



ONSTAR DEALER REWARDS INCENTIVE PROGRAM

JANUARY 1, 2020



TABLE OF CONTENTS

- Program Summary (Pages 3-4)
- How to use your **earn**POWER Flex Awards (Pages 5-6)
- How to Access the **earn**POWER RewardsSphere Website (Pages 7-8)
- MasterCard Fill out form information (Pages 9-10)
- Bank Transfer Procedure (Page 11)
- F.A.Q & Help (Pages 12-15)



ONSTAR DEALER REWARDS INCENTIVE SUMMARY

- All OnStar Dealer Rewards program awards earned will be issued as **earnPOWER** Flex points. **earnPOWER** Flex points will be paid on a monthly basis.
- These options will allow our participants to turn their points into cash, use a MasterCard® debit card to make purchases and transfer points into your checking/savings account. You can combine other credit card funds with your **earnPOWER** flex points to complete a purchase if you see something that you want but don't have enough in your points wallet.
- Your choices are limitless. Soon you can use your OnStar Dealer Rewards program awards to play a round of golf, purchase a new phone or tv, pay your mortgage or rent, buy your groceries at your favorite store or fill up your vehicle's gas tank.



ONSTAR DEALER REWARDS (CONT.)

- OnStar Dealer Rewards will be issued on a monthly basis.
- Participants that have earned **earn**POWER Awards previously will keep their awards. These awards will continue to be valid and can be used at the RewardSphere website or converted into a gift card or exclusively yours® card
- Participants will have two types of **earn**POWER wallets: Award Point and Flex Point wallets. They will also have two RewardSphere sites to redeem their points
- Your **earn**POWER awards will remain in your awards wallet until you use them up. Feel free to visit the **earn**POWER awards site to shop



HOW TO USE YOUR **EARNPOWER**[®] POINTS – FLEX AWARDS

- Shop over 5,000 items in the **earn**POWER catalog, including gift certificates
- Transfer your **earn**POWER flex points to a Performance Rewards Prepaid MasterCard[®] Card
- This card can be used where MasterCard cards are accepted and at ATMs
- There is NO FEE to transfer **earn**POWER flex points to the Performance Rewards Prepaid MasterCard[®] Card
- The first withdrawal following any deposit of **earn**POWER flex points on the card is free from Citi Bank ATM fees. Thereafter, a \$5.00 fee will be deducted for ATM withdrawals until the next deposit is made. Bank fees may also apply
- Transfer your **earn**POWER flex points to your personal checking/savings account using the ACH transfer process. A \$15 fee is assessed with each transfer



HOW TO USE YOUR **EARNPOWER**[®] POINTS – FLEX AWARDS (CONT.)

- Redeem your points for a pre- denominated exclusively yours[®] card. These cards make great gifts
- To use any of the Flex Point options previously listed, first click on the shopping cart icon or Transfer Points in your **earnPOWER** wallet
- For merchandise or ACH transfer questions, please call 1-800-343-2607
- Shop over 5,000 items in the **earnPOWER** catalog, including gift certificates
- Transfer your **earnPOWER** points to an *exclusively yours*[®] card
- Click the shopping cart icon in your **earnPOWER** wallet to access AwardHQ
- The *exclusively yours*[®] card can be used at over 160 merchants and restaurants, including Banana Republic, Cabela's[®], Lowe's[®], Macy's, Neiman Marcus[®], Dave & Buster's, Red Robin, Planet Hollywood[®], and Morton's Steakhouse
- You can combine credit card funds with your **earnPOWER** Award points in order to complete a purchase if you see something that you want but do not have enough points
- For merchandise questions, please call 1-800-343-2607

ACCESSING THE **EARNPOWER**[®] REWARDS SPHERE WEBSITE

Visit the **OnStar Dealer Rewards** Site to review your program standings and review your **earnPOWER** awards and **earnPOWER** Flex awards

The screenshot shows the OnStar Rewards website interface. At the top, there is a navigation bar with the OnStar logo, 'REWARDS', and links for 'Home' and 'My Profile'. On the right side of the navigation bar, there are links for 'Help' and 'Logout', and a location dropdown menu showing 'Hgreg.com Orlando'. The main content area is divided into two columns. The left column contains a 'My Wallet' section with a table of awards and a 'SHOP' button. The right column features a video player with a 'WATCH: Video Overview of OnStar Services' button. A callout box with a white arrow points to the shopping cart icons in the 'My Wallet' section.

My Wallet	CURRENT BALANCE	SHOP
earnPOWER Awards	90	
earnPOWER Flex Awards	0	

Click here to review your program awards. There will be shopping cart icon for the **earnPOWER** Awards and for **earnPOWER** Flex Awards site. Clicking on the cart will take you to the RewardSphere site.

WATCH: Video Overview of OnStar Services

My Promotions

OnStar Pre-Owned Activation

OFFICIAL RULES CLAIMS

ACCESSING THE **EARNPOWER**[®] REWARDSPHERE WEBSITE (CONT.)


The **earnPOWER** flex points site features two areas where you can transfer your **earnPOWER** flex points to a pre-denominated *exclusively yours*[®] card, to a Performance Rewards Prepaid MasterCard[®] Card and to your personal checking/savings account through an ACH transfer

The screenshot displays the earnPOWER website interface. At the top left, a message reads "Congratulations, QUALITY! you have 1 Points". The top right corner features a star icon labeled "% to Wish" and a shopping bag icon with the number "0". Below this is a navigation bar with links for "WISH LIST | CONTACT US | HELP/FAQS | MY ACCOUNT | SIGN OUT". A search bar is present with "Low" and "High" filters and a search icon, with the text "Search for item#, name, brand" and "Search by Points range" below it. The main navigation menu includes "Shop All", "Gift Cards", "Debit Cards", and "ACH Transfer", with "Debit Cards" and "ACH Transfer" highlighted by a red box. A red arrow points from the text above to this box. Below the navigation is a large banner image of a group of people on a beach. The text "Reward yourself" is written in a large, white, cursive font, with "shop all things happiness" in a smaller, white, sans-serif font below it. Below the banner are four colored boxes with icons and text: a pink box with a clock icon and "TREAT YOURSELF TO MORE TIME", a blue box with a camera icon and "DO SOMETHING COOL", a green box with a starburst icon and "HAVE YOU SEEN WHAT'S NEW?", and an orange box with a hands holding a heart icon and "MAKE A DIFFERENCE". At the bottom, the text "FRESH NEW" is above "MUST-HAVES" in large, bold, black letters. The footer contains "SPECIAL DEALS" with a red diamond icon and "shop now".

PERFORMANCE REWARDS MASTERCARD® DEBIT CARD



To transfer **earnPOWER** Flex points to the Performance Rewards MasterCard Card please fill out the form listed below



order information

The Performance Rewards Prepaid MasterCard® Card can be used at merchants that accept MasterCard debit cards.

Your Performance Rewards Prepaid MasterCard Card will be sent to you upon your first transfer of funds from your earnPOWER account to a Performance Rewards Prepaid MasterCard Card. There is no fee for transferring earnings from your earnPOWER account to your Performance Rewards Prepaid MasterCard Card.

When you use your card at an ATM, a per day withdrawal limit and fee will apply (The bank that operates the ATM may also apply fees.)

PLEASE NOTE: Your Performance Rewards Prepaid MasterCard Card will arrive loaded with the funds you transferred from your earnPOWER account. When you use your prepaid card, funds will be debited from the card, not from your personal checking account. As you deplete your available prepaid card funds, you may re-load your card with existing funds in your earnPOWER account.

Performance Rewards Prepaid MasterCard Card Transfer Example:
Angela Jones requests a transfer of \$300 to a Performance Rewards Prepaid MasterCard Card.

Angela's earnPOWER account beginning available point balance:	1000 points
Angela wants \$300 transferred to a Performance Rewards Prepaid MasterCard Card:	-300 points
No fee will be deducted from Angela's earnPOWER account for this request:	-0 points
Angela's new earnPOWER account balance:	700 points

Please enter the amount of points you would like to transfer from your earnPOWER account to a Performance Rewards Prepaid MasterCard Card and click continue.

On the next page you will be asked for shipping information and receive your order summary.

Card [terms](#) and expiration apply.

Prepaid cards are issued in connection with a loyalty program.

Enjoy!

Minimum point redemption = 25 points

Amount to Transfer:

Amount should be entered as a whole number only with no commas or decimals.



PERFORMANCE REWARDS PREPAID MASTERCARD® CARD (CONT.)

- You can choose to transfer your **earn**POWER flex points to a Performance Rewards Prepaid MasterCard Card. This card can be used anywhere MasterCard debit cards are welcome, and works like any charge card at the point of sale
- There is no fee to transfer your points from your **earn**POWER flex account to your Performance Rewards Prepaid MasterCard Card. Also, there is no fee for using your Performance Rewards Prepaid MasterCard Card at any retailer
- The first withdrawal following any deposit of **earn**POWER flex points on the card is free from Citi Bank ATM fees. Thereafter, a \$5.00 fee will be deducted for ATM withdrawals until the next deposit is made. Bank fees may also apply
- To contact a Performance Rewards Mastercard representative please use the following phone number: 866-326-8689 or use the following link:
<http://login.wirecard.com/earnpower>



TRANSFER YOUR **EARN**POWER FLEX POINTS TO YOUR PERSONAL CHECKING/SAVINGS ACCOUNT

Use the **earnPOWER** Flex Awards site to transfer your points to your personal checking/savings account. A \$15 fee is assessed with each transfer.



order information

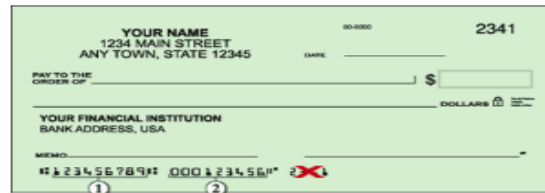
You may transfer funds from your GM earnPOWER account to your personal checking or savings account through an Automated Clearing House transfer. Your transfer information is encrypted via SSL protocol, a web security standard. For more information see the security statement section of the HELP/FAQs. * A fee of \$15 will be deducted from your account at the time of the transfer. The minimum transfer amount is \$25.

Example for Automated Clearing House Transfer

John Jones requests a transfer of \$300 to his personal checking account.

John's GM earnPOWER account beginning available point balance:	1000 points
John wants \$300 transferred to his personal checking account:	- 300 points
\$15 will be deducted from John's GM earnPOWER account for this request:	- 15 points
John's new GM earnPOWER account balance:	685 points

The following check image explains where you will find the transfer information.



1. Bank Routing Number – this number will be 9 digits. Be sure to use a check, not a deposit slip.
2. Account Number – Include all leading zeros and omit any spaces or characters. Do not include the check number.

Please note: We have made some upgrades to the ACH transfer page. You must now enter your routing and account numbers twice (see below). Also, you must type each number separately. Cut/paste functions are disabled to reduce the possibility of entering incorrect information.

Minimum point redemption = 40 points

Checking or Savings:

Checking

Savings

Bank Routing Number:

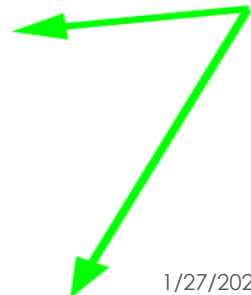
Verify Bank Routing Number:

Account Number:

Verify Account Number:

Amount to Transfer:

Amount should be entered as a whole number only with no commas or decimals.



1/27/2020

[Back To Shopping](#)

[Continue >>](#)

EARNPOWER® POINTS GENERAL QUESTIONS

*On the **earn**POWER website, how can I find out how many points I earned from each program?*

Clicking on the "Points Detail" link in the "My Earnings Summary" box will take you to a detailed earnings and performance report

*What do my **earn**POWER "points" equate to in terms of dollars?*

1 point = \$1 US in purchasing power. So when you view your balance on your **earn**POWER web page, the balance shown is exactly the amount you have to spend ... whether you transfer your points to a Performance Rewards Prepaid MasterCard Card or to your personal checking/savings account, or order merchandise on www.awardhq.com

*What limitations are associated with an ACH transfer from my **earn**POWER account to my personal checking/savings account?*

ACH transfers may only be made from your **earn**POWER account; ACH transfers cannot be made from funds that have already been transferred to a Performance Rewards Prepaid MasterCard Card

EARNPOWER® POINTS GENERAL QUESTIONS (CONT.)

1. I submitted a claim – when will the award points be deposited into my program wallet?
 - o Deposits will be made once a month approximately 15 days after the close of the month (e.g. May points earned would be paid by approx. June 15th, June points earned would be paid by approx. July 15th etc.). Therefore, depending upon when your claim was submitted, it may take up to 30 days for points to be deposited into your wallet for valid claims
 - o Your claim may not be valid yet. The most common reasons for claims not being valid are related to improper Activation Process:
The VIN must be claimed OnStarRewards.com within 30 days of Blue Button Welcome Call.
2. Why is my claim not showing a “Valid” status yet?
 - o Follow steps described in Question #1 above, then please allow 2-3 days for the status of your claim to update to a “Valid” status
3. My claim has been showing a “Valid” status longer than ten days, why have the points for that claim not been deposited yet?
 - o Points will not be deposited into your wallet until you have registered your Social Security Number with your OnStar Dealer Rewards profile.
If your SSN is not registering, reach out to your OnStar Account Manager.
4. Who do I call if I have questions about my earnings, claims or award options?
 - o For questions about award point issuance, claim status, or Merchandise please call 1-800-343-2607



EARNPOWER® POINTS GENERAL QUESTIONS (CONT.)

4. Who do I call if I have questions about my earnings, claims or award options?
 - o For questions about award point issuance, claim status, or Merchandise please call 1-800-343-2607
 - o For questions about the MasterCard-Branded Exclusively Yours® reloadable shopping card, please call 1-888-842-0336 or go to www.eycardonline.com
5. Who will be responsible for the taxes on reward earnings?
 - o Any and all tax liabilities for rewards under the program are the responsibility of the individual who receives the rewards
 - o GM will comply with any applicable tax reporting requirements based on IRS and local and state guidelines
6. On the GM **earn**POWER website, how do I find out how many points I have earned in this program.

Clicking on the "My Earnings Summary" link in your wallet will take you to a detailed earnings report



EARNPOWER® POINTS GENERAL QUESTIONS (CONT.)

7. What are the spending options for my award points?
 - o OnStar incentive awards are issued as Flex Points. Flex points offer you the opportunity to convert awards earned to a cash debit card or to your bank account thru an ACH transfer option
 - o Your **earn**POWER wallet could show two sub-totals, one for Flex Points earned, and one for **earn**POWER award points
8. What do my award "points" equate to in terms of dollars?
 - o 1 point = \$1 US in purchasing power. So when you view your balance on your home page, the balance shown is exactly the amount you have to spend.
9. What is happening to the EY card that we are currently using? Will it not be usable?

The EY can be used until the points have been spent and will not deactivate.
10. How many points do I need to have to transfer over to my MasterCard Debit Card?

There needs to be at least 25 points in your wallet to be able to transfer over to your MasterCard Debit Card.