

FREQUENTLY ASKED QUESTIONS REGARDING CITY NATIONAL REWARDS[®], POWERED BY THE SCORECARD[®] PROGRAM

EFFECTIVE October 14, 2018

TRAVEL-RELATED QUESTIONS

- When are Travel Services agents available?
- Can I book my travel online?
- How many Points are required for an airline ticket?
- Can I still redeem my Points if I do not have enough Points for a ticket?
- Are there any origin or destination restrictions?
- How far in advance do I need to make my travel reservations?
- I want to save my Points for an airline ticket. How will I know the number of Points I need to save?
- Can I change or cancel/return my airline ticket if my plans change after the ticket is issued?
- Can I book a cruise online?
- How do I change or cancel my car, hotel, activity or cruise booking?
- Can I purchase airline tickets or other travel items from Travel Services without using my Points?
- What are the booking fees and modification fees for each type of Award charged by Travel Services?
- Is the Federally imposed security fee included with my airline ticket?
- Will I always be able to get a ticket using my airline travel Award options?
- Are there blackout periods for travel using my airline travel Award?
- Can I book an airline ticket using my Points for another traveler?
- What airlines are included?
- Can I transfer my Points into my Frequent Flier Program?
- If I use my Points to purchase a ticket on an airline with which I am frequent flier, can I get miles credit for my flight?
- Must I fly on only a single airline?
- How do I make an airline, hotel, cruise, and rental car and vacation package reservations?
- Can I change or return my airline ticket if my plans change after the ticket is issued?
- Can I purchase airline tickets or other travel items from Travel Services without using my Points?
- What are some travel tips to make sure I have the best possible travel experience?

Travel-Related Questions

Q: When are Travel Services agents available?

A: Travel Services agents are available Monday – Sunday 8:00am – 12:00am and Saturday - Sunday 9:00am – 9:00pm (Eastern Time) to book your travel arrangements.

Q: Can I book my travel online?

A: Yes, your travel can be booked online. You can book online at www.cnbrewards.com. In addition, you can purchase airline tickets and hotel/car reservations.

Q: How many Points are required for an airline ticket?

A: The actual number of Points required will be based on your travel dates, origin and destination cities, airline, availability, and how far in advance you are making your reservations. The good news is you are in control and the choice is yours!

Q: Can I still redeem my Points if I do not have enough Points for a ticket?

A: Yes! We want to make sure your next trip is within reach, which is why we've added the flexibility of allowing you to redeem the Points you do have and pay the difference via your City National Bank credit or check card or another payment card.

Q: Are there any origin or destination restrictions?

A: This new program allows you to fly from virtually anywhere to virtually anywhere in the world!

Q: How far in advance do I need to make my travel reservations?

A: You can now make reservations as close as one day prior to your actual departure date. We recommend you plan your travel at least 14 to 21 days in advance for the best availability; however you are no longer limited to a 30-day advance requirement.

Q: I want to save my Points for an airline ticket. How will I know the number of Points I need to save?

A: The actual number of Points required for your travel is dependent upon the specific itinerary you select. You can check Point requirements via the online redemption site.

Note: Points required for travel are subject to change at any time, and are not final until used to redeem for travel.

Q: Can I change or cancel/return my airline ticket if my plans change after the ticket is issued?

A: Changes and cancellations can be made only if the Supplier and specific airline's air ticket rules permit the modifications. A \$20 per ticket service fee will be charged by Travel Services for all exchanges, modifications, or cancellations, in addition to any applicable airline penalties and/or fare difference.

Q: Can I book a cruise online?

A: Yes you can. If you are planning to book a flight or another component to go along with your cruise, you must book the cruise as a separate order from any flight or other travel component you wish to redeem Points for on the catalog.

Q: How do I change or cancel my car, hotel, activity or cruise booking?

A: You must contact the Travel Rewards Center at (855) 853-5496 for all modification and cancellation requests as the policies are different for each travel award. Certain fees may apply for modifications and cancellations.

Q: Can I purchase airline tickets or other travel items from Travel Services without using my Points?

A: Yes. Travel Services can assist in booking your purchase travel arrangements and you can also purchase online. Please visit www.cnbrewards.com or call Travel Services at (855) 853-5496 for details.

Q: What are the booking fees and modification fees for each type of Award charged by Travel Services?

A: The booking fees are included in the total number of Points required for the travel redemption so you can use your Points and not have to pay the booking fees out of pocket. Please note the Points requirement differs between on-line and call center travel agent assisted booking due to the higher fee charged for the travel agent assistance.

Type of Award	Channel	Booking Fee (per ticket) (as of October 14, 2018)
Air	On-line	\$15.00
	Call Center	\$25.00
Car	On-line	\$0.00
	Call Center	\$4.50
Hotel	On-line	\$0.00
	Call Center	\$4.50
Cruise	Call Center Only	\$25.00
Activities	On-line	\$0.00
	Call Center	\$4.50
Booking fees are included in the total number of Points required for the travel redemption, and are subject to change at any time.		

Award	Channel	Modification Fee (per booking) (as of October 14, 2018)
Air/Hotel/Car/Activity/Cruise Modifications	On-line and Call Center	\$20.00
Modification fees are paid separately with a payment card.		

Q: Is the Federally imposed security fee included with my airline ticket?

A: Yes, this fee is built into the cost of the ticket so points can be used for the entire redemption.

Q; Will I always be able to get a ticket using my airline travel Award options?

A: Many airlines have reduced the number of available seats on domestic flights by shrinking their fleets and, in some cases, using smaller aircraft. While this means less fuel burned and reduced operating expense, it also means that all flights may be completely full. With many flights near full capacity you will see fewer open seats when you travel. This means no matter how you reserve your travel booking there are fewer available flights making advance booking essential for air travel. This applies to your airline travel Award as well as any personal or business air travel not using your airline travel Award.

Q: Are there blackout periods for travel using my airline travel Award?

A: No.

Q: Can I book an airline ticket using my Points for another traveler?

A: Yes, you may book an airline ticket using your Points for another traveler. You would provide these details when booking the reservation. You may also purchase additional tickets with the agent, while redeeming airline tickets for you.

Q: What airlines are included?

A: You may travel on national and international carriers, such as American Airlines, Virgin Atlantic, United Airlines, Delta Airlines, Singapore Airlines, US Airways, British Airways, Air France, Southwest and many more. And, there are no blackout dates.

Q; Can I transfer my Points into my Frequent Flier Program?

A: No, you cannot transfer your Points into a Frequent Flier Program; however you can use your Points to redeem an airline ticket on most national and international carriers.

Q: If I use my Points to purchase a ticket on an airline with which I am frequent flier, can I get miles credit for my flight?

A: Yes, when redeeming your airline ticket online or by phone, you can indicate your frequent flier number to ensure you get miles credit for your flight.

Q: Must I fly on only a single airline?

A: No. We book partnering airlines. Most of the smaller commuter airlines have an agreement with a regional airline or a national carrier to "code share". That means, for example, that SkyWest flight # 101 is also listed as Aeromexico flight # 204 or United flight # 111. You could have purchased your ticket from any of the three airlines but it's not transferable to another airline. You can fly anywhere a single code share partner flies, but cannot transfer to another airline. So if the commuter flight you fly on is a code share ticket with United, then you can fly wherever United flies but not to a city not served by United.

Q: How do I make an airline, hotel, cruise, and rental car and vacation package reservations?

A: Select airline reservations may be made online, via the program web site, www.cnbrewards.com. All airline travel Awards may also be redeemed by calling a toll free phone number, (855) 853-5496. A voice message will route you to a Travel Services representative. After additional authentication, the Travel Services representative will certify that you have enough Points for the Award you seek and will assist you in making your reservation. Travel Services representatives can also book reservations for your companions, which can be paid for with your City National Visa Credit Card. You can also book cruises at

this number as well as vacation packages, rental cars and hotels. Any purchase amounts or reservations made with your City National Visa Credit Card with Rewards earn Points.

Q: Can I change or return my airline ticket if my plans change after the ticket is issued?

A: You may not return an issued ticket purchased using your airline travel Award options through Travel Services, but you may contact the airline directly for changes. Any change is subject to the rules and regulations of the particular airline and is subject to the change fees and penalties they may impose, if any.

Q: Can I purchase airline tickets or other travel items from Travel Services without using my Points?

A: Travel Services can assist in booking travel which you wish to purchase directly. You can make travel arrangements for cruises, airfare, vacation packages and hotel and car reservations. Travel Services is a full service travel agency so they can accommodate all of your travel needs.*

Q: What are some travel tips to make sure I have the best possible travel experience?

A: Today's travel industry can be hectic and overwhelming. In an effort to minimize travel related issues, utilize some of these suggestions:

- Book as far in advance as possible.
- Be flexible with your dates.
- When possible, travel during "off-peak" times – seasonal as well as day of the week.
- Before redeeming your Points for airline tickets, continue to check with Travel Services for your desired travel dates. Airlines open seat availability throughout the day.
- At the time of redeeming your Points, have several airlines ticket Award options available – your primary choice is the Universal Ticket. If this is not available there are other ticket options to choose from.
- Check in early utilizing "online check-in" when possible.
- Arrive early to the airport on the day of your flight.
- Understand the airline's cancellation policy in the event you should have to cancel a trip. Travel Services offers non-refundable tickets. Any canceled trips are subject to the individual airline's cancellation policy.
- Visit the Transportation Security Administration (www.tsa.gov) website for up-to-date travel information and restrictions.

*Travel Services is powered by Loyalty Travel Agency, LLC. Travel Services is under contract with Connexions Loyalty, INC. Loyalty Travel Agency, LLC is not owned by or otherwise affiliated with City National Bank or any of its affiliates.