



SCORECARD®

Frequently Asked Questions

General Program

Q: What is ScoreCard Rewards?

A: ScoreCard Rewards is a rewards program offering Points for [qualifying purchases](#). Points can be redeemed for a variety of items, such as merchandise, airfare, hotels, travel packages, and more (each, an “award”).

Q: How do I log in to the ScoreCard Rewards website?

A: On your first visit to the site www.scorecardrewards.com, you will need to set up your profile with a username and password. You will also be asked to set up some security question and answers for password retrieval. Once you create your profile you will log in with your username and password. You may browse the rewards site by clicking on the “Browse Catalog” link from the log in page. Point balance and redemption capabilities are not available in the browse feature of the site.

Q: How do I know how many Points I have?

A: Point balances are always available on www.scorecardrewards.com or you may call Award Headquarters at (800) 854-0790 to verify your balance.

Earning Points

Q: How do I earn Points?

A: Simply use your HV Platinum VISA Credit Card for your purchases. You will earn Points based on your [qualifying net purchases](#) (purchases minus returns and/or other related credits). You will earn Points as long as your account is in good standing (that is, not delinquent, in default, closed, canceled, blocked, suspended or otherwise inactive and not available for use as a source of funding). You do not earn Points for cash advances, balance transfers, unauthorized or fraudulent charges or for fees of any kind on your card account. Credits to your Account (such as for returns of purchases) will reduce the Points available in your account.

Redeeming Points

Q: When can I order awards?

A: You may order awards anytime during the Program as long as your account is in good standing (that is, not delinquent, in default, closed, canceled, blocked, suspended or otherwise inactive and not available for use as a source of funding) and you have enough Points to redeem the requested award. Please call 1-800-854-0790 to order awards or visit <http://www.scorecardrewards.com/>

Q: How do I order awards?

A: For merchandise awards you may order merchandise awards from the on-line shopping cart feature at <http://www.scorecardrewards.com/>, print an order form from the website or call 1-800-854-0790.

Hotel and car rental certificates can be redeemed by completing the order form found online. Please allow 4 to 6 weeks for delivery of car rental/hotel certificates. Certificates can be express mailed for a fee.

Travel awards, airline tickets, vacation packages, and cruises may be ordered by calling 1-800-842-3006 to book your tickets with a ScoreCard Travel counselor. In addition, cardholders can purchase airline tickets and purchase car/hotel reservations online. If cardholders prefer personalized service, ScoreCard Travel counselors can assist with making travel arrangements.

Q: If I don't have enough Points for the award I want, can I buy the extra Points I need?

A: No. A sufficient number of Points must be available in your account to redeem the award you want. Points are not available for purchase.

Whom should I contact if I have questions regarding redeeming Points under the ScoreCard Rewards Program?

A: Call Award Headquarters at (800) 854-0790.

Merchandise Awards

Q: If I order more than one item, will they be shipped together?

A: We cannot guarantee that items will be shipped together. You may receive several shipments to complete your order.

Q: What if the item I order is not available?

A: Sometimes ordered items are on backorder with the manufacturer. If the backorder is for a short period, such as for no more than a couple of weeks, we will notify you of your backorder status and ship the item once it is again available to us. If the backorder status is going to be longer, we may contact you to allow you to select an alternate award or you may elect to cancel your order and have the Points added back to your rewards account.

Q: For merchandise redemptions, how long after I place my order should I expect to receive the ordered items?

A: Generally, awards will be shipped from the Award Headquarters via a parcel delivery service or by the U.S. Postal Service and should arrive 4-6 weeks after your order is received. Some items may be shipped directly from the manufacturer. You will be notified if there is a delay in filling your order. If the item is no longer available, a substitute of equal or greater value will be shipped. Occasionally, a similar substitute may not be available. In that instance, you will be contacted and assisted with making another award selection or you may elect to have Bonus Points added back to your account.

Q: What happens if my merchandise award arrives damaged?

A: Please check your packages closely for any apparent damage before signing to accept a package. If there is damage, please write a note on the delivery receipt before signing to accept the package. If after you open the package you find the merchandise is damaged, please follow the directions on the packing slip included with your shipment and notify Award Headquarters. You will be given instructions and a return authorization number to return the merchandise for replacement. Merchandise that is received damaged or defective may be returned within thirty (30) days of receipt for replacement. Please refer to your [Terms, Conditions and Program Rules](#) for additional requirements.

Q: What is the merchandise award return policy?

A: Your satisfaction is 100% guaranteed. We want to make sure that your experience is the best possible. If you are not satisfied for any reason, simply return within 30 days of receipt. Please obtain a return authorization number and shipping information from ScoreCard Rewards Award Headquarters by calling (800) 854-0790. Please be sure to enclose all original packing materials when returning the award. We will issue a replacement or refund Points upon our receipt of the returned item. When mailing inquiries to ScoreCard Rewards Award Headquarters, please include the following information: card number, name, complete address, daytime and evening telephone numbers, e-mail address and the item number in question.

Note: Always notify ScoreCard Rewards Award Headquarters of any damages or missing components. Please indicate a daytime and evening phone number and email address.

Q: Will I be able to use any applicable manufacturer warranties for my redemption(s)?

A: Most merchandise is covered by a manufacturer's warranty. Please retain your packing slip as proof of purchase. For extended warranties or product specific inquiries or repair, you may call the manufacturer directly.

Q: Where can I get a complete list of available merchandise awards?

A: The ScoreCard Rewards Program has a complete list at www.scorecardrewards.com

Travel Awards

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

A: Select airline reservations may be made online, once logged in, via the Program web site, www.scorecardrewards.com. All airline travel awards may also be redeemed by calling a toll free phone number. Travel Services Representatives can also book reservations for your companions, which can be paid for with your rewards card. Similarly, you can also book cruises at this number as well as vacation packages, rental cars and hotels. Any purchase amounts or reservations may be made with your rewards card.

Q: Are there blackout periods for travel?

A: No, however seats are based on advance category award space availability and we recommend you plan in advance for best availability.

Q: Can I purchase a ticket for a companion?

A: Yes you may. One out of two cardholders purchase an extra ticket when they redeem a ticket. Now you'll be rewarded with double points on all companion ticket purchases.

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 ScoreCard travel services or do I have to use Bonus Points only?

A: Yes! Travel Services can assist in booking your purchase or redeemed travel needs.

Q: Can I book my travel online?

A: Yes! Most travel can be booked online at www.scorecardrewards.com. In addition, you can purchase companion airline tickets and hotel/car reservations.

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 during the week.
- Before redeeming your Points for airline tickets, continue to check the ScoreCard Rewards website or with Travel Services for your desired travel dates. Airlines change seat availability throughout the day.
- At the time of redeeming your Points, have several airline ticket award options available – your primary choice is the Universal Ticket. If this is not available there are other ticket options from which to choose.
- 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 nonrefundable 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.

Scorecard Rewards Contact Information

For VISA ScoreCard questions and to redeem your points, contact:

ScoreCard Bonus Point Service Center
P.O. Box 31504
Tampa, FL 33631-3504
(800) 854-0790 9AM - 11PM (EST) Monday - Friday
www.ScoreCardRewards.com

To Check Your Points: Visit ScoreCardRewards.com

For Merchandise Redemption & Point Questions: Call (800) 854-0790

For Travel Questions: Call (800) 842-3006, 9AM - 9PM (EST) Monday - Friday and 9AM - 4:30PM (EST) Saturday & Sunday

[ScoreCard Bonus Points Terms and Conditions and Program Rules](#)