

Return Protection: Offers Cardholders return protection on designated items purchased entirely with the Wells Fargo Propel World American Express® Card

Benefit and Claim Information:

Toll Free: 855.327.1403

Worldwide Collect: 630.694.9750

TERMS OF SERVICE FOR RETURN PROTECTION

I. GENERAL TERMS:

This details return protection (“Return Protection”) provided by AXA Assistance USA (“AXA”) and for which the Cardholder (as defined below) may be eligible as described herein. The terms contained within these Terms of Service for Return Protection are between AXA and the Cardholder. Certain limitations and exclusions apply.

Program Description: Return Protection offers Cardholders product satisfaction on designated items purchased entirely with the Wells Fargo Propel World American Express® Card. If a Cardholder tries to return a designated item within ninety (90) days from the date of purchase and the merchant will not take it back, AXA will refund the full purchase price, up to \$300 per item, excluding shipping and handling, and up to a maximum of \$1,000 annually per Card account.

How to File a Return Protection Request: Once the Cardholder has verified that the merchant will not accept the designated item, the Cardholder will need to call 855.327.1403 within ninety (90) days of the purchase date to notify AXA of the request. Within thirty (30) days from the date of the initial call, AXA will need to receive the following:

- Original store receipt which shows that the purchase was made on the Cardholder’s Wells Fargo Propel World American Express® Card; and
- Any other items deemed reasonably necessary by AXA to process the request.

Once the request has been approved, the Cardholder will be instructed to send the purchased item to AXA within thirty (30) days. The Cardholder will need to keep a record of the shipping statement, as the Cardholder will need to provide proof of shipping in the event that the designated items are not received. The Cardholder is responsible for the shipping and handling charges for the item.

The refund—up to \$300 per item and up to a maximum of \$1,000 per Card account per year—will be reimbursed to the Cardholder. AXA will maintain claim activity on Cardholders for verification and will reimburse eligible amounts to the Cardholder directly via check on all payable claims.

Eligibility: In order to be eligible for the services and benefits described below, offered by Wells Fargo Bank, N.A. through AXA, the person receiving the services and benefits described herein must be a Cardholder as defined below.

Duration of Coverage: The coverage period of the services and benefits described herein, rendered by AXA runs concurrent with the validity of the Wells Fargo Propel World American Express® Card account. If for any reason the Wells Fargo Propel World American Express® Card account is terminated or cancelled, the Cardholder’s eligibility to receive the services and benefits 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.

24-Hour Toll-Free Access Worldwide: To facilitate obtaining the services, AXA will offer multi-lingual telephonic access, where available, 24 hours a day, 365 days a year.

The access will be available for eligible Cardholders.

II. GENERAL DEFINITIONS

Card means the Wells Fargo Propel World American Express® Card.

Covered Person(s) means a Cardholder.

Cardholder(s) means a person who has entered into an agreement establishing an account which entitles such person to make purchases at merchants using a Card.

III. LIMITATIONS

Limitations: Purchases must be made in the USA and charged in full on to the Cardholder's Card. Items purchased on the internet do not qualify under this program.

Purchases must be made from merchants operating within the USA, having a US business address (not necessarily a retail outlet) and must have been charged in full with the Cardholder's Card. A refund will not be paid if, on the date AXA receives the request for reimbursement or on the date of would-be payment by AXA, any amount on the Card account is past due for one or more billing cycle(s) or the Card is no longer valid (i.e. cancelled). Refunds are limited to \$300 per designated item, and \$1,000 annually per Cardholder account. The item must be in "like new" condition (not visibly used or worn) and in working order to be eligible. An item is eligible if it may not be returned by the Covered Person to the merchant from which it was originally purchased. Any item purchased from a merchant that has an established return/satisfaction guarantee program which is greater than or equal to the terms of Return Protection, and provides coverage for the claim, will not be eligible for a Return Protection refund. Product rebates, discounts, or money received from lowest price comparison programs will be deducted from the original cost of the item. The maximum the Cardholder will be compensated may not exceed the manufacturer's suggested retail price.

Items not eligible for a refund are: animals and living plants; one-of-a kind items (including antiques, artwork, and furs); limited edition items; going-out-of business sale items; consumable or perishable items with limited life spans (such as perfume, light bulbs, nonrechargeable batteries); jewelry (including, but not limited to loose gems, precious stones, metals, and pearls); watches; services and additional costs (such as installation charges, warranties, shipping, or memberships); rare and precious coins; used, altered, rebuilt and refurbished items; custom built items; cellular phones; pagers; compact discs; digital video discs; mini discs; audiotapes; videotapes; computer software; firmware (such as console/video games, etc.); maps; books of any kind; health care items (such as blood pressure machines and diabetes equipment); formal wear; tickets of any kind; motorized vehicles (such as cars, trucks, motorcycles, boats, or airplanes) and their parts; land and buildings; firearms; ammunition; negotiable instruments (such as promissory notes, stamps and travelers checks); cash and its equivalent; and items permanently affixed to a home, office, vehicles, etc. (such as garage door openers, car alarms). If the Cardholder has any questions regarding a Return Protection request or the Return Protection program, the Cardholder should call 855.327.1403.