Your Cardmember Program Guide to getting the most Disney magic out of your day.
Let the magic begin.

Starting today, your new Disney Rewards® Visa® Card puts the world of Disney at your fingertips. From special Disney and Star Wars™ perks to endless Disney reward options—make your wishes come true.

Just flip through this guide to see how easy it is to put more Disney in your day just by using your card.

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To make sure you get the most Disney magic out of your card, keep this guide handy. Or go to DisneyRewards.com.
Be treated like the big cheese just for being a Cardmember.

Whether you’re on vacation or going about your everyday, you’ll feel like you’re living a fairytale. Enjoy all sorts of perks simply because you’re a Cardmember.

Cardmember Perks
Special Savings
Enjoy all of these Cardmember extras from day one.

PERKS WHILE ON YOUR DISNEY VACATION¹

Come face to face with some of your favorite Disney Characters.

Disney Character Experience at Epcot® and Disney California Adventure® Park. Stop by our private location—reserved just for Cardmembers—to meet and pose with some of your favorite Disney Characters. You’ll receive downloads of your photos, too!²

Transport yourself to a galaxy far, far away.

Star Wars Character Experience at our private Cardmember location at Disney’s Hollywood Studios® and Disneyland® Park. You’ll receive downloads of your photos to mark your visit to the dark side!²

Save on that Mickey toy, Star Wars t-shirt, dining at your favorite restaurant, tours and more.

10% off select merchandise purchases of $50 or more at select locations at Walt Disney World® Resort, the Disneyland® Resort, Disney’s Beach Resort Destinations and Aulani, A Disney Resort & Spa, Ko Olina, Hawai’i.³

10% off select dining locations most days at Walt Disney World® Resort, the Disneyland® Resort and Disney’s Vero Beach Resort.⁴

15% off the non-discounted price of select guided tours at Walt Disney World® Resort and the Disneyland® Resort.⁵

10% off the non-discounted price of select recreation experiences at Walt Disney World® Resort.⁵

15% off the non-discounted price of any salon treatment valued at $45 or greater or any 50-minute or longer spa service most days at participating locations at Walt Disney World® Resort.⁵

PERKS TODAY AND EVERY DAY

Take advantage of special savings right away.

• As an ongoing card perk, you get a promotional APR of 0% for 6 months on select Disney vacation packages, Disney cruises, Adventures by Disney® packages and Aulani, A Disney Resort & Spa, Ko Olina, Hawai’i vacation packages purchased with your Disney Rewards Visa Card through the Walt Disney Travel Company, your travel agent or online at Disney sites.⁶

• Save 10% on select merchandise purchases of $50 or more at Disney Store and DisneyStore.com.⁷

• Cardmembers receive an exclusive VIP Package with the purchase of premium tickets to Aladdin or The Lion King on Broadway.⁸

• No annual fee

See pages 30 and 31 for important details.
Ready. Set. **Vroom.**

Earn *Disney Dream Reward Dollars* fast.¹⁰

You earn valuable “points” every time you use your card. But instead of calling them points, we call them *Disney Dream Reward Dollars.* It’s just our way of reminding you of the many dreamy rewards that await you. Read on to learn how you earn *Disney Dream Reward Dollars* and how valuable they truly are.

Start using your card now for the everyday things you do. And before you know it, your *Disney Dream Reward Dollars* will add up to magical rewards.
Turn gasoline into Lightning McQueen

Start your engines and fill up with Disney Dream Reward Dollars.¹⁰

How you earn Disney Dream Reward Dollars.

Earning Disney Dream Reward Dollars couldn’t be easier. Just use your Disney Rewards Visa Card for the everyday things you do—like getting a haircut, buying groceries or filling the gas tank.

You automatically earn 1% in Disney Dream Reward Dollars on your card purchases. That means for every $100 you spend on your card, 1 Disney Dream Reward Dollar comes your way.

There are no limits to the number of Disney Dream Reward Dollars you can earn in this program. The more you use your card, the faster they add up.
Get on the fast track to making dreams come true.

What Disney Dream Reward Dollars are worth.

Every Disney Dream Reward Dollar you transfer to a Disney Rewards® Redemption Card is equal to $1 when redeeming toward Disney products and offerings. So, if you earned 20 Disney Dream Reward Dollars, you could get a $20 item from Disney. It’s the dreamiest value on wheels.

1 Disney Dream Reward Dollar = $1 when redeeming toward Disney products and offerings.

<table>
<thead>
<tr>
<th>The value of the reward you want</th>
<th>Number of reward dollars to get it*</th>
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<tr>
<td>A $20.00 DVD at Disney Store</td>
<td>20.00</td>
</tr>
<tr>
<td>A $59.95 Star Wars Darth Vader costume at DisneyStore.com</td>
<td>59.95</td>
</tr>
<tr>
<td>A $99.00 1-Day Child Park value ticket for Magic Kingdom® Park at Walt Disney World® Resort</td>
<td>99.00</td>
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*The number of Disney Dream Reward Dollars required is based on the current published prices excluding sales tax and shipping charges, and will change as prices change without notice. Disney Dream Reward Dollars may also be applied toward applicable sales tax and shipping charges. Must earn a minimum of 20 Disney Dream Reward Dollars to have your Redemption Card issued. Merchandise is subject to availability.
Turn anything you do into most everything Disney.

Just use your card for purchases and the Disney Dream Reward Dollars add up. Before you know it, you may have earned enough to use toward your first reward. Choose from thousands of reward options. Here are just a few:

- That Buzz Lightyear toy he can’t live without
- A much-needed stay at a Disney Resort
- The next Disney DVD they’ll watch 100 times
- A Star Wars costume
- And so much more!
Your reward options stretch as far as your imagination.

Everyday rewards to enjoy at home.
At Disney Store or DisneyStore.com, redeem your Disney Dream Reward Dollars toward the Disney and Star Wars stuff you love:

- The latest DVDs
- Huggable, lovable plush toys
- Magical costumes
- Out-of-this-world Star Wars action figures
- Great games and books
- Cool clothing and accessories
- Charming collectibles
- And much more!

Use your Disney Rewards Redemption Card toward Disney movie tickets at participating theaters. Visit DisneyRewards.com to learn more.

Vacation rewards with no block-out dates.
For an even more memorable Disney vacation, redeem your Disney Dream Reward Dollars toward:

- Hotel stays at Disney Resorts
- Annual or Seasonal Park Passes
- Disney Vacation Club® Annual Dues
- Dining at your favorite Disney restaurant
- Disney Cruise Line spa experience
- Souvenirs they can’t leave without
- And on, and on, and on...
Turn your *Disney Dream Reward Dollars* into something you love.

It’s as easy as

**Bibbidi-Bobbidi-Boo.**

In order to redeem your *Disney Dream Reward Dollars*, you’ll need a *Disney Rewards Redemption Card.*¹⁰ Load it with the *Disney Dream Reward Dollars* you’ve earned. Then use it to help pay for your magical rewards most anywhere Disney.
How to redeem

Learn more at DisneyRewards.com

Here’s how to redeem toward the Disney you love.

Use your Disney Rewards Redemption Card to get things at Disney.

Your Disney Rewards Redemption Card is accepted at most Disney locations. Only instead of paying with U.S. dollars, you’re redeeming the Disney Dream Reward Dollars you’ve earned. If you don’t have enough Disney Dream Reward Dollars on your Redemption Card to cover the entire purchase, you can use cash or accepted credit or debit cards to pay for the remaining amount.

Here’s how to get a Redemption Card.

As soon as you have 20 Disney Dream Reward Dollars, request a Redemption Card. Choose one of three ways:

- Call us at 1-800-300-8575
- Go to DisneyRewards.com/ManageAccount
- Pick one up at Disney Parks
  (Go to DisneyRewards.com for a list of convenient locations)

Carry it in your wallet, and use it as you wish.

You’ve got lots of flexibility when using your Redemption Card:

- Use it to cover the full value of your Disney reward
- Use it in combination with cash or accepted credit or debit cards
- Use it in conjunction with other offers

Keep it handy. It’s reloadable and reusable.

Reload your Disney Rewards Redemption Card with a minimum of 10 Disney Dream Reward Dollars anytime:

- By phone at 1-800-300-8575
- Online at DisneyRewards.com/ManageAccount
Where to redeem
Learn more at DisneyRewards.com

Turn to look at locations

The places you can be rewarded reach infinity and beyond.

You can use your Disney Rewards Redemption Card toward the Disney things, vacations and experiences you love at most Disney locations. There are lots of options:

- At Disney Store and DisneyStore.com
- At Walt Disney World® and the Disneyland® Resorts,
- Disney Cruise Line and other Disney vacation places
- At DisneyWorld.com and Disneyland.com
Discover hundreds of places you can use your Disney Rewards Redemption Card toward the Disney things you love.

Use it at most any Disney location and more, including:

- Disney Store and DisneyStore.com for Disney merchandise
- Ticket booths for Theme Park tickets
- Disney Resorts for Hotel stays and room charges
- Throughout the Disney Parks for dining
- Booking a vacation with Walt Disney Travel Company
- At DisneyCruise.com to book Disney Cruise Line packages
- Toward Disney movie tickets at participating theaters.

Here are some of the locations, both inside and outside of Disney Parks, where you can use your Disney Rewards Redemption Card toward magical rewards.

**NON-PARK EXAMPLES**

- **Disney Vacation Club® Offsite Properties**
  - Room Charges—including grocery delivery
- **Disney Cruise Line**
  - Merchandise
  - Spa Treatments
  - Shore Excursions
  - Other Activities
- **Disney Store in the U.S. or DisneyStore.com**
- **Adventures by Disney®**
  - Vacation packages booked through Adventures by Disney Travel Services, Inc.
- **Aulani, A Disney Resort & Spa, Ko Olina, Hawai’i**
  - Room Charges
  - Shopping
  - Dining

**DISNEY PARKS EXAMPLES**

**WALT DISNEY WORLD® RESORT**

- **Magic Kingdom® Park**
  - Tickets
  - Guided Tours
  - Shopping
  - Emporium
  - Fantasy Faire
  - Dining
    - The Crystal Palace
    - Cosmic Ray’s Starlight Cafe
    - Liberty Tree Tavern
- **Disney’s Grand Floridian Resort & Spa**
  - Room Charges
  - Shopping
  - Sandy Cove Gifts and Sundries
  - M. Mouse Mercantile
  - Dining
    - The Crystal Palace
    - Liberty Tree Tavern
- **Disney Springs™ Area**
  - Shopping
  - World of Disney® Store
  - Once Upon a Toy
  - Dining
    - Jock Lindsey’s Hangar Bar
    - Bongo’s Cuban Café™
- **Disney’s Hollywood Studios®**
  - Shopping
  - Tatooine Traders
  - Walt Disney World® Resort Annual or Seasonal Passes

**DISNEYLAND® RESORT**

- **Disneyland® Park**
  - Tickets
  - Guided Tours
  - Shopping
  - Emporium
  - Gag Factory—Toontown Five & Dime
  - Disneyana
  - Little Green Men Store Command
  - Indiana Jones™ Adventure Outpost
  - Dining
    - Rancho del Zocalo
    - Redd Rockett’s Pizza Port
    - Café Orleans
    - Gibson Girl Ice Cream Parlor, hosted by Dreyer’s™
- **Disneyland® Hotel**
  - Room Charges
  - Shopping
  - Disney’s Fantasia Shop
  - Dining
    - Goofy’s Kitchen
    - Trader Sam’s Enchanted Tiki Bar
    - Tangaroa Terrace
    - Steakhouse 55
- **Downtown Disney® District**
  - Shopping
    - World of Disney® Store
    - Marceline’s Confectionery
    - Disney’s Pin Traders
  - **Disneyland® Resort Annual Passports**

For a more extensive list, go to DisneyRewards.com
Make your Disney wishes come true.

Go to DisneyRewards.com—your program headquarters.
Stay on top of the latest Cardmember information and Disney news. Visit DisneyRewards.com often to:

- Set up and manage your account, and check your Disney Dream Reward Dollars balance
- Find out about all your Cardmember perks and savings
- Learn about how the Disney Rewards® Program works
- Get the latest Cardmember offers online and via email (please give us your email address)
- Change your card design at no cost (or call 1-800-300-8575).12
FREQUENTLY ASKED QUESTIONS
For full details, refer to the Disney Rewards Program Terms and Conditions you received with your Disney Rewards Visa Card.

EARNING DISNEY DREAM REWARD DOLLARS (our name for points)
Q: Do I earn 1% on everything I buy with my Disney Rewards Visa Card?
A: You earn 1% in Disney Dream Reward Dollars on everyday Disney Rewards Visa Card purchases. You don’t earn Disney Dream Reward Dollars on balance transfers, cash advances or checks that access your account.

Q: Are the Disney Dream Reward Dollars I earn available for use immediately?
A: Your Disney Dream Reward Dollars are posted to your Disney Rewards account when your credit card statement cycles each month. Important Note: If your account is in default under your Cardmember Agreement, all Disney Dream Reward Dollars in your Disney Rewards account are frozen and may be posted to your account when it is brought up to date. See Program Terms and Conditions for details.

Q: Is there a limit to the number of Disney Dream Reward Dollars I can earn?
A: There is no limit to the number of Disney Dream Reward Dollars you can earn in this program.

Q: Do my Disney Dream Reward Dollars expire?
A: Disney Dream Reward Dollars in your Disney Rewards account will expire 5 years from the date they are earned (and posted to your account). If you were issued a Redemption Card during the calendar years of 2014 and 2015, it may have an expiration on the card, so if you have not redeemed all of the Disney Dream Reward Dollars prior to the expiration date on the Redemption Card, you may transfer those Disney Dream Reward Dollars to a new Redemption Card. Once you transfer your Disney Dream Reward Dollars to a new Redemption Card, the Disney Dream Reward Dollars on the new Redemption Card will not expire.

REDEEMING DISNEY DREAM REWARD DOLLARS TOWARD THE DISNEY YOU LOVE
Q: How do I redeem the Disney Dream Reward Dollars that I earned?
A: As soon as you earn 20 Disney Dream Reward Dollars, you can get a Disney Rewards Redemption Card. This card will be loaded with your Disney Dream Reward Dollars. It works like a form of payment. Just present it at participating Disney locations to redeem your Disney Dream Reward Dollars toward most everything Disney.

Q: How do I get a Disney Rewards Redemption Card?
A: Call 1-800-300-8575 or go to DisneyRewards.com/ManageAccount to order your card and have your Disney Dream Reward Dollars loaded onto it. Activate your Disney Rewards Redemption Card when it arrives (approximate time of delivery is 2-3 weeks). You can also pick one up at U.S. Disney Theme Parks.

Q: How will I know how many Disney Dream Reward Dollars I have?
A: As you use your Disney Rewards Visa Card, you earn Disney Dream Reward Dollars that go into your Disney Rewards account. When you are ready to redeem them toward Disney rewards, you move them from your account to a Disney Rewards Redemption Card.

• To find your Disney Dream Reward Dollars balance on your account, check your latest credit card statement or go to DisneyRewards.com/ManageAccount, select “check your Disney Dream Reward Dollars balance”.

• To find your Disney Dream Reward Dollars balance on your Disney Rewards Redemption Card, call 1-800-300-8575 or go online to DisneyRewards.com/ManageAccount. If you have used your Disney Rewards Redemption Card to get a Disney reward, the Disney Dream Reward Dollars balance remaining on your Redemption Card will be printed on your receipt.

Q: How do I reload Disney Dream Reward Dollars onto my existing Disney Rewards Redemption Card?
A: You can reload an existing Redemption Card with Disney Dream Reward Dollars online at DisneyRewards.com/ManageAccount or by phone at 1-800-300-8575. You must have a minimum of 10 Disney Dream Reward Dollars available.

Q: I am planning a Disney vacation. When should I request my Disney Rewards Redemption Card?
A: You will want to request your Disney Rewards Redemption Card at least three weeks before your Disney vacation.

Q: If I forget to request a Disney Rewards Redemption Card before my Disney vacation, are there any options for me?
A: Yes, there are several locations at both Walt Disney World® and the Disneyland® Resorts where a Cardmember can pick up a Disney Rewards Redemption Card. Please call 1-800-300-8575 for locations.

Q: Can I transfer Disney Dream Reward Dollars from my Disney Rewards Redemption Card back into my Disney Rewards account?
A: No.

Q: What happens if my Disney Rewards Redemption Card is lost or stolen?
A: Call Chase immediately at 1-800-300-8575 to report the loss of the card. If you are at a Disney Theme Park, you can pick up a new card at an onsite location (call Chase for specific locations) and have any remaining Disney Dream Reward Dollars transferred to the new card. If you are at home, Chase can transfer any remaining Disney Dream Reward Dollars onto a new card and mail it to you. Important Note: Please remember that anyone in possession of a Disney Rewards Redemption Card can use it. Any Disney Dream Reward Dollars redeemed before you report the card lost or stolen cannot be recovered.
Disney Theme Park Perks: Offers and offer elements including, but not limited to, participating locations, are subject to availability and additional restrictions, and may change or be canceled without notice. Must use a valid Disney Visa Card and/or Disney Rewards Redemption Card to receive special offers. Merchandise discount may not be available for certain items and at certain locations including Disney's Grand Floridian Resort and Spa, Epcot, Disney's Caribbean Beach Resort, Disney's Beach Club Resort, and Disney's BoardWalk Inn & Villas. Offer excludes alcoholic beverages, merchandise, tobacco, room service, holiday buffets, tax, and gratuity. Must use your valid Disney Visa Card and/or Disney Rewards Redemption Card at time of purchase. Discount is not valid on purchases of tickets media, gift certificates, Disney Gift Cards, Park Admission, Arcades, Disney Dollars, tobacco, alcohol, outdoor vending, promotions or discounts. Separate admission may be required. Not valid in combination with other offers, discounts, promotions or with any previous purchase. Minimum purchase and/or separate admission may be required. Offers are for personal use only and may not be transferred or resold. Please visit DisneyRewards.com/ParkPerks for full terms and conditions for each offer. Chase is not responsible or liable for fulfillment of these Disney Theme Park perks.

Character Experience: The Disney's Hollywood Studios® resort Character Experience Photo Opportunities are offered daily during set hours—the Disney's Hollywood Studios® resort Character Experience is at Echo Lake and the Star Wars™ Character Experience is at Disney's Hollywood Studios®. Separate Park admission required. Must present your valid Disney Visa Credit Card. Offers are subject to availability and may change or be canceled without notice. Offer includes complimentary downloads of your Disney PhotoPass® photos taken at the Disney's Hollywood Studios® Character Experience location that are associated to your Disney account. To access complimentary downloads of your Disney PhotoPass® photos taken at the Disney's Hollywood Studios® Character Experience location at the Disney's Hollywood Studios® Resort, go to disney.go.com/photospass or at the location at Walt Disney World® Resort, go to MyDisneyExperience.com and then log-in using your existing account or create an account. MagicBands or other medium scanned by the photographer at the time of capture must be linked to your My Disney Experience Profile at Walt Disney World® Resort or linked to your Disney's Hollywood Studios® Resort account, or you may claim PhotoPass cards provided to you by the photographer by entering the PhotoPass ID number found on the back of your PhotoPass card. One photo session per valid cardmember account per day. Offer not valid for photos taken at other Disney PhotoPass® locations or attractions photos. Please refer to the expiration policy at disney.go.com/photospass-expiration-policy or MyDisneyPhotoPass.disney.go.com/help-and-support. Not responsible for missing, lost or damaged photos. Not valid in combination with other offers, discounts, promotions or for personal use only and may not be transferred or resold. Please visit DisneyRewards.com/ParkPerks for additional information.

Merchandise Savings at Disney Stores: A $50 minimum pre-tax single transaction merchandise purchase is required to receive discount. Must use your valid Disney Visa Card and/or Disney Rewards Redemption Card as payment form and mention this offer. Discount is not valid on purchases of park admission, gift certificates, Disney Gift Cards, Park Admission, Arcades, Disney Dollars, tobacco, alcohol, outdoor vending, promotions or discounts. Separate admission may be required. Not valid in combination with other offers, discounts, promotions or with any previous purchase. Minimum purchase and/or separate admission may be required. Offers are for personal use only and may not be transferred or resold. Chase is not responsible or liable for fulfillment of this offer.

Dining Savings at Disney Parks: Offer excludes alcoholic beverages, merchandise, tobacco, room service, holiday buffets, tax, and gratuity. Must use your valid Disney Visa Card and/or Disney Rewards Redemption Card at time of purchase. Discount is not valid at the following locations: Walt Disney World® Resort—Disney’s Animal Kingdom Lodge & Villas; Boma, Jiko (see restrictions), and Sanaa; Disney’s BoardWalk Inn & Villas: ESPN Sports Club and Flying Fish Cafe (see restrictions); Disney’s Caribbean Beach Resort: Shoppers at Old Port Royal; Disney's Contemporary Resort—The Wave, Disney's Fort Wilderness Resort & Campground; Trail’s End Restaurant; Disney’s Grand Floridian Resort & Spa; Citricos (see restrictions), Grand Floridian Cafe, and Narcoossee’s; Disney’s Old Key West Resort; Olivia’s Cafe; Disney’s Polynesian Villas & Bungalows: Kona Cafe; Disney’s Port Orleans Resort—Boathouse’s Dining Hall; Disney’s Saratoga Springs Resort & Spa: The Turf Club Bar & Grill; Disney’s Wilderness Lodge: Artist Point (see restrictions) and Whispering Canyon Cafe; Disney’s Yacht Club Resort: Captain’s Grille and Cape May Cafe; Disney’s Hollywood Studios®: The Hollywood Brown Derby (see restrictions) and Hollywood & Vine (see restrictions); Echo’s: Biergarten Restaurant (see restrictions), Coral Reef Restaurant (lunch only). Le Cellier Steakhouse (lunch only), and Rose & Crown Dining Room (lunch only); and ESPN Wide World of Sports Complex: ESPN Wide World of Sports Grill. For locations where it is noted to see restrictions, the discount does not apply to the following dates: 11/24/16, 12/24/16, 12/25/16, 12/31/16, 1/1/17, 2/14/17, 4/17/17, 5/14/17 and 7/4/17. The Disneyland® Resort—Disneyland® Park: French Market and River Belle Terrace; Disney California Adventure® Park: Cocina Cucamonga Mexican Grill, Wine Country Trattoria, and Paradise Garden Grill; Disney’s Vero Beach Resort, Disney’s Beach Club Resort, Disney’s Old Key West Resort; Olivia’s Cafe; Disney’s Polynesian Villas & Bungalows: Kona Cafe; Disney’s Port Orleans Resort—Boathouse’s Dining Hall; Disney’s Saratoga Springs Resort & Spa: The Turf Club Bar & Grill; Disney’s Wilderness Lodge: Artist Point (see restrictions) and Whispering Canyon Cafe; Disney’s Yacht Club Resort: Captain’s Grille and Cape May Cafe; Disney’s Hollywood Studios®: The Hollywood Brown Derby (see restrictions) and Hollywood & Vine (see restrictions); Echo’s: Biergarten Restaurant (see restrictions), Coral Reef Restaurant (lunch only). Le Cellier Steakhouse (lunch only), and Rose & Crown Dining Room (lunch only); and ESPN Wide World of Sports Complex: ESPN Wide World of Sports Grill. 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Cardmember Services

For more information about the Disney Rewards Program, visit DisneyRewards.com or call 1-800-300-8575.

Let’s create some magic.℠