

EARN MORE REWARDS.



SPEND AND EARN. IT'S THAT SIMPLE.

We've increased the points you earn on Norwegian Cruise Line vacations and onboard purchases. Now with every purchase you make with your card, you'll earn:

- **3 POINTS PER DOLLAR** for Norwegian Cruise Line vacations and onboard purchases.
- **1 POINT PER DOLLAR** on all other purchases like groceries and gas.

Turn your points into onboard credits, spa treatments, cash, gift cards and more. To see the full list of rewards available, go to bankofamerica.com.



NOW GET 3 POINTS PER DOLLAR

for Norwegian Cruise Line vacations and onboard purchases.

Norwegian Cruise Line® WorldPoints® Rewards Program Summary. The Norwegian Cruise Line® WorldPoints® rewards program is offered by and at the sole discretion of NCL (Bahamas) Ltd. d/b/a Norwegian Cruise Line. Bank of America, N.A. is the issuer of all Norwegian Cruise Line MasterCard® credit card accounts and the administrator of the rewards program associated with the credit cards. Participants are automatically enrolled in the rewards program at no additional cost. Point earnings are based on qualifying purchases less credits, returns and adjustments (“Net Purchases”) charged to the card each billing cycle. Earn 3 points per dollar of Net Purchases charged through Norwegian Cruise Line. Earn 1 point per dollar of Net Purchases charged to the card everywhere else it is accepted. To qualify for the 3 points per dollar for Norwegian Cruise Line purchases, the eligible transaction must appear on your monthly credit card statement and contain either “Norwegian Cruise Line” or the name of a Norwegian Cruise Line vessel. Balance Transfers, Cash Advances, including purchases of money orders or other cash equivalents, fees, interest charges, fraudulent transactions and certain other charges do not earn points. Points expire 5 years after the month they were earned. Rewards begin at 2,500 points. If you have Premium Air Rewards, certain restrictions apply, including lowest fare requirements and maximum ticket cost. If you do not have Premium Air Rewards or your flight doesn’t meet the requirements, you may request a FlexAir Reward. The number of points required for a FlexAir Reward will be determined at the time of redemption. Cash rewards shall be issued for a U.S. dollar sum in the form of a statement credit, check or an electronic deposit to a Bank of America® checking or savings account. Other significant terms apply. Program subject to change. For more information, visit bankofamerica.com. Details accompany new account materials. Rewards.NCL.0216

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