

# **Card Name:** Amalgamated Bank of Chicago Platinum Rewards Mastercard<sup>®</sup> Credit Card **Tracking Link and Commission:** In email **Commission Point:** Per card issued

**Abuse Policy:** Any violation(s) of the following conditions may cause iCommissions to remove the offending Publisher from this program and withhold payments for outstanding approvals. Furthermore, abuse of this policy is grounds for immediate termination.

# **Approved Marketing Methods:**

⊠Display					
Card Co	mparison	⊠Banners	⊠Thank You Pages	Articles/Reviews	⊠Text
Content					
□Email					
□Internal		□Newsletter			
□Рор					
□Redirect		□Path	□Push Notification		
□Search					
□Paid Sea	rch				
□Network Distribu	ition				
□Site Listi	ngs	□3 <sup>rd</sup> Party Email			

# General Campaign Terms & Conditions:

- Campaigns may only be marketed through approved methods specific to campaign. The following are forbidden: face-toface marketing, event marketing, incentivized traffic, and lead capture on publisher's site. Publisher must use campaign specific creative.
- Publishers desiring to create publisher specific creative, must submit and gain approval from iCommissions prior to driving traffic through it.
- Publisher sites must be approved prior to listing campaigns and source ID's must be passed through for compliance purposes.
- Potential sites should be high quality and not contain adult material, promote gambling or other illegal activity, internet abuse or Spyware. They must be U.S. targeted and written in English.
- Card comparison sites must include an advertiser disclaimer which states that they are compensated for campaigns listed on their site.
- Sites must contain a privacy policy.
- Email publishers must use compliant, approved creative and abide by the CAN-SPAM Act of 2003.
- Email publishers must remain in suppression compliance or risk termination from campaign.
- Email publishers must allow list seeding.
- Network distribution is prohibited unless specifically approved by iCommissions.
- If allowed to distribute through their network, Publisher agrees to provide a listing of placements for compliance purposes.
- Written consent is required before publishing any material or offline advertising that makes references to any programs or trademarks promoted by iCommissions. This restriction includes, but is not limited to, offline press releases, online press releases, print ads, radio ads, and any listing on websites that are not pre-approved.



# Search Engine Marketing (Trademark or Brand Term bidding) Requirements:

Publishers are strictly prohibited from bidding on any ABOC Platinum Rewards Mastercard<sup>®</sup> brand / trademark terms and domain names, including misspellings, on any search engine or other digital media (desktop and mobile), including Google, Yahoo!, MSN, etc. Publishers must include "ABOC Platinum Rewards Mastercard<sup>®</sup>", "aboc creditcard", "amalgamated bank of chicago", "aboc platinum rewards credit card", "aboc rewards", "amalgamated bank", "aboc platinum rewards card", "amalgamated credit card", "amalgamated bank credit card", "amalgamated bank mastercard", "aboc credit card pre-approval", "aboc mastercard", "platinum rewards now", "platinum rewardsnow" as a negative matched keyword in all paid search campaigns.

Publishers are also prohibited from displaying any ABOC Platinum Rewards Mastercard<sup>®</sup> domains as the destination URL in their SEM ad copy for any keyword or as content on any web page. ABOC Platinum Rewards Mastercard<sup>®</sup> domains include, but are not limited to: <u>www.platinumrewardsnow.com</u>, <u>www.aboc.com</u>, and <u>www.ezcardinfo.com</u>.

#### **Restrictions:**

All placements must have prior bank approval of mocked up site US Traffic Only Applicants must be over the age of 18 (19 in Alabama and Nebraska; 21 in Mississippi) No 3<sup>rd</sup> party/network distribution allowed on this campaign For those with logged-in experiences, do not list in the non-logged-in experience Do not list in "Featured," "Top Choice", "Balance Transfer" or "Travel" pages Do not place in first three positions in any remaining category

#### **Positioning Requirements:**

The following marketing language is approved for the promotion of the ABOC Platinum Rewards Mastercard<sup>®</sup> Credit Card from Amalgamated Bank of Chicago.

# Approved Bullet Points:

- 0% Intro APR on Purchases for 12 months; after that the variable APR will be 12.90% 22.90% (V), based on your creditworthiness
- Earn \$150 Statement Credit after you spend \$1,200 on purchases within the first 90 days from account opening
- Earn 5x rewards on up to \$1,500 in combined purchases each quarter in popular categories such as dining, groceries, travel, and automotive
- No upper limit on the points you can accumulate, and since points never expire, you can save up for a big award!
- Earn Points on Every Purchase! It's simple: \$1 = 1 Point
- No Annual Fee or Foreign Transaction Fee
- Select Your Rewards Your Way
- No Foreign Transaction Fee

### **Knockout Criteria:**

- Vantage Score <680
- 4 bankcard inquiries in prior 6 months (other loan types e.g., car loans should not be considered)
- No trade lines
- Bankruptcy discharged in last 2 years
- 1+ derogs (e.g., 60+ day delinquent) within last 2 years
- Does not reside in 50 U.S. states or District of Columbia



• 1 or more bankcards 100% utilized

# Category Suggestions:

Excellent Credit, Rewards Cards, EMV "Chip" Cards, 0% Interest, No Annual Fee.

Amalgamated Bank of Chicago Platinum Rewards Mastercard®				
Intro APR	Purchases: 0% for 12 months			
Regular APR	12.90% - 22.90% (V) based on your creditworthiness			
Balance Transfer Intro APR	N/A			
Cash Advance APR	24.99% Variable APR			
Annual Fee	\$0			
Transaction Fees	Cash Advance: 5% of each advance (minimum \$10) Quasi Cash Advance: 5% of each advance (minimum \$10)			
	Balance Transfer: 3% of each advance (minimum \$10)			
Penalty Fees:	Late Payment: Up to \$35			
	Returned Payment: Up to \$25			
Credit Needed	Excellent			
Card Art:	Platinum Rewards Platinum Rew			