

MYLOWE'S PRO REWARDS AMERICAN EXPRESS® CARD REWARDS PROGRAM TERMS ("CREDIT REWARDS TERMS")

By opening a MyLowe's PRO Rewards American Express Card ("Card"), you agree to be bound by these Credit Rewards Terms. In addition, you acknowledge that you are a resident in the United States of America and agree to be bound by the MyLowe's PRO Rewards Terms, which are separate from these Credit Rewards Terms, and available at lowes.com/terms.

You also acknowledge that you have previously created a MyLowe's PRO Rewards Program account ("MyLowe's PRO Rewards Account") or, if you have not, you will create a MyLowe's PRO Rewards Account promptly. If you do not have a MyLowe's PRO Rewards Account, or your organization is not eligible to earn MyLowe's Rewards Points ("Points") under the MyLowe's PRO Rewards Program, you will not earn Points. New Card accounts will be automatically enrolled into the MyLowe's PRO Rewards Program. In order to accumulate and redeem Points earned with your Card, your organization must be eligible to earn Points and your Card must be saved to your MyLowe's PRO Rewards Account. Organizations that receive rebates and/or discounts and/or special pricing may not be eligible to earn Points. Please see the MyLowe's PRO Rewards Terms for details.

The Card is issued by Synchrony Bank ("Synchrony"), not by Lowe's. These Credit Rewards Terms apply in conjunction with the Card account agreement with Synchrony and the MyLowe's PRO Rewards Terms.

Make Purchases with the Card and Earn MyLowe's Rewards Points

The person to whom the Card was issued ("Primary Accountholder," "you" or "your") or any authorized user ("Authorized Buyer") can earn Points for the benefit of the Primary Accountholder by using the Card account on eligible net purchases (purchases minus credits, returns and adjustments) (each an "Eligible Purchase") (subject to available credit) during any billing cycle ("Statement Period"), as set forth below. Points earned from an Eligible Purchase made by an Authorized Buyer will post to the Primary Accountholder's MyLowe's PRO Rewards Account as long as the Card account is open and in good standing at the end of the Statement Period during which the Eligible Purchase is made.

If your Card account is not in good standing at the end of the Statement Period, any Points earned may not be posted to your MyLowe's PRO Rewards Account until your Card account is brought back into good standing status. If your Card account is closed for any reason before your Points are calculated or credited to your MyLowe's PRO Rewards Account, you may forfeit all Points you may have earned that had not yet been credited to your MyLowe's PRO Rewards Account. If your MyLowe's PRO Rewards Account is closed for any reason, you will no longer earn Points with your Card.

Points earned for an Eligible Purchase will be calculated and will post to your MyLowe's PRO Rewards Account within 1-2 Statement Periods. Eligible Purchases do not include balance transfers, cash advances, disputed transactions, unauthorized or fraudulent transactions, interest, finance charges and fees associated with your Card account. Points are subject to the MyLowe's PRO Rewards Terms, including, without limitation, the terms on forfeiture and expiration.

Earning MyLowe's Rewards Points. As noted above, there are certain organizations and certain purchases that may not be eligible to earn Points subject to the MyLowe's PRO Rewards Terms.

- **Lowe's Purchases.** Primary Accountholder will earn Points on Eligible Purchases made with the Card account at Lowe's Home Centers, LLC and on [Lowes.com](https://lowes.com) (together, "Lowe's") according to the Primary Accountholder's MyLowe's PRO Rewards Program status.
- **Special Retailer Purchases.** From time to time, the Card account may be eligible to earn 2 Points for every 1 U.S. dollar spent, rounded down to the nearest point, on Eligible Purchases at retailers that Synchrony or Lowe's Home Centers, LLC may select that have a merchant country code of the United States ("Special Retailers"). As of April 2026, the Special Retailers include dining establishments, office supply stores, and wireless telephone service providers. Such Eligible Purchases will be determined by the merchant category code (the "MCC") associated with such purchases. An MCC is a four-digit classification code that is assigned to a merchant by the merchant's payment card network or merchant Processor based on the predominant business activity of the merchant (i.e., gas station, grocery store, etc.). The merchant's MCC will determine whether an Eligible Purchase qualifies for the 2 Points reward. For example, a dining purchase at the café area of a department store may have an MCC identification as a type of merchant other than a dining establishment and therefore would not qualify as a dining purchase under these Credit Rewards Terms. Neither Lowe's nor Synchrony Bank assigns or has responsibility for the assignment of MCCs associated with a transaction or evaluates what MCC should be assigned to a particular merchant. Neither Lowe's nor Synchrony is responsible for awarding Points for Eligible Purchases made at merchants that do not accurately report transactions using the MCC as described above.
- **All Other Purchases.** All other Eligible Purchases made with the Card account, everywhere else American Express credit cards are accepted, will earn one point for every 1 U.S. dollar spent, rounded down to the nearest point. Any foreign MCC will earn one point for every 1 U.S. dollar spent regardless of the category.
- **Periodic Promotional Offer.** From time to time, Synchrony or Lowe's Home Centers, LLC may make promotional offers of Points, including introductory offers. These offers include terms about how you can earn the Points and when you can use them. These offer terms may differ from the terms above concerning Points earned for charges to your Card account, including about when you can use the Points.

Redeeming Your MyLowe's Rewards Points

All Points earned with the Card and credited to your MyLowe's PRO Rewards Account can only be redeemed in accordance with the MyLowe's PRO Rewards Terms, including minimum Point thresholds, through your MyLowe's PRO Rewards Account.

Other Conditions

Synchrony reserves the right to cancel, modify, restrict, waive or terminate any aspects or features of these Credit Rewards Terms (including, without limitation, the number of Points earned for each dollar in Eligible Purchases made with your Card and any associated or additional benefits), at any time and without prior notice. In addition to its right to close MyLowe's PRO Rewards Account in response to any fraud or abuse, Lowe's also reserves the right to remove any participant from the MyLowe's PRO Rewards Program in the event of any fraud or abuse in connection with the Card. You acknowledge that the Points earned under these Credit Rewards Terms have no

monetary value and that the Points are purely promotional and are provided without the payment of any consideration or other thing of value. Unless and until Points are added to your MyLowe's PRO Rewards Account in accordance with these Credit Rewards Terms and the MyLowe's PRO Rewards Terms, you have no right, title or interest in the Points. If your Card is closed, only the MyLowe's PRO Rewards Terms will apply to your MyLowe's PRO Rewards Account and not these Credit Rewards Terms. In the event of any conflict between these Credit Rewards Terms and the MyLowe's PRO Rewards Terms, the MyLowe's PRO Rewards Terms will control.

Special Notice for New York Card Holders

If your Card account has a New York mailing address, and if we send you a notice that your Card account is closed or the Credit Rewards Terms have been modified, cancelled, closed or terminated (subject to the availability of Points), then any Points you have accumulated will be transferred to Lowe's and posted to your MyLowe's PRO Rewards Account within 1-2 Statement Periods after such notice. However, Points may be forfeited if the Card account was delinquent or if the Card account was closed for fraud or other misuse.