

Orvis Rewards Visa Program (or the "Program") Rules and Regulations

Issuer: Your Orvis Rewards Visa Card (credit card) account ("Account") is issued by Chase Bank USA, N.A. (herein after "we", "our", or "us") located in Wilmington, DE. In these Program Rules, "you", "your", means the Chase Cardmember(s) obligated on the Account enrolled in the Program noted above.

Ability to Earn Rewards: Your ability to earn points will be based on the status of your Account. If your Account is in default as described in your Cardmember Agreement ("Agreement"), we reserve the right to prohibit you from earning points through your Account and to cause you to forfeit any points that we have not yet sent to Orvis. If your Account is closed for any reason, your membership in the Program will be terminated and we reserve the right to cause you to forfeit any points we have not yet sent to Orvis. Additionally, any fraud or abuse related to the accrual of points will result in forfeiture of accrued points that we have not yet sent to Orvis. If your points are forfeited for any reason, we will not reinstate these points to your Account.

Membership: The Program will be renewed automatically each year, so long as your Account is open and not in default as defined in your Agreement, unless you notify us of cancellation. The Program is not subject to a yearly program fee.

Earning Rewards: You will earn 5 points for each \$1 of Net Purchases made at Orvis store locations, catalogs or online at Orvis.com. You will earn 1 point for each \$1 of Net Purchases made everywhere else. ("Net Purchases" means purchases of goods and services made by you or any authorized user on your Account minus any returns or refunds.) Point accrual will begin upon the Enrollment Date in the Program. ("Enrollment Date" is the day on which we approve you as a Program member.) No retroactive points will be awarded. You do not earn points on balance transfers, cash advances, any checks that are used to access your account, money orders, overdraft advances, interest, unauthorized or fraudulent charges, or fees of any kind, including fees for products that protect or insure the balances of your Account. Points will be deducted for any returns or credits made on your Account. Points will appear on your monthly statement. From time to time there may be promotional offers for the Program, which provide the opportunity to earn additional points as defined by the terms of the promotion.

Earning Restrictions: Points earned are not transferable, have no cash value and cannot be used as payment of obligation to us. If there is any abuse of the Program, failure to follow Program terms or any misrepresentation by you, all points not sent to Orvis shall be forfeited and no additional points shall accumulate. Points from separate enrolled Accounts may not be combined onto one Account. There is no maximum number of points that you can accumulate in the Program.

Redemption Process: Points earned during the month are not available for redemption until they are posted on your monthly billing statement. Points will accumulate until the total reaches 2500 points at which time a Orvis reward certificate will be transferred to your Orvis account. Please contact Orvis or visit www.orvis.com/rewards to redeem your points.

Redemption Restrictions: Please see Orvis terms and conditions for redemption information, reward restrictions and, if applicable, expiration information.

Reward Restrictions: Orvis reward certificates have no cash value and may not be redeemed for cash or its equivalent, and any unused portion will not be returned as cash unless otherwise noted on the Orvis reward certificates. Orvis reward certificates are not transferable. Use of any Orvis reward certificate is subject to any additional restrictions listed on www.orvis.com/rewards. Orvis reward certificates are invalid after redeemed for total value. Orvis reward certificates are valid for 24 months after they are received in your rewards account.

Additional Obligations/Affiliations: You are responsible for any personal tax liability related to participating in the Program.

Program Restrictions: We reserve the right to approve, deny or revoke participation in the Program to any individual for any reason whatsoever.

Right to Change/Modify/Cancel: The Program and benefits are offered through The Orvis Company Inc. and us. We along with The Orvis Company Inc. reserve the right to cancel, modify, restrict, waive or terminate the Program or any aspects or features of the Program at any time without prior notice.

Program Responsibility: Orvis is responsible for the quality and performance of any goods and/or services redeemed as a benefit of this Program. Any rules of Orvis relating to returns and exchanges of rewards apply. We are not affiliated and are not responsible for redeemed goods and/or services offered through the Program. Any disputes concerning rewards will not affect your payment obligation to us on your Account. We are not responsible for any disputes among you or any authorized users relating to the Program. Questions regarding the Program should be directed to the toll-free number on the back of your credit card.

Program Void: The Program is void where prohibited by federal, state, or local law. These rules and regulations set forth all the terms of the Program; we have no other obligation with respect to the program beyond those described in these Rules and Regulations.