
Dillard's American Express® Card or Dillard's Elite American Express® Card

Cardmember Benefits

Terms of Service for Emergency Assistance

This document details the emergency assistance services ("Emergency Assistance") provided by AXA Assistance USA ("AXA") and for which Covered Persons (as defined below) may be eligible as described herein. The terms contained within these Terms of Service for Emergency Assistance are between AXA and Covered Persons.

I. GENERAL TERMS

Eligibility: In order to be eligible for the services and benefits described below through AXA, the person receiving the services and benefits must be a Covered Person.

Duration of coverage: The coverage period of the services and benefits described herein, rendered by AXA, runs concurrent with the validity of the **Dillard's American Express® Card** or **Dillard's Elite American Express® Card** Account. If for any reason the Cardmember's **Dillard's American Express® Card** or **Dillard's Elite American Express® Card** Account is terminated or cancelled, the Covered Persons' eligibility to receive the services described herein will be immediately canceled.

Access: The services and benefits offered in this program will be arranged by AXA. The benefits described herein are non-transferable.

Availability of services: Services are available worldwide and are subject to the limitations set out in the terms and conditions, below. In no event will the services be available in any country or territory which is the subject of governmental or quasi-governmental economic or political sanctions, which may be involved in an international or internal conflict, or where the existing infrastructure is deemed inadequate by AXA to guarantee service.

For 24-hour emergency assistance call:

Toll free: 1-800-447-5982

Worldwide collect: 1-312-935-3754

II. GENERAL DEFINITIONS

Card means the **Dillard's American Express® Card** or **Dillard's Elite American Express® Card**.

Covered Person(s) means a Cardmember; or such Cardmember's spouse (or partner) living at the same address as the Cardmember; or, a dependent child under the age of nineteen (19) or under the age of twenty-three (23) in the case of a dependent full-time college student, in either case who resides permanently with the Cardmember.

Cardmember(s) means a holder of a **Dillard's American Express® Card** or **Dillard's Elite American Express® Card** whose name is embossed, printed, or otherwise affixed on a Card, or who has entered into an agreement with Wells Fargo Bank, N.A. for the extension of credit to be used to purchase goods and services from merchants participating on the American Express network.

The Dillard's American Express® Card is issued and administered by Wells Fargo Bank, N.A.

This credit card program is issued and administered by Wells Fargo Bank, N.A., pursuant to a license from American Express. American Express is a federally registered service mark of American Express. ECG-1246712 09/14

III. CONTENT OF THE ASSISTANCE SERVICES PROVIDED

There are four components of the Emergency Assistance program:

1. Medical Emergency Assistance

AXA can refer the Covered Person to preferred providers including primary care physicians, clinics and hospitals all over the world. Primary care physicians are defined as referrals to the following: family practitioners, general practitioners, internists, ophthalmologists, obstetricians/gynecologists, orthopedists, and pediatricians. The Covered Person will be given the name, address, telephone number, office hours, and if applicable, language(s) spoken by the provider. The nature of the situation, location of the Covered Person, and time of the day will influence whether a referral is made to an individual provider or to a hospital/emergency care facility. AXA will also provide referrals to medical specialists in major cities and nearby areas using specific selection criteria. Specialists are defined as physicians other than those previously identified as primary care physicians. Some examples of specialists include allergists, cardiologists and endocrinologists.

2. Legal Emergency Assistance

AXA provides referrals to lawyers or other legal service providers including the provider's name, address, telephone number, office hours, specialty and language resources. Whenever AXA has sufficient information to do so, it shall refer the Covered Person to two or more legal professionals so that the Covered Person may have the benefit of choosing the legal professional. AXA will use reasonable efforts to ensure that its referrals are legal service providers who meet the professional standards of the country or city where the traveler is located.

3. Personal Assistance

Available 24/7, both pre-travel and during trip, AXA will provide the following information upon a Covered Person's request.

- Passport, visa, and immunization/inoculation requirements;
- Foreign currency exchange rates;
- Weather forecasts and average seasonal temperatures;
- Embassy and Consular referrals;
- General information on local customs;
- General Information on business etiquette;
- Information on national holidays and standard business hours;
- Travel advisories and customs information; and
- Local voltage information

4. Travel Oriented Assistance

- Referrals to interpreters: AXA shall make the necessary arrangements to provide the Covered Person with an interpreter. (Which will be charged to the Cardmember's account (after obtaining the Cardmember's approval) and subject to authorization by Wells Fargo Bank, N.A.).
- Urgent message relay: AXA will relay emergency messages to or from a Covered Person to family members or colleagues 24 hours a day.
- Cash/bail assistance: Emergency funds will be arranged and made available to the Covered Person in the event money is lost, stolen, or inaccessible due to banking holidays, etc. AXA will also assist with the payment of legal fees, as well as secure and post bail bonds when required.
- Luggage assistance: AXA shall assist the Covered Person with locating lost luggage and shall provide to the Covered Person regular updates on the location status.

Cost of the assistance services provided

Most of the assistance services are offered to the Covered Person at no cost. However, according to circumstances and depending on the nature of the requested service, AXA may have to make cash advances against the Cardmember's account, subject to the Cardmember's approval.

In this case, the advanced payment and associated delivery fees are reimbursed to AXA through the debit of the Cardmember's Card account, subject to prior approval of the Cardmember and Wells Fargo Bank, N.A.

Terms of Service for Retail Protection and Extended Warranty

RETAIL PROTECTION

Benefit and Claims Information:

Toll Free: 800-840-9910
Worldwide Collect: 312-356-7716

Claims:

Toll Free: 800-840-9910; fax: 312-395-9640
Available 8 am – 8 pm ET Monday through Friday

EXTENDED WARRANTY

Benefit and Claims Information:

Toll Free: 800-569-6317
Worldwide Collect: 312-356-7716

Claims:

Toll Free: 800-569-6317; fax: 312-395-9640
Available 8 am – 8 pm ET Monday through Friday

Dillard's American Express® Card or Dillard's Elite American Express® Card

Virginia Surety Company, Inc.
175 W. Jackson Blvd.
Chicago, IL 60604

The following Key Terms apply to the following benefits: Retail Protection and Extended Warranty.

KEY TERMS:

Throughout this document, You and Your refer to the **cardmember** or **authorized user** of the **covered card**. We, Us, and Our refer to Virginia Surety Company, Inc.

Administrator means TWG Innovative Solutions, Inc., you may contact the **administrator** if you have questions regarding this coverage or would like to make a claim. The **administrator** can be reached by phone at the appropriate number in the table above.

Authorized User means an individual who is authorized to make purchases on the **covered card** by the **cardmember** and is recorded by the Participating Organization on its records as being an **authorized user**.

Cardmember means the person who has been issued an account by the Participating Organization for the **covered card**.

Covered card means the **Dillard's American Express® Card** or **Dillard's Elite American Express® Card**.

Damage means items that can no longer perform the function they were intended to do in normal service due to broken parts, material, or structural failures.

Evidence of Coverage (EOC) means the document describing the terms, conditions, and exclusions. The **EOC**, Key Terms, and Final Legal Disclosures are the entire agreement between You and Us. Representations or promises made by anyone that are not contained in the **EOC**, Key Terms, or Final Legal Disclosures are not a part of your coverage.

Stolen means items that are taken by force and/or under duress or the disappearance of the item from a known place under circumstances that would indicate the probability of theft.

United States Dollars (USD) means the currency of the United States of America.
KT-CC-EOC (9.08)

RETAIL PROTECTION

Evidence of coverage

Pursuant to the below terms and conditions, when you bought an item with your **covered card** is **damaged** or **stolen** within ninety (90) days of purchase, you may be eligible for benefits under this coverage.

Refer to Key Terms KT-CC-EOC (9.08) for the definitions of you, your, we, us, our, and words that appear in bold and Final Legal Disclosures CC-FLD (9.08).

A. To get coverage:

- You must purchase the new item entirely with your **covered card** for yourself or to give as a gift.

B. The kind of coverage you receive:

- Most items you purchase entirely with your **covered card** are covered if **damaged** or **stolen** for ninety (90) days from the date of purchase as indicated on your **covered card's** receipt.
- Items you purchase with your **covered card** and give as gifts also are covered.
- This coverage is secondary to any other applicable insurance or coverage available to you or the gift recipient. Coverage is limited to only those amounts not covered by any other insurance or coverage benefit.

C. Coverage limitations:

- Coverage is limited to the lesser of the following:
 - The actual cost of the item (excluding delivery and transportation costs).
 - A maximum of \$1,000 per loss and a total of \$50,000 per cardmember account per twelve (12) month period.
- Purchases that are made up of a pair or set will be limited to the cost of repair or replacement of the specific item **stolen or damaged**. If the specific item cannot be replaced individually or repaired, the value of the pair or set will be covered not to exceed the limits above.
- Coverage for **stolen or damaged** jewelry or fine art will be limited to the actual purchase price as listed on your credit card statement, regardless of sentimental or appreciated market value.

D. What is NOT covered:

- Items left in public sight, out of arm's reach, lacking care, custody or control by the **cardmember**.
- Lost items, and items that mysteriously disappear (the only proof of loss is unexplained or there is no physical evidence to show what happened to the item) without any evidence of a wrongful act.
- Items that are **stolen** from any location or place (including, but not limited to, exercise facilities, places of employment, schools, or places of worship) due to the lack of due diligence by you or another party.
- Items lost, **stolen, damaged** or mis-delivered while under the care, custody, and control of another party or common carrier (including, but not limited to, airlines, the U.S. Postal Service, UPS, FedEx, or other delivery services).
- Losses due to normal wear and tear, misuse, gradual deterioration, and/or abuse.
- Losses resulting from any dishonest, fraudulent, or criminal act committed or arranged by you.
- Losses that cannot be verified or substantiated.
- Items covered by a manufacturer's recall or class action suit.
- Items that you **damage** through alteration (including, but not limited to, cutting, sawing, shaping).
- Used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles); recycled, previously owned, refurbished, rebuilt, or remanufactured items.
- **Stolen** items without documented report from the police.
- Items that are **damaged** during transport via any mode.
- Items **stolen** from the interior or exterior of a watercraft/boat, aircraft, motorcycle, automobile or any other motor vehicles.
- Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories. Motorized equipment not designed for transportation and used solely for the upkeep and maintenance of a residence is eligible for coverage (including, but not limited to, snow thrower, lawn mowers, and hedge trimmers).
- Land, any buildings (including, but not limited to, homes and dwellings), permanently installed items, fixtures, or structures.
- Traveler's checks, tickets of any kind (e.g., for airlines, sporting events, concerts, or lottery), negotiable instruments, bullion, rare, or precious metals, stamps, and coins, currency or its equivalent.
- Losses caused by insects, animals, or pets.
- Plants, shrubs, animals, pets, consumables, and perishables.
- Items purchased for resale, rental, professional, or commercial use.
- Professional services (including, but not limited to, the performance or rendering of labor or maintenance; repair or installation of products, goods, or property; professional advice of any kind, including, but not limited to, information/services or advice secured from any help or support line; or technical support for software, hardware, or any other peripherals).
- Application programs, computer programs, operating software, and other software.
- Losses resulting from war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation or **damage** by any government, public authority, or customs official; risks of contraband; illegal activity or acts.
- Losses caused by power surge, contamination by radioactive or hazardous substances, including mold.
- Direct or indirect loss resulting from any Acts of God (including, but not limited to, flood, hurricane, lightning, and earthquake).
- Losses caused by liquids, fluids, oils, chemicals, or bodily fluids/excretions.
- Game animals, pets, or specimens preserved for display (e.g., fish, birds, reptiles, or mammals).
- Items **stolen or damaged** at a new home construction site.
- Rented, leased, or borrowed items for which you will be held responsible.
- Trip, service, or diagnostic charges in the absence of any covered repairs or verified failure.
- Any shipping charges, transportation and delivery charges, or promised time frames for delivery, whether or not stated or covered by the manufacturer's warranty.
- Interest or conversion fees that are charged to you on the **covered card** by the financial institution.

E. How to file a claim:

- Call the **Administrator** at the appropriate number in the table on page 3 to request a claim form. You must report the claim within sixty (60) days of the loss or the claim may not be honored.
- Submit the following documentation within one hundred and eighty (180) days of the date you report the claim:
 - Completed and signed claim form.
 - Repair estimate for **damaged** item(s).
 - Photograph clearly showing **damage**, if applicable.
 - Receipt showing purchase of covered item(s).
 - Statement showing purchase of covered item(s).
 - Report from police listing any items **stolen**.
 - Copy of the declarations page of any applicable insurance or protection (including, but not limited to, homeowner's, renter's, or auto insurance policy).
 - Any other documentation that may be reasonably requested by us or our designated representative to validate a claim.

PA-CC-EOC (9.08)

EXTENDED WARRANTY

Evidence of Coverage

Refer to Key Terms KT-CC-EOC (9.08) for the definitions of you, your, we, us, our, and words that appear in bold and Final Legal Disclosures CC-FLD (9.08).

A. To get coverage:

- You must purchase the new item entirely with your **covered card** and/or accumulated points from your **covered card** for yourself or to give as a gift.
- The item must have an original manufacturer's (or U.S. store brand) warranty of twelve (12) months or less.

B. The kind of coverage you receive:

- Extended Warranty doubles the original manufacturer warranty up to a maximum of twelve (12) months on most items you purchase. For products with multiple warranty components, each warranty time period will be extended up to a maximum of twelve (12) months. Should you fail to properly register the original warranty as required by manufacturer, we will only double the actual warranty time period that you received from the manufacturer. An example of a product with multiple warranty components includes an appliance with original manufacturer's (or U.S. store brand) warranties that differ for parts, labor, compressor, etc.
- If you purchase a service contract or an optional extended warranty of twelve (12) months or less on your item, we will cover up to an additional twelve (12) months after both the original manufacturer's (or U.S. store brand) warranty and the purchased service contract or extended warranty coverage period end. If your service contract or extended warranty exceeds twelve (12) months, this coverage does not apply.
- If you do not have an additional service contract or an optional extended warranty, this Extended Warranty benefit commences the day after your original manufacturer's (or U.S. store brand) warranty expires.

C. Coverage limitations:

- The maximum benefit for repair or replacement shall not exceed the actual amount charged on your **covered card** or \$10,000, whichever is less.
- If either the original manufacturer's (or U.S. store brand) warranty or the service contract covers more than twelve (12) months, this benefit will not apply.
- We or our **administrator** will decide if a covered failure will be repaired or replaced, or whether you will be reimbursed up to the amount paid for the item. Items will be replaced with those of like kind and quality. However, we cannot guarantee to match exact color, material, brand, size, or model.

D. What is NOT covered:

- Used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles) that do not come with a manufacturer warranty (repair or replacement amount will not include market value at time of claim); recycled, previously owned, refurbished, rebuilt, or remanufactured items; product guarantees (e.g., glass breakage).
- Floor models that do not come with an original manufacturer warranty.
- Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories. Parts, if purchased separately, may be covered.

- Land, any buildings (including, but not limited to, homes and dwellings), permanently installed items, fixtures, or structures.
- Plants, shrubs, animals, pets, consumables, and perishables.
- Professional Services (including, but not limited to, the performance or rendering of labor or maintenance; repair or installation of products, goods or property; professional advice of any kind, including, but not limited to, information/services or advice secured from any help or support line; or technical support for software, hardware, or any other peripherals).
- Application programs, operating software, and other software.
- All types of media with stored data or music (including, but not limited to, computer software, DVDs, video cassettes, CDs, film and audio cassettes).
- Any shipping charges, transportation and delivery charges, or promised time frames for delivery, whether or not stated or covered by the manufacturer's warranty.
- Direct or indirect loss resulting from any Acts of God (including, but not limited to, flood, hurricane, lightning, and earthquake).
- Indirect or direct damages resulting from a covered loss.
- Mechanical failure arising from product recalls.
- Trip, service, or diagnostic charges in the absence of any covered repairs or verified failure.
- Loss resulting from war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation or damage by any government, public authority, or customs official; risks of contraband, illegal activity, or acts.
- Mechanical failures caused by normal wear and tear or gradual deterioration where no failure has occurred.
- Items purchased for resale, professional, or commercial use.
- Mechanical failures caused by lack of maintenance/service.
- Losses caused by power surge, contamination by radioactive or hazardous substances, including mold.
- Physical damage to the item.
- Any exclusion listed in the original manufacturer's warranty
- Interest or conversion fees that are charged to you on the **covered card** by the financial institution

E. How to file a claim:

- Call the Administrator at the appropriate number in the table on page 3 to request a claim form. You must report the claim within sixty (60) days of the failure or the claim may not be honored.
- Submit the following documentation within one hundred and eighty (180) days from the date of failure or the claim may not be honored:
 - Completed and signed claim form.
 - Receipt showing covered item(s).
 - Statement showing covered item(s).
 - Itemized purchase receipt(s).
 - Original manufacturer's (or U.S. store brand) warranty.
 - Service contract or optional extended warranty, if applicable.
 - Itemized repair estimate from a factory authorized service provider.
 - Any other documentation that may be reasonably requested by us or our designated representative to validate a claim.

EW-CC-EOC (9.08)

FINAL LEGAL DISCLOSURE

This Guide to Benefits is not, by itself, a policy or contract of insurance or other contract.

Benefits are purchased and provided free to you, but non-insurance services may have associated costs, which will be your responsibility (for example, legal referrals are free, but the lawyer's fee is your responsibility).

Retail Protection and Extended Warranty and Ticket Protection coverage is provided under a Group Policy of insurance issued by Virginia Surety Company, Inc. This Guide to Benefits is intended as a summary of benefits provided to you. The attached Key Terms and **EOC** and all the information about the insurance benefits listed in this Guide to Benefits is governed by the conditions, limitations, and exclusions of the Group Policy.

Privacy Notice:

As the insurer of the **covered card** coverage described herein, Virginia Surety Company, Inc. ("VSC") collects personal information about you from the following sources: Information the insurer gathers from you, from your request for insurance coverage or other forms you furnish to the insurer, such as your name, address, telephone number, and information about your transactions with the insurer such as claims made and benefits paid. The insurer may disclose all information it collects, as described above, to companies that perform administrative or

other services on our behalf solely in connection with the insurance coverage you have received. The insurer does not disclose any personal information about former insureds to anyone, except as required by law. The insurer restricts access to personal information about you to those employees who need to know that information in order to provide coverage to you. The insurer maintains physical, electronic, and procedural safeguards that comply with federal regulations to guard your personal information. Should you have any questions about the insurance procedures or the information contained within your file, please contact the insurer by writing to:

Compliance Department
Virginia Surety Company, Inc.
175 West Jackson Blvd.
Chicago, IL 60604

Effective date of benefits:

Effective November 8, 2014, this Guide to Benefits replaces all prior disclosures, program descriptions, advertising, and brochures by any party. The Policyholder and the insurer reserve the right to change the benefits and features of these programs at anytime. Notice will be provided for any changes.

Cancellation:

The Policyholder can cancel these benefits at any time or choose not to renew the insurance coverage for all **cardmembers**. If the Policyholder does cancel these benefits, you will be notified at least sixty (60) days in advance. If the insurance company terminates, cancels, or chooses not to renew the coverage to the Policyholder, you will be notified as soon as is practicable. Insurance benefits will still apply for any benefits you were eligible for prior to the date of such terminations, cancellation, or non-renewal, subject to the terms and conditions of coverage.

Benefits to you:

These benefits apply only to **cardmembers** whose cards are issued by U.S. financial institutions. The United States is defined as the fifty (50) United States, the District of Columbia, American Samoa, Puerto Rico, Guam, and the U.S. Virgin Islands. No person or entity other than the **cardmember** shall have any legal or equitable right, remedy, or claim for benefits, insurance proceeds and damages under or arising out of these programs. These benefits do not apply if your card privileges have been cancelled. However, insurance benefits will still apply for any benefit you were eligible for prior to the date that your account is suspended or cancelled, subject to the terms and conditions of coverage.

Transfer of rights or benefits:

No rights or benefits provided under these insurance benefits may be assigned without the prior written consent of the claim **administrator** for these benefits.

Misrepresentation and fraud:

Benefits shall be void if the **cardmember** has concealed or misrepresented any material facts concerning this coverage.

Dispute resolution — Arbitration:

This **EOC** requires binding arbitration if there is an unresolved dispute between You and VSC concerning this **EOC** (including the cost of, lack of or actual repair or replacement arising from a loss). Under this Arbitration provision, You give up your right to resolve any dispute arising from this **EOC** by a judge and/or a jury. You also agree not to participate as a class representative or class member in any class action litigation, any class arbitration or any consolidation of individual arbitrations. In arbitration, a group of three (3) arbitrators (each of whom is an independent, neutral third party) will give a decision after hearing Your and Our positions. The decision of a majority of the arbitrators will determine the outcome of the arbitration and the decision of the arbitrators shall be final and binding and cannot be reviewed or changed by, or appealed to, a court of law.

To start arbitration, either You or VSC must make a written demand to the other party for arbitration. This demand must be made within one (1) year of the earlier of the date the loss occurred or the dispute arose. You and VSC will each separately select an arbitrator. The two (2) arbitrators will select a third arbitrator called an "umpire." Each party will each pay the expense of the arbitrator selected by that party. The expense of the umpire will be shared equally by You and VSC. Unless otherwise agreed to by You and VSC, the arbitration will take place in the county and state in which You live. The arbitration shall be governed by the Federal Arbitration Act (9 U.S.C.A. § 1 et. seq.) and not by any state law concerning arbitration. The rules of the American Arbitration Association (www.adr.org) will apply to any arbitration under this **EOC**. The laws of the state of Illinois (without giving effect to its conflict of law principles) govern all matters arising out of or relating to this **EOC** and all transactions contemplated by this **EOC**, including, without limitation, the validity, interpretation, construction, performance and enforcement of this **EOC**.

Due diligence:

All parties are expected to exercise due diligence to avoid or diminish any theft, loss or damage to the property insured under these programs. "Due diligence" means the performance of all vigilant activity, attentiveness, and care that would be taken by a reasonable and prudent person in the same or similar circumstances in order to guard and protect the item.

Subrogation:

If payment is made under these benefits, the insurance company is entitled to recover such amounts from other parties or persons. Any party or **cardmember** who receives payment under these benefits must transfer to the insurance company his or her rights to recovery against any other party or person and must do everything necessary to secure these rights and must do nothing that would jeopardize them, or these rights will be recovered from the **cardmember**.

Salvage:

If an item is not repairable, the claim **administrator** may request that the **cardmember** or gift recipient send the item to the **administrator** for salvage at the **cardmember's** or gift recipient's expense. Failure to remit the requested item for salvage to the claim **administrator** may result in denial of the claim.

Other Insurance:

Coverage is secondary to any other applicable insurance or indemnity available to You. Coverage is limited to only those amounts not covered by any other insurance or indemnity. It is subject to the conditions, limitations, and exclusions described in this document.

In no event will this coverage apply as contributing insurance. This Other Insurance clause will take precedence over a similar clause found in other insurance or indemnity language.

In no event will these insurance benefits apply as contributing insurance. The non-contribution insurance clause will take precedence over the non-contribution clause found in any other insurance policies.

Benefits listed in this Guide to Benefits are subject to the conditions, limitations, and exclusions described in each benefit section.

Receipt and/or possession of this Guide to Benefits does not guarantee coverage or coverage availability.

CC-FLD (9.08)

Important Travel Notices Terms — Dillard's American Express® Card

AIR

Air booking tool is provided by ALTOUR. Lowest available fare refers to the lowest published airfare at time of booking (based upon search criteria) among full content participating carriers in the Global Distribution System. Quoted airfares are not guaranteed until ticketed. Online booking fee of \$5 applies for all flights. Individual offers are brought to you by participating merchants and are subject to the merchant's terms, conditions, and restrictions, which vary per offer and are subject to change. Cancellation policies, payment policies, and all other booking conditions will be advised at the time of booking. Blackout dates may apply. All reservations and offers are based on availability and are subject to taxes and assessments. Offer expiration dates vary. To qualify, purchase must be booked by calling **1.866.563.6873** or online at www.amexconnect.com/dillards, and must be made on a valid Dillard's American Express® Card. CONNECT searches include all major carriers, but results may vary depending on destination and/or itinerary requested. Offer cannot be combined with other offers, promotions, discounts or programs, and may not be redeemed for cash. The CONNECT program may be terminated at any time. Neither American Express, its subsidiaries and affiliates, nor the issuer of the Dillard's American Express® Card are responsible for the products or services offered by participating merchants and service providers and shall not be liable for the products or services provided in connection with any offer. Altour's California State Seller of Travel Registration Number is: 2033020-10. Altour's Iowa State Seller of Travel Registration Number is: 1139.

AIRFARE GUARDIAN SAVINGS

Provided by ALTOUR. As a Dillard's American Express® Cardmember, you have access to the Airfare Guardian benefit. Purchase your airline ticket(s) through CONNECT Travel Services and Airfare Guardian will monitor the flight itinerary in the same booking class of service for a lower price up until the date of travel. If a fare decrease results in a minimum of \$50 net savings, Airfare Guardian will automatically exchange your airline ticket(s) for the lower price in the same booking class of service. Net savings means that the \$50 savings is less applicable airline change/rebooking fees.

Upon issuance of the lower priced ticket you will be provided a new ticket number(s), and a credit balance to be used for future travel, up to one year after the issue date. The credit is non-transferable and may only be applied towards a new ticket for the passenger named on the new ticket. If the full amount of the credit is not used during the first transaction, a new credit will be issued for the remaining balance. Airfare Guardian monitoring service is provided for airfares purchased through CONNECT Travel Services as long as the carrier is listed in the Global Distribution System. If the airline on the itinerary that is booked withdraws participation from CONNECT Travel Services from the time the itinerary is booked up to the time of travel, the fare will not be monitored.

HOTEL PRIVILEGES

Hotel booking tool is provided by ALTOUR. Lowest available non-restricted rate refers to the best available rate bookable distribution channels and must be available in the Global Distribution System during the booking date for the same booking being requested through CONNECT. Complimentary amenity upon check-in may be available. Examples of complimentary amenity include high speed internet access, breakfast, parking, airport transportation, bonus loyalty program points, food and beverage discount or ironing service. If applicable, savings of up to 20% will be applied to base room rate. Individual offers are brought to you by participating merchants and are subject to the merchant's terms, conditions, and restrictions, which vary per offer and are subject to change. Cancellation policies, payment policies, and all other booking conditions will be advised at the time of booking. Blackout dates may apply. All reservations and offers are based on hotel availability and are subject to taxes and assessments. To qualify, purchase must be booked by calling **1.866.563.6873** or online at www.amexconnect.com/dillards, and must be made on a valid Dillard's American Express® Card. CONNECT searches include all major hotels, but results may vary depending on destination and/or itinerary requested. Offer cannot be combined with other offers, promotions, discounts or programs, and may not be redeemed for cash. CONNECT program may be terminated at any time. Neither American Express, its subsidiaries and affiliates, nor the issuer of the Dillard's American Express® Card are responsible for the products or services offered by participating merchants and service providers and shall not be liable for the products or services provided in connection with any offer. Altour's California State Seller of Travel Registration Number is: 2033020-10. Altour's Iowa State Seller of Travel Registration Number is: 1139.

CAR

Car booking tool is provided by ALTOUR. Lowest available rate refers to the lowest rate available across booking channels and must be available in the Global Distribution System during the booking date for the same booking being requested through CONNECT. Discount may apply on select rentals and varies by rental date, location and vehicle type. Individual offers are brought to you by participating merchants and are subject to the merchant's terms, conditions, and restrictions, which vary per offer and are subject to change. Cancellation policies, payment policies, and all other booking conditions will be advised at the time of booking. Blackout dates may apply. All reservations and offers are based on availability and are subject to taxes and assessments. Offer expiration dates vary. To qualify, purchase must be booked by calling **1.866.563.6873** or online at www.amexconnect.com/dillards, and must be made on a valid Dillard's American Express®

Card. CONNECT searches will include all major car rental companies, but results may vary depending on destination and/or itinerary requested. Offer cannot be combined with other offers, promotions, discounts or programs, and may not be redeemed for cash. The CONNECT program may be terminated at any time. Neither American Express, its subsidiaries and affiliates, nor the issuer of the Dillard's American Express® Card are responsible for the products or services offered by participating merchants and service providers, and shall not be liable for the products or services provided in connection with any offer.

Altour's California State Seller of Travel Registration Number is: 2033020-10.

Altour's Iowa State Seller of Travel Registration Number is: 1139.

NATIONAL CAR RENTAL

¹To receive up to 25% off, [click here](#) and enter Contract ID **5031025**. Discount varies by rental date, location and vehicle type. Renter must meet standard age, driver and credit requirements. 24-hour advance reservation required. Availability is limited. Blackout dates may apply. Void where prohibited.

²Rent a compact through full-size car for a minimum of 3 days, which must include a Saturday overnight, at any participating National location in the United States or Canada, use Coupon Code **ND2454ZDN** and receive \$15 off. Offer valid through 12/31/15.

CRUISE

Cruise program is provided by Cruise Planners. Complimentary amenities available on select sailings and will be confirmed at time of booking. Individual offers are brought to you by participating merchants and are subject to the merchant's terms, conditions, and restrictions, which vary per offer and are subject to change. Cancellation policies, payment policies, and all other booking conditions will be advised at the time of booking. Blackout dates may apply. All reservations and offers are based on availability and are subject to taxes and assessments. Offer expiration dates vary. To qualify, purchase must be booked by calling **1.866.563.6873** or online at www.amexconnect.com/dillards, and must be made on a valid Dillard's American Express® Card.

CONNECT searches include all major cruise lines, but results may vary depending on destination and/or itinerary requested. Offer cannot be combined with other offers, promotions, discounts or programs, and may not be redeemed for cash. The CONNECT program may be terminated at any time. Neither American Express, its subsidiaries and affiliates, nor the issuer of the Dillard's American Express® Card are responsible for the products or services offered by participating merchants and service providers and shall not be liable for the products or services provided in connection with any offer.

VACATIONS

Prices are subject to increase prior to the time the Cardmember makes full payment for the air inclusive tour. Prices are not subject to increase after the Cardmember makes full payment, except for charges resulting from increased government-imposed taxes or fees. Cardmembers must book a stay of 5 nights or longer with a minimum spend of \$2000 to receive the \$100 credit. The \$100 credit does not apply to bookings in Las Vegas, Nevada or Orlando, Florida. The offer will not apply to Air Bookings.

Federal law prohibits the carriage of certain hazardous materials aboard aircraft in your luggage or on your person and could result in a fine. Visit www.tsa.gov and click on "prohibited items" for more information.

Airline Information

ALWAYS CONTACT AIRLINES FOR CURRENT INFORMATION.

Airline seat assignments are subject to change due to airline changes within their network.

For Customers Purchasing Travel

Passport Requirements

A valid passport is required for all U.S. citizens traveling to or from any international destination via airline transportation. U.S. citizens traveling to or from Puerto Rico and the U.S. Virgin Islands (St. Croix, St. John and St. Thomas) do not require a passport. Information on how to obtain a passport and/or visa can be found at <http://www.travel.state.gov>.

If you need to locate a passport office near you use the zip code search on <http://iafdb.travel.state.gov/>. The web information found on http://travel.state.gov/passport/hurry/hurry_831.html describes how and where to obtain a passport in less than three weeks, additional fees may apply.

All services covered by this itinerary are subject to the terms and conditions specified by the suppliers. Customer agrees to the terms and conditions set forth on any brochures or advertisements describing any tour, cruise, accommodations, transportation or other services, and to any and all conditions contained in documents for any such services including, without limitation, all cancellation and change fees. Tours operated by Travel Impressions, Ltd. No employee of Travel Impressions and its parent, affiliates, subsidiary companies or representatives has authority to vary the terms and conditions.

Please be advised that certain mandatory hotel-imposed charges, including, but not limited to, daily resort or facility fees, may be applicable

to your stay and payable to the hotel operator at check-out from the property. You may wish to inquire with the hotel before your trip regarding the existence and amount of such charges.

Reservations and Payments: Travel Impressions accepts payment by credit and debit cards issued on the following networks: AMERICAN EXPRESS, VISA, MASTERCARD, OR DISCOVER. Any person or entity (including a travel agent) who receives monies from Participants does so strictly as an agent of Participants. Tender of payment to Travel Impressions constitutes acceptance of these terms of sale. Full payment is applied to the credit card entered into the system at the time of booking. Online bookings will be accepted up to 4 days prior to scheduled departure. After payment is made, all revisions are subject to a \$25.00 per booking fee, plus any Supplier fees.

Cancellation and Refund Policy: The right to a refund is limited if a Participant changes plans prior to or after the trip is taken. All requests for refunds must be submitted (certified mail, return receipt requested) in writing through the booking agent to the Travel Impressions or directly with Travel Impressions if the booking was made directly with Travel Impressions except in the case of pre-trip which can be done over the phone. Travel Impressions shall then process your refund and may retain a \$50 processing fee if a refund is given. All appropriate receipts/vouchers and documentation must accompany the refund request. No refund will be made for package features the participant opts not to use. "No show" penalties could be up to 100% of the package or component costs. The rights and remedies made available herein are in addition to any others available under applicable law. However, Travel Impressions offers refunds under this agreement with the express understanding that endorsement of a refund by participant(s) constitutes a waiver of any such additional rights and remedies against Travel Impressions.

Air Transportation

Important airline ticket terms and conditions and other important notices apply to air transportation. Please visit www.travimp.com/airlinetickettc.html for more information.

Liability Statement

Travel Impressions, Ltd. and its parent, subsidiaries, affiliates and representatives (collectively, "TI") act as an agent for travel suppliers and you understand and agree that TI shall not be liable for any loss, injury, expense or damage to persons or property resulting, directly or indirectly, from (1) the acts of omissions of travel suppliers, including but not limited to delays, overbookings, cancellation of services, cessation of operations, accidents or failures of equipment, or changes in fares, itineraries or schedules; or (2) acts of God, fires, earthquakes, floods, climatic aberrations, acts of governmental authorities, civil unrest, strikes, riots, theft, disease, accidents or failures related to the public internet, telecommunications lines or facilities, or third party technology systems, or any other cause beyond the control of TI. Under no circumstances shall TI be liable for any special, incidental or consequential damages arising from the foregoing.

Intermediary Disclosure

TI assists you in finding travel suppliers and making arrangements that meet your individual needs. We consider various factors in identifying travel suppliers to you and recommending specific itineraries. In this role, we are acting as an independent third party and not as a fiduciary. TI acts solely as sales agent for travel suppliers and is not responsible for the actions or inactions of such suppliers. We want you to be aware that certain suppliers pay us commissions as well as incentives for reaching sales targets or other goals, and from time to time may also provide incentives to our travel counselors. Certain suppliers may also provide compensation to us for various marketing and administrative services that we perform for them, such as granting them access to our marketing channels, participating in marketing programs and supporting technology initiatives. From time to time we may enter into other business relationships with suppliers and these arrangements, including levels and types of compensation and incentives we receive, are subject to change. In identifying suppliers and recommending itineraries, we may consider a number of factors, including supplier availability and your preferences. The relationships we have with suppliers may also influence the suppliers we identify and the itineraries we recommend. Public Charter Flights: Public charter flights sold through Travel Impressions Ltd on Frontier Airlines public charter numbers PC#14-085/PC#14-063/PC#14-064, Alaska Airlines public charter number PC#14-095, AeroMexico public charter numbers PC#14-102/PC#14-114/PC#14-131, Icelandair public charter number PC#14-122, Interjet PC#14-159, and Xtra Airways public charter number PC#14-120 are operated by Apple Vacations, LLC, 7 Campus Blvd, Newtown Square, PA, 19073. Public charter flights sold through Travel Impressions Ltd on Frontier Airlines public charter number PC#12-095, Alaska Airlines public charter numbers PC#12-131/PC#13-081 are operated by AVW II, LLC, 101 Northwest Point Boulevard, Elk Grove Village, IL 60007. Public charter flights sold through Travel Impressions Ltd on AeroMexico public charter number PC#13-108 are operated by Atkinson & Mullen Travel II, LLC, 7 Campus Boulevard, Newtown Square, PA 19073. All companies hold surety trust agreements with Susquehanna Patriot Bank, 101 Bryn Mawr Avenue, Bryn Mawr, PA 19010 for payment of any charter air package refunds defined by the agreements. Under these agreements, unless you file a claim with Travel Impressions Ltd (or with the bank) within 60 days after termination of your vacation, both parties shall be deemed released from all liability to you.

Airline and Supplier Responsibility

The public charter operators have made arrangements for international air transportation to your vacation destination via certified charter air carriers duly filed under D.O.T. regulations and reserve the right or substitute alternate aircraft if necessary. Any air transportation provided by a certified charter air carrier may not be cancelled less than 10 days prior to the scheduled departure date unless it is physically impossible to operate the flight.

Luggage and Personal Property

When you fly to and from your destination the Conditions of Carriage apply, some of which limit or exclude liability. The Conditions of Carriage are available by requesting them in writing from the carrier or by request at the airport. Some airlines do not cover damage to soft-sided luggage. The airlines' maximum liability for loss, damage or delay to checked baggage is limited to \$3300 per ticketed passenger domestically and \$9.07 per pound up to 44 lbs. per ticketed passenger for international travel. These limits will apply unless an excess valuation is declared at the time of check-in. All lost or damaged luggage must be reported to an airline representative at the destination airport by the passenger before you leave the airport. Checked baggage taken from the terminal building at the destination will be considered to have been received in good condition and no claim for loss or damage will be accepted after baggage has been removed from the terminal. The maximum liability of the ground transportation company in resort for lost or damaged property is \$400. Loss or damage must be reported immediately. Travel Impressions, Ltd does not accept liability for client luggage or personal property.

Flight Information

Your travel specialist will be able to confirm the latest flight details at the time you make your reservation, and these will also appear on the booking confirmation we issue. Your flight tickets, which we dispatch when your booking is paid in full, or your electronic documents, will contain your flight information. All times are subject to change. It is your responsibility to reconfirm your flight times prior to departing for the airport. Travel Impressions assumes no responsibility for any passengers making independent connections to flights booked through Travel Impressions. Pre-assigned seat selection is at the discretion of the air carrier and may require payment of an additional fee.

Major Changes or Amendments

Special features offered by hotels are subject to change at the hotel's discretion. In the unlikely event that a major change involving a pre-departure change of hotel, departure or return date, departure city or destination becomes necessary, we will notify you as soon as possible via the contact information in the booking. If you find the revised arrangements we offer unacceptable, you will have the option of cancellation without charge provided that you notify us within seven days of your receipt of notice of the change (or prior to departure date if notified less than seven days prior). In the event of a change, we will try to substitute comparable services, but in the event of complete cancellation by us or a supplier, our only liability will be to return all monies paid (public charters only) or if landing rights are denied by a foreign government, the flight will be cancelled with a full refund.

IN THE STATE OF CALIFORNIA:

TI California State Seller of Travel Registration number is 2029006-20. TI is not a participant in the California Travel Consumer Restitution Fund but is a member of the United States Tour Operators Association ("USTOA"). California law requires certain sellers of travel to have a trust account or bond. TI has an account with the USTOA in the amount of \$1,000,000.00 (US). TI, as an Active Member of USTOA, is required to post \$1 Million with USTOA to be used to reimburse, in accordance with the terms and conditions of the USTOA Travelers Assistance Program, the advance payments of Operator's customers in the unlikely event of Operator's bankruptcy, insolvency or cessation of business. Further, you should understand that the \$1 Million posted by TI may be sufficient to provide only a partial recovery of the advance payments received by Operator. Complete details of the USTOA Travelers Assistance Program may be obtained by writing to USTOA at 275 Madison Avenue, Suite 2014, New York, New York 10016, or by e-mail to information@ustoa.com or by visiting their website at www.USTOA.com.

FOR CUSTOMERS PURCHASING TRAVEL IN THE STATE OF WASHINGTON:

Operator Washington State Seller of Travel Registration Number is: UBI#602 425 801. If transportation or other services are canceled by the seller of travel, all sums paid to the seller of travel for services not performed in accordance with the contract between the seller of travel and the purchaser will be refunded within thirty days of receiving the funds from the vendor with whom the services were arranged, or if the funds were not sent to the vendor, the funds shall be returned within fourteen days after cancellation by the seller of travel to the purchaser unless the purchaser requests the seller of travel to apply the money to another travel product and/or date.

FOR CUSTOMERS PURCHASING TRAVEL IN THE STATE OF NEVADA:

Operator Nevada State Seller of Travel Registration Number is: #2004-0029.

Nevada Recovery Fund For Consumers Damaged By Sellers Of Travel: You may be eligible for payment from the Recovery Fund if you have paid money to a seller of travel registered in Nevada for the purchase of travel services or a vacation certificate and you have suffered certain financial damages as a result of the transaction. To obtain information relating to your rights under the Recovery Fund and the filing of a claim for recovery from the Recovery Fund, you may contact the Consumer Affairs Division of the Department of Business and Industry at the following locations: SOUTHERN NEVADA: 1850 East Sahara Avenue, Suite 101, Las Vegas, Nevada 89104, Phone: 702.486.7355, Fax: 702.486.7371, e-mail: ncad@fyiconsumer.org NORTHERN NEVADA: 4600 Kietzke Lane, Building B, Suite 113, Reno, Nevada 89502, Phone: 775.688.1800, Fax: 775.688.1803, e-mail: ncad@fyiconsumer.org.

FOR CUSTOMERS PURCHASING TRAVEL IN THE STATE OF IOWA:

Operator Iowa Seller of Travel Registration Number is: #758.

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Important Travel Notices Terms — Dillard's Elite American Express® Card

AIR

Air booking tool is provided by ALTOUR. Lowest available fare refers to the lowest published airfare at time of booking (based upon search criteria) among full content participating carriers in the Global Distribution System. Quoted airfares are not guaranteed until ticketed. Online booking fee of \$5 applies for all flights. Individual offers are brought to you by participating merchants and are subject to the merchant's terms, conditions, and restrictions, which vary per offer and are subject to change. Cancellation policies, payment policies, and all other booking conditions will be advised at the time of booking. Blackout dates may apply. All reservations and offers are based on availability and are subject to taxes and assessments. Offer expiration dates vary. To qualify, purchase must be booked by calling **1.877.754.9660** or online at **www.amexconnect.com/dillards**, and must be made on a valid Dillard's Elite American Express® Card. CONNECT searches include all major carriers, but results may vary depending on destination and/or itinerary requested. Offer cannot be combined with other offers, promotions, discounts or programs, and may not be redeemed for cash. The CONNECT program may be terminated at any time. Neither American Express, its subsidiaries and affiliates, nor the issuer of the Dillard's Elite American Express® Card are responsible for the products or services offered by participating merchants and service providers and shall not be liable for the products or services provided in connection with any offer.

Altour's California State Seller of Travel Registration Number is: 2033020-10.

Altour's Iowa State Seller of Travel Registration Number is: 1139.

AIRFARE GUARDIAN SAVINGS

Provided by ALTOUR. As a Dillard's Elite American Express® Cardmember, you have access to the Airfare Guardian benefit. Purchase your airline ticket(s) through CONNECT Travel Services and Airfare Guardian will monitor the flight itinerary in the same booking class of service for a lower price up until the date of travel. If a fare decrease results in a minimum of \$50 net savings, Airfare Guardian will automatically exchange your airline ticket(s) for the lower price in the same booking class of service. Net savings means that the \$50 savings is less applicable airline change/rebooking fees.

Upon issuance of the lower priced ticket you will be provided a new ticket number(s), and a credit balance to be used for future travel, up to one year after the issue date. The credit is non-transferrable and may only be applied towards a new ticket for the passenger named on the new ticket. If the full amount of the credit is not used during the first transaction, a new credit will be issued for the remaining balance. Airfare Guardian monitoring service is provided for airfares purchased through CONNECT Travel Services as long as the carrier is listed in the Global Distribution System. If the airline on the itinerary that is booked withdraws participation from CONNECT Travel Services from the time the itinerary is booked up to the time of travel, the fare will not be monitored.

HOTEL PRIVILEGES

Hotel booking tool is provided by ALTOUR. Lowest available non-restricted rate refers to the best available rate bookable distribution channels and must be available in the Global Distribution System during the booking date for the same booking being requested through CONNECT. Complimentary amenity upon check-in may be available. Examples of complimentary amenity include high speed internet access, breakfast, parking, airport transportation, bonus loyalty program points, food and beverage discount or ironing service. If applicable, savings of up to 20% will be applied to base room rate. Individual offers are brought to you by participating merchants and are subject to the merchant's terms, conditions, and restrictions, which vary per offer and are subject to change. Cancellation policies, payment policies, and all other booking conditions will be advised at the time of booking. Blackout dates may apply. All reservations and offers are based on hotel availability and are subject to taxes and assessments. To qualify, purchase must be booked by calling **1.877.754.9660** or online at **www.amexconnect.com/dillards**, and must be made on a valid Dillard's Elite American Express® Card. CONNECT searches include all major hotels, but results may vary depending on destination and/or itinerary requested. Offer cannot be combined with other offers, promotions, discounts or programs, and may not be redeemed for cash. CONNECT program may be terminated at any time. Neither American Express, its subsidiaries and affiliates, nor the issuer of the Dillard's Elite American Express® Card are responsible for the products or services offered by participating merchants and service providers and shall not be liable for the products or services provided in connection with any offer.

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LUXURY HOTEL PROGRAM

Luxury Hotel Program is provided by ALTOUR. Lowest available non-restricted rate refers to rates available across booking channels and must be available in the Global Distribution System during the booking date for the same booking being requested through CONNECT. Inquire upon arrival for where to redeem complimentary daily continental or full breakfast for up to 2 persons each morning of the stay. The exact nature and maximum value of the complimentary breakfast will be determined by each individual hotel and may not include room service, alcoholic beverages, taxes or gratuity. Room upgrade is based upon availability at time of arrival for next room category over category purchased and may not be available when booking a suite. If no room in the next category is available, the hotel is under no obligation to offer an upgrade. Examples of complimentary welcome amenity include bottle of wine, snacks, in-room high speed internet access,

parking, airport transportation, bonus loyalty points, food and beverage credit or ironing services. Where applicable, savings of up to 20% will be applied to base room rate. Individual offers are brought to you by participating merchants and are subject to the merchant's terms, conditions, and restrictions, which vary per offer and are subject to change. Cancellation policies, payment policies, and all other booking conditions will be advised at the time of booking. Blackout dates may apply. All reservations and offers are based on availability and are subject to taxes and assessments. Offer expiration dates vary. To qualify, purchase must be booked by calling **1.877.754.9660** or online at **www.amexconnect.com/dillards**, and must be made on a valid Dillard's Elite American Express® Card. CONNECT searches include all major hotels, but results may vary depending on destination and/or itinerary requested. Offer cannot be combined with other offers, promotions, discounts or programs, and may not be redeemed for cash. CONNECT program may be terminated at any time. Neither American Express, its subsidiaries and affiliates, nor the issuer of the Dillard's Elite American Express® Card are responsible for the products or services offered by participating merchants and service providers, and shall not be liable for the products or services provided in connection with any offer. Altour's California State Seller of Travel Registration Number is: 2033020-10. Altour's Iowa State Seller of Travel Registration Number is: 1139.

CAR

Car booking tool is provided by ALTOUR. Lowest available rate refers to the lowest rate available across booking channels and must be available in the Global Distribution System during the booking date for the same booking being requested through CONNECT. Discount may apply on select rentals and varies by rental date, location and vehicle type. Individual offers are brought to you by participating merchants and are subject to the merchant's terms, conditions, and restrictions, which vary per offer and are subject to change. Cancellation policies, payment policies, and all other booking conditions will be advised at the time of booking. Blackout dates may apply. All reservations and offers are based on availability and are subject to taxes and assessments. Offer expiration dates vary. To qualify, purchase must be booked by calling **1.877.754.9660** or online at **www.amexconnect.com/dillards**, and must be made on a valid Dillard's Elite American Express® Card. CONNECT searches will include all major car rental companies, but results may vary depending on destination and/or itinerary requested. Offer cannot be combined with other offers, promotions, discounts or programs, and may not be redeemed for cash. The CONNECT program may be terminated at any time. Neither American Express, its subsidiaries and affiliates, nor the issuer of the Dillard's Elite American Express® Card are responsible for the products or services offered by participating merchants and service providers, and shall not be liable for the products or services provided in connection with any offer. Altour's California State Seller of Travel Registration Number is: 2033020-10. Altour's Iowa State Seller of Travel Registration Number is: 1139.

NATIONAL CAR RENTAL

¹To receive the upgrade, Cardmember must enroll in the Emerald Club program by **clicking here**. The offer is valid for one year starting from enrollment, and is only available to Dillard's Elite American Express® Cardmembers. The Emerald Club Aisle is available at select locations only and is subject to the Emerald Club membership terms and conditions. The Emerald Club and its services require a signed Master Rental Agreement on file. National, the "flag", and Emerald Club are trademarks of Vanguard Trademark Holdings USA LLC. ©2015 National Car Rental. All rights reserved.

²To receive up to 25% off, click **here** and enter Contract ID **5031026**. Discount varies by rental date, location and vehicle type. Renter must meet standard age, driver and credit requirements. 24-hour advance reservation required. Availability is limited. Blackout dates may apply. Void where prohibited.

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If you need to locate a passport office near you use the zip code search on <http://iafdb.travel.state.gov/>. The web information found on http://travel.state.gov/passport/hurry/hurry_831.html describes how and where to obtain a passport in less than three weeks, additional fees may apply.

All services covered by this itinerary are subject to the terms and conditions specified by the suppliers. Customer agrees to the terms and conditions set forth on any brochures or advertisements describing any tour, cruise, accommodations, transportation or other services, and to any and all conditions contained in documents for any such services including, without limitation, all cancellation and change fees. Tours operated by Travel Impressions, Ltd. No employee of Travel Impressions and its parent, affiliates, subsidiary companies or representatives has authority to vary the terms and conditions.

Please be advised that certain mandatory hotel-imposed charges, including, but not limited to, daily resort or facility fees, may be applicable to your stay and payable to the hotel operator at check-out from the property. You may wish to inquire with the hotel before your trip regarding the existence and amount of such charges.

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internet, telecommunications lines or facilities, or third party technology systems, or any other cause beyond the control of TI. Under no circumstances shall TI be liable for any special, incidental or consequential damages arising from the foregoing.

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The public charter operators have made arrangements for international air transportation to your vacation destination via certified charter air carriers duly filed under D.O.T. regulations and reserve the right or substitute alternate aircraft if necessary. Any air transportation provided by a certified charter air carrier may not be cancelled less than 10 days prior to the scheduled departure date unless it is physically impossible to operate the flight.

Luggage and Personal Property

When you fly to and from your destination the Conditions of Carriage apply, some of which limit or exclude liability. The Conditions of Carriage are available by requesting them in writing from the carrier or by request at the airport. Some airlines do not cover damage to soft-sided luggage. The airlines' maximum liability for loss, damage or delay to checked baggage is limited to \$3300 per ticketed passenger domestically and \$9.07 per pound up to 44 lbs. per ticketed passenger for international travel. These limits will apply unless an excess valuation is declared at the time of check-in. All lost or damaged luggage must be reported to an airline representative at the destination airport by the passenger before you leave the airport. Checked baggage taken from the terminal building at the destination will be considered to have been received in good condition and no claim for loss or damage will be accepted after baggage has been removed from the terminal. The maximum liability of the ground transportation company in resort for lost or damaged property is \$400. Loss or damage must be reported immediately. Travel Impressions. Ltd does not accept liability for client luggage or personal property.

Flight Information

Your travel specialist will be able to confirm the latest flight details at the time you make your reservation, and these will also appear on the booking confirmation we issue. Your flight tickets, which we dispatch when your booking is paid in full, or your electronic documents, will contain your flight information. All times are subject to change. It is your responsibility to reconfirm your flight times prior to departing for the airport. Travel Impressions assumes no responsibility for any passengers making independent connections to flights booked through Travel Impressions. Pre-assigned seat selection is at the discretion of the air carrier and may require payment of an additional fee.

Major Changes or Amendments

Special features offered by hotels are subject to change at the hotel's discretion. In the unlikely event that a major change involving a pre-departure change of hotel, departure or return date, departure city or destination becomes necessary, we will notify you as soon as possible via the contact information in the booking. If you find the revised arrangements we offer unacceptable, you will have the option of cancellation without charge provided that you notify us within seven days of your receipt of notice of the change (or prior to departure date if notified less than seven days prior). In the event of a change, we will try to substitute comparable services, but in the event of complete cancellation by us or a supplier, our only liability will be to return all monies paid (public charters only) or if landing rights are denied by a foreign government, the flight will be cancelled with a full refund.

IN THE STATE OF CALIFORNIA:

TI California State Seller of Travel Registration number is 2029006-20. TI is not a participant in the California Travel Consumer Restitution Fund but is a member of the United States Tour Operators Association ("USTOA"). California law requires certain sellers of travel to have a trust account or bond. TI has an account with the USTOA in the amount of \$1,000,000.00 (US). TI, as an Active Member of USTOA, is required to post \$1 Million with USTOA to be used to reimburse, in accordance with the terms and conditions of the USTOA Travelers Assistance Program, the advance payments of Operator's customers in the unlikely event of Operator's bankruptcy, insolvency or cessation of business. Further, you should understand that the \$1 Million posted by TI may be sufficient to provide only a partial recovery of the advance payments received by Operator. Complete details of the USTOA Travelers Assistance Program may be obtained by writing to USTOA at 275 Madison Avenue, Suite 2014, New York, New York 10016, or by e-mail to information@ustoa.com or by visiting their website at www.USTOA.com.

FOR CUSTOMERS PURCHASING TRAVEL IN THE STATE OF WASHINGTON:

Operator Washington State Seller of Travel Registration Number is: UBI#602 425 801. If transportation or other services are canceled by the seller of travel, all sums paid to the seller of travel for services not performed in accordance with the contract between the seller of travel and the purchaser will be refunded within thirty days of receiving the funds from the vendor with whom the services were arranged, or if the funds were not sent to the vendor, the funds shall be returned within fourteen days after cancellation by the seller of travel to the purchaser unless the purchaser requests the seller of travel to apply the money to another travel product and/or date.

FOR CUSTOMERS PURCHASING TRAVEL IN THE STATE OF NEVADA:

Operator Nevada State Seller of Travel Registration Number is: #2004-0029.

Nevada Recovery Fund For Consumers Damaged By Sellers Of Travel: You may be eligible for payment from the Recovery Fund if you have paid money to a seller of travel registered in Nevada for the purchase of travel services or a vacation certificate and you have suffered certain financial damages as a result of the transaction. To obtain information relating to your rights under the Recovery Fund and the filing of a claim for recovery from the Recovery Fund, you may contact the Consumer Affairs Division of the Department of Business and Industry at the following locations: SOUTHERN NEVADA: 1850 East Sahara Avenue, Suite 101, Las Vegas, Nevada 89104, Phone: 702.486.7355, Fax: 702.486.7371, e-mail: ncad@fyiconsumer.org. NORTHERN NEVADA: 4600 Kietzke Lane, Building B, Suite 113, Reno, Nevada 89502, Phone: 775.688.1800, Fax: 775.688.1803, e-mail: ncad@fyiconsumer.org.

FOR CUSTOMERS PURCHASING TRAVEL IN THE STATE OF IOWA:

Operator Iowa Seller of Travel Registration Number is: #758.

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