

Discover it® Miles

PROGRAM TERMS AND CONDITIONS

These Terms and Conditions give you detailed Information about how our Miles Program works. This is a separate and Independent agreement from the Cardmember Agreement; however it is subject to the Arbitration of Disputes section of the Cardmember Agreement, which is incorporated herein. When you, or an Authorized User, use your Account or Card, it means you accept these Terms and Conditions. The word "Account" means your Discover it® Miles account.

This Information is provided to you, the Cardmember, from us, Discover Bank, the Issuer of your Discover it® Miles (the "Card").

How do I earn Miles?

You earn unlimited Miles by using your Card to make purchases. Your Miles are stored in a Miles account. Miles are calculated based on your purchases made during each billing period and rounded to the nearest whole Mile. We will add Miles earned to your Miles Account at the end of each billing period.

You will not earn Miles on cash advances, balance transfers, illegal transactions, or on any cash you receive in connection with a purchase at the point of sale through our Cash Over feature. Miles have no cash value, except when you redeem them for certain rewards. You cannot combine your Miles with any other rewards program.

How many Miles can I earn?

You earn Miles on every purchase you make with your Card, as described below.

All Purchases

You will earn one and a half (1.5) Miles for each dollar you spend on all purchases.

Discover Deals® Purchases

With Discover Deals®, you can shop at top merchants and earn additional Miles or instant savings at checkout both online and in stores. Miles will take approximately 10 weeks to show up on your account and instant savings immediately reduce your amount due at the merchant's point of sale. Visit [Discover.com/deals](https://www.discover.com/deals) for more details.

Promotional Offers

From time to time, you may receive promotional offers from us. Each Promotional Offer will contain details on how to earn Miles and limitations that apply. If your Account is closed or delinquent as of the date we determine whether you have met the terms of the offer, you will not receive the promotional Miles.

How do I redeem my Miles?

Visit [Discover.com](https://www.discover.com) or call 1-800-347-3085 24 hours a day/7 days a week and choose how to redeem your Miles, including:

- Credit to your account for Travel Purchases made within the last 180 days—starting at 1 mile.
- Electronic deposit into an account you designate—starting at 1 mile.
- Pay with Miles at select merchant(s)—starting at 1 mile.
Visit [Discover.com/paywithmiles](https://www.discover.com/paywithmiles) for list of current merchant(s).
- Any way you redeem, 1 Mile is the cash equivalent of 1 penny.

Travel Purchases: Travel Purchases include a purchase made within the last 180 days on commercial airline tickets; hotel rooms; car rentals; cruises; tour operators; vacation packages purchased through airlines, travel agents, online travel sites; local and suburban commuter transportation, including ferries; passenger railways; taxicabs and limousines; and charter/tour bus lines. Purchases made using third-party payment accounts, tap-and-pay, mobile or wireless card readers, virtual wallets or similar technology may not be eligible.

If your card is reported lost or stolen, redemption may not be available for approximately 24-48 hours. It is your responsibility to notify us in the event you do not receive a reward. For full details about the redemption methods and amounts, visit [Discover.com](https://www.discover.com) or call 1-800-347-3085.

Will my Miles ever expire?

Rewards have no expiration. We will credit your account with your rewards balance if your account is closed or if you have not used it within 18 months.

Are there any other details I should know?

Please note you may only redeem your Miles if your Account is open and not used for any illegal transactions. We apply certain security measures before clearing a redemption that may limit your ability to redeem in certain channels or result in a delay.

In the unfortunate event your Card is lost or stolen, or if we issue you a new account number for any reason, we will transfer your Miles to your new account.

We may make adjustments to your Miles, based on your Account activity. For example, we will decrease the balance in your Miles account to correspond with the return of a purchase or the amount of a reward disbursed by us in error. In certain circumstances, it is possible to have a negative Miles account balance.

You are responsible for reading the Discover it® Miles Program Terms and Conditions online at [Discover.com/miles](https://www.discover.com/miles) in order to understand your rights and responsibilities under the Discover it® Miles Program. We may amend the terms and conditions at any time without notice.