





Ameriprise[®] Visa Signature[®] credit cards

Cardmember benefits at a glance



Comparison Guide

Ameriprise Visa Signature Credit Card Program

	Ameriprise® Premier Visa Signature® Card	Ameriprise® Visa Signature® Card
		
Enrollment Bonus Rewards Points	Receive 15,000 Bonus Rewards Points after spending \$1,500 in eligible net purchases within the first 90 days of account opening ¹	Receive 10,000 Bonus Rewards Points after spending \$1,000 in eligible net purchases within the first 90 days of account opening ²
Ameriprise Rewards Points	Earn Ameriprise Rewards Points on everyday purchases. There is no cap on how many Rewards Points you can earn.	
Earn Rewards Points	1.5 Rewards Points for \$1 spent in eligible net purchases ³	1 Rewards Point for \$1 spent in eligible net purchases ⁴
Travel credit	Up to \$100 statement credit on travel purchases after spending \$24,000 in net purchases each year ⁵	None
Enhanced cash back	Redeem for 1.875% cash back per \$1 spent into your eligible Ameriprise Financial account or for an Ameriprise financial planning certificate ⁶	Redeem for 1.25% cash back per \$1 spent into your eligible Ameriprise Financial account or for an Ameriprise financial planning certificate ⁷
Other redemption categories	<ul style="list-style-type: none"> • Travel rewards • Merchandise • Gift cards • Statement credits and more 	<ul style="list-style-type: none"> • Travel rewards • Merchandise • Gift cards • Statement credits and more
Annual fee	\$150, waived for Ameriprise <i>Achiever Circle Elite</i> Members ⁸	None ⁹
Foreign Transaction fees	None	2% ¹⁰
Points expiration	5 years ¹¹	



All cardmembers enjoy complimentary Visa Signature benefits

- **Zero Fraud Liability¹²**
Get reimbursed for 100% of fraud losses due to unauthorized use of your account.
- **Visa Signature Concierge¹³**
Your Ameriprise Visa Signature Card offers you complimentary assistance 24 hours a day with everything from booking travel, obtaining popular sports and entertainment tickets, making restaurant reservations, and much more. Call the Visa Signature Concierge anytime at 800.953.7392.
- **Warranty Manager Service¹⁴**
Double the time period of the manufacturer's warranty, up to one additional year, for eligible items purchased with your Ameriprise Visa Signature Card.
- **Auto Rental Collision Damage Waiver¹⁴**
With your Ameriprise Visa Signature Card, you're covered for damage due to collision or theft. Secure and charge your rental to your covered card and decline the collision damage waiver (or loss damage waiver) offered by the rental agency.
- **Emergency Cash and Card Replacement¹⁴**
If your card is lost or stolen, an emergency card and/or cash will be provided to you wherever you are.
- **Travel and Emergency Assistance Services¹⁴**
Get help coordinating medical, legal, and travel services when you need them. The cost of any goods or services is your responsibility.
- **Roadside Dispatch^{®14}**
A 24/7 on-demand referral dispatch network provides emergency roadside assistance, towing and locksmith services, giving you peace of mind when you're out. Call 800.VISA.TOW for further details.
- **Visa Offers + Perks¹⁵**
Gain access to a wide variety of offers and deals, including travel, food and wine, dining, shopping, sports, entertainment and more.

Terms and conditions

1 To receive this one-time bonus, you must spend at least \$1,500 in eligible net purchases within the first 90 days of account opening. 15,000 Rewards Points will be credited to your account 6-8 weeks after the 90-day period. Purchase requirement is met by purchases only; advances, convenience checks, balance transfers, interest charges, fees, credit insurance charges, or transactions to fund certain prepaid card products are not eligible. Your account must be open and in good standing at the time of fulfillment to receive the bonus Rewards Points. This bonus Rewards Points offer is available only to new Ameriprise Visa Signature accounts. Existing and previous Ameriprise Visa Signature cardmembers are not eligible for this offer. **2** To receive this one-time bonus, you must spend at least \$1,000 in eligible net purchases within the first 90 days of account opening. 10,000 Rewards Points will be credited to your account 6-8 weeks after the 90-day period. Purchase requirement is met by purchases only; advances, convenience checks, balance transfers, interest charges, fees, credit insurance charges, or transactions to fund certain prepaid card products are not eligible. Your account must be open and in good standing at the time of fulfillment to receive the bonus Rewards Points. This bonus Rewards Points offer is available only to new Ameriprise Visa Signature accounts. Existing and previous Ameriprise Visa Signature cardmembers are not eligible for this offer. **3** Account must be open and in good standing to earn and redeem rewards and benefits. Upon approval, please refer to your Cardmember Agreement for additional information. You will earn 1.5 Rewards Points per \$1 in eligible net purchases (net purchases are purchases minus credits and returns). Certain transactions are not eligible for Rewards Points, including Advances (as defined in the Cardmember Agreement, including wire transfers, traveler's checks, money orders, foreign cash transactions, betting transactions, lottery tickets and ATM disbursements), convenience checks, balance transfers, unauthorized or fraudulent charges, overdraft advances, interest charges, fees, credit insurance charges, transactions to fund certain prepaid card products, U.S. Mint purchases, or transactions to purchase cash convertible items. You may not redeem Rewards Points, and you will immediately lose all of your Rewards Points, if your account is closed to future transactions (including, but not limited to, Program misuse, failure to pay, bankruptcy, or death). Rewards Points that are earned through the use of the account but not redeemed will expire and be forfeited five (5) years from the date the earned Rewards Points post to your Rewards account. Rewards Points will be redeemed and expired on a first-in, first-out basis. Refer to your Rewards Program Terms and Conditions located at ameriprise.com/rewards for additional information. **4** Account must be open and in good standing to earn and redeem rewards and benefits. Upon approval, please refer to your Cardmember Agreement for additional information. You will earn 1 Rewards Point per \$1 in eligible net purchases (net purchases are purchases minus credits and returns). Certain transactions are not eligible for Rewards Points, including Advances (as defined in the Cardmember Agreement, including wire transfers, traveler's checks, money orders, foreign cash transactions, betting transactions, lottery tickets and ATM disbursements), convenience checks, balance transfers, unauthorized or fraudulent charges, overdraft advances, interest charges, fees, credit insurance charges, transactions to fund certain prepaid card products, U.S. Mint purchases, or transactions to purchase cash convertible items. You may not redeem Rewards Points, and you will immediately lose all of your Rewards Points, if your account is closed to future transactions (including, but not limited to, Program misuse, failure to pay, bankruptcy, or death). Rewards Points that are earned through the use of the account but not redeemed will expire and be forfeited five (5) years from the date the earned Rewards Points post to your Rewards account. Rewards Points will be redeemed and expired on a first-in, first-out basis. Refer to your Rewards Program Terms and Conditions located at ameriprise.com/rewards for additional information. **5** Upon spending a minimum of \$24,000 in net purchases within your cardmember year, your account will be eligible to earn a statement credit(s) totaling up to \$100 when an Ameriprise Premier Visa Signature card is used for purchases made directly from airlines, hotels, or car rental companies within your cardmember year. Net purchases are purchases minus credits and returns. Credit(s) apply to eligible net purchases that post to your account on a cardmember-year basis (based on account opening date). If the eligible purchase is greater than \$100, credit will be limited to \$100. Net purchases during each billing cycle will be calculated for transactions that a merchant classifies as an airline, hotel or car rental company and a corresponding statement credit will be applied to your account the next time it cycles. If the eligible purchase is less than \$100, the applicable credit will be made and the remaining credit will then be available for use within the cardmember year until it has been exhausted by future travel purchases. Credit does not apply for transactions posting as Convenience Checks, Balance Transfers, or Advances (including, but not limited to, wire transfers, traveler's checks, money orders, foreign cash transactions and ATM disbursements). Elan Financial cannot control how merchants choose to classify their business or transactions and reserves the right to determine which purchases will qualify. We reserve the right to adjust or reverse any portion or all of any travel credit for unauthorized purchases or transaction credits. **6** The 1.875% cash back rewards value applies only to Rewards Points redeemed for a deposit into an eligible Ameriprise account or for an Ameriprise financial planning certificate. You earn 1.5 Rewards Points for each \$1 spent in eligible net purchases. If you choose to redeem for cash back into an Ameriprise Financial account, you will receive 1.25% cash back per Rewards Point when doing so. \$1 spend = 1.5 Rewards Points earned. $1.5 \text{ Rewards Points} \times 1.25\% = 1.875\% \text{ cash back per } \1 of spend . Example: If you spend \$20,000 on eligible net purchases, you'll earn 30,000 Rewards Points; and if you choose to redeem these Rewards Points earned for cash back into an eligible Ameriprise account or for an Ameriprise financial planning certificate, you will receive \$375. Rewards Points redemption minimums as well as other restrictions may apply. Please refer to the Rewards Program Terms and Conditions for more details located at ameriprise.com/rewards. The redemption value is different if you choose to redeem your Rewards Points for rewards other than cash back such as travel options, merchandise, gift cards, and/or statement credit. Other restrictions apply. Full details appear in the Rewards Program Terms and Conditions located at ameriprise.com/rewards. Eligible Ameriprise accounts include Ameriprise® Active Portfolios® account, Ameriprise® Strategic Portfolio Services (SPS) Advantage account, Ameriprise ONE® Financial account and Ameriprise® Brokerage and Cash Reserve Certificate account. **7** The 1.25% cash back rewards value applies only to Rewards Points redeemed for a deposit into an eligible Ameriprise account or for an Ameriprise financial planning certificate. You earn 1 Rewards Point for each \$1 spent in eligible net purchases. Example: If you spend \$30,000 on eligible net purchases, you'll earn 30,000 Rewards Points; and if you choose to redeem these Rewards Points earned for cash back into an eligible Ameriprise account or for an Ameriprise financial planning certificate, you will receive \$375. Rewards Points redemption minimums as well as other restrictions may apply. Please refer to the Rewards Program Terms and Conditions for more details located at ameriprise.com/rewards. The redemption value is different if you choose to redeem your Rewards Points for rewards other than cash back such as travel options, merchandise, gift cards, and/or statement credit. Other restrictions apply. Full details appear in the Rewards Program Terms and Conditions located at ameriprise.com/rewards. Eligible Ameriprise accounts include Ameriprise® Active Portfolios® account, Ameriprise® Strategic Portfolio Services (SPS) Advantage account, Ameriprise ONE® Financial account and Ameriprise® Brokerage and Cash Reserve Certificate account. **8** \$150 Annual Fee Waiver is for Achiever Circle Elite Members only. Your annual fee is waived if you are an Achiever Circle Elite Member at the time of your cardmember anniversary date. This Annual Fee Waiver is strictly dependent upon your Achiever Circle Elite status on your cardmember anniversary date in the current year and not based on status within the year or status from subsequent years. Please refer to ameriprise.com or your Financial Advisor for more information about your Achiever Circle Elite status and how this may change. **9** The annual fee is \$0. **10** Foreign Transaction fee: 2% of each foreign purchase transaction or foreign ATM advance transaction in U.S. Dollars. 3% for each foreign purchase transaction of foreign ATM advance transaction in a Foreign Currency. **11** Rewards Points that are earned through use of the account but not redeemed will expire and be forfeited five (5) years from the date the earned Rewards Points post to your Rewards account. Rewards Points will be redeemed and expired on a first-in, first-out basis. Refer to your Rewards Program Rules located at ameriprise.com/rewards for additional information. **12** Elan Financial Services provides zero fraud liability for unauthorized transactions. Cardholder must notify Cardmember Service promptly of any unauthorized use. Certain conditions and limitations may apply. **13** Cardmembers are responsible for the cost of any goods or services purchased by Concierge Services on cardmembers' behalf. Please refer to visa.com/signature for program details. **14** Certain terms, restrictions and conditions apply. Refer to your Visa Guide to Benefits for details. **15** Certain terms, restrictions and conditions apply. For details, please visit https://usa.visa.com/en_us/visa-offers-and-perks/.

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Ameriprise Bank, FSB administers all operational aspects of the Rewards Program. Please visit ameriprise.com/rewards for the Ameriprise Rewards Program Terms and Conditions details. Offers are subject to change.

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You may not use your Ameriprise Visa Signature Card account (including, but not limited to, the use of convenience checks and cash advances drawn on your credit card account) to purchase investments or securities. We reserve the right to cancel your Ameriprise Visa Signature Card account if at any time we believe you have violated this restriction.

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