



GA-046312

Your Asiana Airlines credit card from Bank of America is changing

¹ Continued use of your credit card and/or receipt of a new card requires your account to be open and available for use in accordance with the terms and conditions of the Credit Card Agreement. Cards may not be reissued if they are inactive. Bank of America at its sole discretion shall determine what replacement credit card product is provided in the case of expiration/termination of any credit card program. Continue to use your current account until your new card(s) arrive(s). The terms and conditions of your current credit card account, including any recent or future amendments, will apply to your new account. All account history (including existing balances and credits) will transfer to your new card(s). When you receive your new card(s), please destroy your old card(s).

² You earn miles when you use your card to make purchases, minus returns, credits and adjustments ("Purchases"). The following transactions are not considered Purchases and will not earn miles: Balance Transfers and Cash Advances (each as defined in your Credit Card Agreement), fees, interest charges, fraudulent transactions and certain other charges. **3 Miles:** Earn 3 miles (consisting of 2 bonus miles and 1 base mile) for every \$1 spent on Asiana Airlines Purchases. **2 Miles:** Earn 2 miles (consisting of 1 bonus mile and 1 base mile) for every \$1 spent on Purchases at eligible gas and grocery store merchants. Eligible merchants for the Bonus Categories include: (a) Gas (representing Service Stations & Automated Fuel Dispensers—please note that superstores and warehouse clubs that sell gasoline are not considered service stations); (b) Grocery Store (representing Grocery Stores/Supermarkets, Freezer/Meat Lockers, Candy/Nut/Confection Stores, Dairy Product Stores, Bakeries, and Misc. Food Stores—please note superstores, discount stores and warehouse clubs are not included in this list). **1 Mile:** Earn 1 mile for every \$1 of all other Purchases. **Bonus Category Processing:** Merchants are assigned a merchant category code (MCC) based upon the merchant's primary line of business. We do not determine which MCC a merchant chooses to classify itself. We group similar MCCs into purchase categories to offer bonus rewards to you. Purchases processed through merchants that do not process transactions under the eligible MCC and purchases processed through third-party payment accounts, mobile/wireless card reader, digital wallet or similar technology where the technology does not support transmission of MCCs will not qualify to receive bonus rewards. Instead, those ineligible MCC-based Purchases will earn 1 mile per \$1 spent. We reserve the right to verify eligibility of all transactions. We may adjust your number of miles for any valid reason including use of the Account for an improper purpose. **Bonus Category Cap:** You can earn a maximum of 200,000 miles on the Card each calendar year, excluding first use bonus miles. Miles are not your property and have no cash value. Miles earned through the use of the credit card are transmitted to Asiana Airlines. Earned miles can be redeemed for Asiana Airlines flights and upgrades. Program terms may change. Details accompany new account materials.

The Asiana American Express Card and Asiana Visa card are issued and administered by Bank of America, N.A.

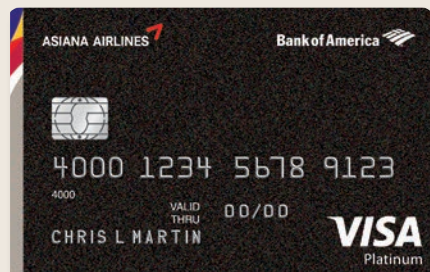
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Please read the information inside carefully.

Account Change Notice

As previously communicated, on October 25, 2016, your Asiana American Express® Card from Bank of America will change to an Asiana Visa® credit card¹ to offer you the benefit of wider Visa® card acceptance worldwide. There will be no impacts to any unredeemed Asiana Miles that you have accumulated. Please continue using your existing card until your new card arrives, and read the information below carefully.

- Your American Express® account will become a Visa account, and a new card with a new account number and advanced chip security features will be sent to you in November 2016. If you use a bill paying service, make sure the account number is updated when you receive your new card.
- You will continue to earn three miles for every dollar you spend on Asiana Airlines purchases, two miles for every dollar you spend on gas and at grocery stores, and one mile for every dollar you spend on all other purchases.²
- Your current benefits of a 10,000 Bonus Miles Certificate, one \$100 automatic rebate on Asiana Airlines ticket purchase and two complimentary lounge invitations will remain in effect.

- Your current American Express Card will be accepted for purchases for 90 days after your new card is sent. After January 23, 2017, that card will no longer be honored. We ask that you activate your new card and destroy your old card(s) upon receipt, to ensure uninterrupted service.
- Your new Visa credit card will be accepted at all major wholesale clubs, including Costco®, Sam's Club® and BJ's®.

We're here to help

With your new Visa® credit card, certain benefits will also change. A complete guide to benefits will also be provided with your new Asiana Visa card.

Your business is important to us. If you have any questions about your credit card account, please call us at the phone number on the back of your card, or visit us online at **bankofamerica.com**. If you wish to contact Asiana Airlines about your mileage awards, you can reach them at **1.800.2ASIANA (1.800.227.4262)**, or **flyasiana.com**. Thank you for being a valued Bank of America and Asiana Airlines customer.