Rewards are forfeited for any reason.

REDEEMING REWARDS

A Statement Credit will be applied automatically to the account within 15 business days after the close of a Quarter.

SPECIAL OFFERS

From time to time, we may make special offers that allow you to earn Rewards in addition to those specified herein. If we do, we will advise you of any additional terms and conditions that apply to that special offer.

CHANGES TO THE PROGRAM

Stock Yards Bank reserves the right to alter or change these Terms and Conditions and to alter, change and/or terminate the Program at any time, for any reason, without any responsibility or compensation to you. For example, we may change the way Rewards are earned, redeemed, or forfeited. SYB will provide written or electronic notice of any changes affecting outstanding transactions or Rewards. In addition, we reserve the right to immediately disqualify you from the Program if you have violated these Terms and Conditions or if you have, in our sole determination, misused or abused the Program. Violation of these Terms and Conditions, or disqualification from the Program for any reason, including for misuse or abuse of the Program, may result in, without limitation and without prior notice, any or all of the following: (i) forfeiture of any unredeemed Rewards; (ii) reversal of the credit provided for, or the recoupment of the cash equivalent of, redeemed Rewards, even if your Account has been closed by you or by us; (iii) suspending or closing your Account; or (iv) taking legal action to recover the cash equivalent of redeemed Rewards and to recover our monetary losses, including litigation costs and damages. Your misuse or abuse of the Program is a default under your account agreement.

HOW WE MAY COMMUNICATE WITH YOU

We may communicate with you by mail, telephone, or electronically. We consider any electronic communication from us to be delivered on the date you receive it or five days from the date we post or send it, whichever comes first. To change your contact information contact your relationship manager or call us at 502-625-9955.

OTHER INFORMATION, DISCLAIMERS, AND LIMITATIONS

- Any other agreements between Company and SYB for the Account will continue to govern your use of the Card and the Program. If there is a conflict between those agreements and these Terms and Conditions, those agreements will govern in matters related to the Account, and these Terms and Conditions will govern in matters related to the Program.
- If you dispute any aspect of the Program with respect to your Account, including a dispute regarding the number of Rewards you earned or redeemed, you must notify us in writing at Stock Yards Bank & Trust, ATTN: Credit Card, PO Box 32890, Louisville, KY 40232, within sixty (60) days of the date of the first Account statement to which your Rewards dispute relates. If you do not properly notify us in this timeframe, we will have no obligation to you to adjust or correct any error.
- We may waive any obligation you have under these Terms and Conditions without losing our right to enforce that same obligation at a later time. We will not lose any of our rights under these Terms and Conditions if we delay taking action for any reason, or if we take any other action.
- Company is responsible for determining any tax liability for the Account.
- You agree to release and hold us and all parties associated with the Program harmless from any claim, liability, or damage relating to the Program.
- The Program is void where prohibited by law.