Nordstrom Rewards Cardholder Terms & Conditions

Definitions

The Nordstrom Rewards Program (the "Program") is offered exclusively by Nordstrom, Inc. ("Nordstrom"). By activating or using your Nordstrom credit or debit card account ("Nordstrom Card") you agree to the Nordstrom Rewards Cardholder Terms and Conditions ("Rewards Terms and Conditions") as they may change from time to time. You acknowledge that you have read these Rewards Terms and Conditions and agree to be bound by them. These Rewards Terms and Conditions take effect on the earlier of the date that your application for a Nordstrom Card is approved, or the date you are able to use your Nordstrom Card to make purchases or obtain cash advances.

In these Rewards Terms and Conditions, the phrase "Net Purchases" means "purchases less returns", "we", "our" and "us" mean Nordstrom, and "you" and "your" mean each person issued a Nordstrom Card pursuant to your Nordstrom cardholder agreement ("Cardholder Agreement").

General Terms & Conditions

We reserve the right to change these Rewards Terms and Conditions or the Program at any time and in any way (including our right to discontinue or change the benefits or change the expiration date of Rewards points earned under the Program, or to adjust the number of Rewards points earned for each dollar in Net Purchases), as we explain further below. We will give you notice if we end the Program or make a major change to it.

We reserve the right to cancel your participation in the Program, in the event of fraud, abuse of Rewards privileges or violation of these Rewards Terms and Conditions.

You are responsible for any tax liability related to your participation in and/or your purchase of any of the benefits associated with the Program.

These Rewards Terms and Conditions will be governed by the laws of the state of Washington, without regard to any conflict of law provisions. If any part of these Rewards Terms and Conditions is found to be void or unenforceable under applicable law, all other parts of the Rewards Terms and Conditions will still apply.

Many of the benefits associated with the Program are offered exclusively through Nordstrom. In many cases, we may contract with independent contractors to administer these benefits, including, but not limited to, the issuance of travel documentation, administrative services and travel reservations. We do not own or control the independent contractors used to administer these benefits. Neither we, nor these independent contractors nor our respective subsidiaries maintain control over the independent suppliers used to provide accommodations and/or services as part of fulfilling these benefits. We and our independent contractors do not assume responsibility for any travel or other services provided by any independent supplier. You release us, our independent contractors, and our respective subsidiaries from any responsibility and/or liability for any loss, injury, damage, accident, delay, inconvenience or irregularity that you or any other person may suffer due to any cause relating to the Program or the use of any facilities, services or goods in connection with any travel or other service provided by any independent supplier.

In order to access certain benefits associated with the Program, you agree that you may be asked to provide personal information about yourself, such as your shipping address, your Nordstrom Card information and billing address, and that the information you provide will be disclosed to merchants and other third parties as necessary to obtain these benefits. We and our independent contractors have no control over, and no responsibility or liability for, the use by any merchants or other third parties of your personal information or any other information that such parties independently obtain from you or that is given to such parties to process your transactions or fulfill your benefits. You should check their privacy policies before entering into any transaction with them to obtain these benefits. We will protect your information as set forth in the "Your Privacy Rights" link.

Who is eligible?

When you are approved for your Nordstrom Card, you are automatically enrolled in Level 1 of the Program and will receive Rewards points for Net Purchases made with your Nordstrom Card as described below. Your eligibility for Levels 2, 3 and 4 of the Program will be reviewed quarterly and will be based on your Net Purchases made using your Nordstrom Card at Nordstrom retail locations in the U.S. and Canada, including Nordstrom full-line stores in the U.S. and Canada, Nordstrom Rack stores in the U.S., Nordstrom.com, nordstromrack.com, HauteLook, through Nordstrom catalogs and on the Nordstrom gift card website hosted by CashStar® ("Net Purchases at Nordstrom"). These locations are individually and together referred to below as "Nordstrom". Purchases at Trunk Club, Inc., are eligible for Rewards points but are not eligible for any other benefits associated with the Program. Just Jeffrey, Inc. (Jeffrey Boutiques) does not participate in the Program and any purchases made at these boutiques are not eligible for any benefits associated with the Program.

To be eligible for Level 2 of the Program, you must use your Nordstrom Card to purchase an annual minimum of \$2,000 in Net Purchases at Nordstrom; to be eligible for Level 3 of the Program, you must use your Nordstrom Card to purchase an annual minimum of \$5,000 in Net Purchases at Nordstrom; and to be eligible for Level 4 of the Program, you must use your Nordstrom Card to purchase an annual minimum of \$10,000 in Net Purchases at Nordstrom. Except as described below, once you reach the qualifying Net Purchases at Nordstrom for Level 2, 3 or 4, your benefits at each level include all of the benefits associated with the preceding Level(s) of the Program. Your Net Purchases at Nordstrom will be reset to zero annually at the beginning of each calendar year.

You are eligible to receive Rewards points and the benefits associated with Level 1, 2, 3 or 4 (subject to the qualifying Net Purchases at Nordstrom stated above) as long as your Nordstrom Card remains open and you have complied with all of your obligations under the Cardholder Agreement.

Purchases by Nordstrom employees, including purchases made by employees using an employee discount, are eligible to earn Rewards points for Net Purchases made with a Nordstrom Card, but will not be eligible for any other benefits associated with Levels 1, 2, 3 and 4 of the Program.

How can you receive Nordstrom Rewards points?

You will receive two Rewards points for every dollar in Net Purchases at Nordstrom and Trunk Club, Inc., made using your Nordstrom Card. You will receive one Rewards point for every dollar in Net Purchases made with your Nordstrom Visa Platinum® card or Nordstrom Visa Signature® card (collectively, "Nordstrom Visa Card") at merchants (other than Nordstrom and Trunk Club, Inc.) where Visa credit cards are accepted. Rewards points are not transferable.

When will you receive Nordstrom Notes?

You will receive \$20 in Nordstrom Notes for every 2,000 Rewards points you earn. We will update your Rewards points balance monthly and Nordstrom Notes will be automatically issued to you a short time after that.

How do you use Nordstrom Notes?

Nordstrom Notes may be redeemed for purchases at any full-line Nordstrom store in the U.S. or Canada or at Nordstrom Rack stores in the U.S., and online at Nordstrom.com, nordstromrack.com or HauteLook. Nordstrom Notes may not be used as payment on your Nordstrom Card. The value of Nordstrom Notes will be applied against the total purchase price, including applicable taxes and fees. Nordstrom Notes will be denominated in U.S. Dollars and are subject to a currency exchange rate when redeemed at a Nordstrom store located in Canada. The U.S. Dollar to Canadian Dollar exchange rate that will be applied to your Nordstrom Note redemption in Canada will be the previous day's online closing rate (rounded to two decimal places) in the Historical Exchange Rates section of www.USForex.com/forex-tools/historical-rate-tools. All dollar amounts referred to in these Rewards Terms and Conditions are in U.S. Dollars.

How can you redeem other Program benefits?

Once you reach the level of qualifying dollars in Net Purchases at Nordstrom to move to the next Rewards Level, we will send you a notice that you have reached Nordstrom Rewards Level 2, 3 or 4, as the case may be. At that time, we will also send you information about the benefits associated with your Rewards Level and how to redeem those benefits.

From time to time, we may also send you information about additional benefits. Some benefits may have restrictions associated with them, may require you to purchase the benefit, may have limited availability or may be subject to other restrictions. We will explain any restrictions that apply together with information about the benefit.

What is the Nordstrom Alterations Benefit?

To be eligible for a Nordstrom alterations benefit, you must use your Nordstrom Card to purchase the item being altered at Nordstrom. You must also pay for the alteration fee with your Nordstrom Card and you must purchase the alteration service at a Nordstrom or Nordstrom Rack store located in the U.S. Not all Nordstrom full-line or Nordstrom Rack stores offer alterations services. The alterations benefit is not available for Nordstrom purchases made in Canada or Nordstrom international online orders.

The alteration benefit has a maximum value associated with it for cardholders of Levels 1, 2 and 3 of the Program. When you are a Level 1, 2 or 3 cardholder, you are eligible to receive a Nordstrom Note for the lesser of the amount of the eligible alteration service or the remaining maximum amount of the alterations benefit tied to your respective level of the Program. Please note, the alterations benefit is not cumulative as you progress through the levels of the Program. This means, for example, if you are at a level where the maximum alterations benefit is \$100 and you have used \$100, when you progress to a level that provides for a maximum benefit of \$300, you will have \$200 in alteration services left to use. We will calculate the amount of eligible alterations monthly and Nordstrom Notes will be automatically issued to you a short time after that.

Level 4 cardholders will receive a refund equal to the alteration amount at the time of your purchase or you will receive a credit on the Nordstrom Card billing statement or your deposit account statement that includes the alteration purchase.

When are Rewards points and/or benefits forfeited?

You will forfeit all accumulated and unused Rewards points as well as access to all of the benefits associated with Levels 1, 2, 3 and 4 of the Program if you fail to pay two or more consecutive monthly payments due on your Nordstrom Card or if your Nordstrom Card is closed and you are unable to make purchases using your Nordstrom Card.

When do Rewards points and/or benefits expire?

Rewards points earned but not yet used to issue a Nordstrom Note to you will expire on the earlier of three (3) years from the last day of the year in which the points were earned, or when your Nordstrom Card is closed. Nordstrom Notes expire one (1) year after issue, and other Program benefits not used expire at the end of the current calendar year.

Personal Triple Points Days and Bonus Points Events

The Personal Triple Points Day benefit allows you to select a day to earn triple points on all Net Purchases at Nordstrom using your Nordstrom Card. As you progress to different Rewards levels, you are only entitled to the number of Personal Triple Points Days for the new level and not the cumulative total of Personal Triple Points Days of the previous level and the new level. This means, for example, if your Personal Triple Points benefit is one (1) day, and you progress to a level that provides for three (3) days, and you already used one (1) day, you will have two (2) days left. Periodically we may offer you opportunities to earn bonus points on your Nordstrom purchases. You cannot combine a Personal Triple Points Day with a bonus points event. This means if you schedule your Personal Triple Points Day during a bonus points event, you will receive the amount of the bonus points in lieu of the triple points. Personal Triple Points and bonus points do not apply to Last Chance purchases. Bonus points are capped at 10 points per net dollar. Christian Louboutin purchases at our Aventura, Michigan Avenue and Vancouver, B.C., stores, and purchases of Louis Vuitton and Hermès at any Nordstrom store location, will receive double points in lieu of triple or any other bonus points multiplier.

Extraordinary Experiences [Level 3 and Level 4 cardholders only]

The purchase price of any Extraordinary Experience is exclusive of taxes and fees; additional surcharges and handling fees may apply to individual components of each Extraordinary Experience. Unless otherwise stated, packages do not include airfare, lodging accommodations, transportation or parking. All incidentals incurred during the Extraordinary Experience are the responsibility of the guest. A detailed itinerary will be provided to Nordstrom cardholders who purchase an Extraordinary Experience. Once any tickets that are part of an Extraordinary Experience have been issued to a cardholder, we are not responsible for the theft, loss, delay, destruction or misplacement of any tickets mailed, delivered by courier or other express delivery, or left at will-call, hotel front desks, and concierge desks. Unless otherwise stated, Extraordinary Experiences must be canceled no later than thirty (30) days prior to scheduled arrival date in order to receive a full refund, with the exception of theater tickets, which are nonrefundable once booked. The costs of the Extraordinary Experience, incidentals and merchandise purchased directly from the merchant using your Nordstrom Visa Card will receive one Rewards point for every dollar in Net Purchases made. Extraordinary Experiences are nontransferable. You must be a Nordstrom cardholder to purchase an Extraordinary Experience, and you must purchase and

conclude your trip by the date specified or end of the current calendar year if no date restrictions are stated. A Nordstrom cardholder must be at least 21 years of age to purchase any Extraordinary Experience, and minors participating in an Extraordinary Experience must be accompanied by a parent or guardian who is a Nordstrom cardholder. You remain eligible to purchase the specified benefit as long as your Nordstrom Card remains open and you have complied with all of your obligations under the Cardholder Agreement.

VIP Access to In-Store Events [Level 4 cardholders only]

Level 4 cardholders will receive VIP access to exclusive shopping experiences, benefits or events at selected Nordstrom stores. Exclusive shopping experiences and events are not predetermined and are developed throughout the Program benefit year at our sole discretion. Participation in an exclusive shopping experience or event is not guaranteed due to limited dates, times and locations. VIP access to an exclusive shopping experience or event may have other limitations and/or be subject to other restrictions. Complete details for exclusive shopping experiences and events will be sent to eligible Nordstrom cardholders prior to the experience or event in an invitation or other communication. VIP Access has no cash value and is nontransferable. You remain eligible to participate in this benefit as long as your Nordstrom Card remains open and you have complied with all of your obligations under the Cardholder Agreement. If your Nordstrom Card is closed or you have not complied with your obligations under the Cardholder Agreement as of the day of an experience or event, your VIP Access will be canceled.

Arbitration

Please read this arbitration provision carefully. Unless you send us the rejection notice described in this document, this provision will apply to you and, as a result, either one of us can elect to subject any Rewards Dispute between us to individual arbitration. This means that: (1) a court or jury will not resolve the Rewards Dispute; (2) you will not be able to participate in a class action or similar proceeding to resolve the Rewards Dispute; and (3) your appeal rights during and after arbitration will be limited.

As used in this arbitration provision, a "Rewards Dispute" means any claim or controversy between us that in any way arises from or relates to the Program, including, but not limited to, these Rewards Terms and Conditions, the issuance or redemption of Nordstrom Notes, Nordstrom Rewards points, other services and events access. Rewards Dispute has the broadest possible meaning, and includes, without limitation, disputes based upon contract, tort, consumer rights, fraud and other intentional torts, agency, statute or constitution, regulation, ordinance, common law and equity (including any claim for injunctive or declaratory relief). Rewards Dispute includes claims, counterclaims, cross-claims, and third-party claims, and it includes disputes in the past, present or future. It also includes disputes about the validity, enforceability or scope of this arbitration provision. Rewards Dispute does not include any dispute arising out of the Cardholder Agreement, such as the collection of any balance owing on your Nordstrom Card.

If one of us elects to arbitrate a Rewards Dispute, it will be resolved by mandatory binding arbitration. The electing party must notify the other party in writing. To make an election to arbitrate, you must send a written notice to Nordstrom, PO Box 21865, Seattle, WA 98111, ATTN: ARBITRATION DEMAND or we must send a written notice to you at the most current address we have on file for you. This notice can be given at any time before or after the beginning of a lawsuit by either party and may be included in papers filed in the lawsuit. The party seeking arbitration must select as the arbitration administrator either the American Arbitration Association ("AAA"), 1633 Broadway, 10th Floor, New York, NY 10019, adr.org, 1.800.778.7879, or JAMS, 620 Eighth Avenue, 34th Floor, New York, NY 10018, jamsadr.com, 1.800.352.5267. You can contact the AAA or JAMS to find out more information on how to commence an arbitration proceeding.

The arbitrator(s) will be appointed in accordance with the procedures of the arbitration administrator, and must be a lawyer with at least 10 years of legal experience. The arbitration will take place in the federal judicial district where you reside and either one of us may elect to appear by telephone. We will pay the arbitration filing fee and consider requests to advance additional costs and fees on your behalf. If you receive a favorable award from the arbitration proceeding, we will reimburse you for the reasonable costs and fees of arbitration (but this does not include fees of attorneys, experts or consultants, unless applicable law provides you a right to recover those fees).

YOU AGREE NOT TO BRING A REWARDS DISPUTE AGAINST US IN A CLASS ACTION, REPRESENTATIVE ACTION OR SIMILAR PROCEEDING IN COURT OR ARBITRATION. YOU ALSO AGREE NOT TO BRING A REWARDS DISPUTE AGAINST US ON BEHALF OF ANY OTHER PERSON, AND YOU AGREE THAT NO OTHER PERSON MAY BRING A REWARDS DISPUTE AGAINST US ON YOUR BEHALF. YOU MAY NOT JOIN A REWARDS DISPUTE IN A SINGLE ARBITRATION WITH A REWARDS DISPUTE OF ANY OTHER PERSON. IF YOU TRY TO ASSERT ANY REWARDS DISPUTES IN A CLASS ACTION OR SIMILAR PROCEEDING, WE CAN REQUIRE THAT IT BE RESOLVED IN INDIVIDUAL (NON-CLASS) ARBITRATION. THIS PARAGRAPH IS REFERRED TO AS THE "CLASS ACTION PARAGRAPH."

YOU AGREE NOT TO BRING A REWARDS DISPUTE AGAINST US IN A PRIVATE ATTORNEY GENERAL ACTION IN COURT OR ARBITRATION.

If you do not want this arbitration provision to apply, you must reject it in writing by mailing us a written rejection notice containing your name legibly printed, the last four digits of your Nordstrom Card number, a statement that you reject the arbitration provision, and your signature. The rejection notice must be sent by you to us at Nordstrom, PO Box 21865, Seattle, WA 98111. Your rejection notice is effective only if it meets the above requirements, is signed by you and we receive it within sixty (60) calendar days after the date we first provide you with the Rewards Terms and Conditions containing the arbitration provision. Subsequent republications or delivery of the Rewards Terms and Conditions will not trigger another right to reject the arbitration provision. Your rejection of this arbitration provision will not affect any other provision of the Rewards Terms and Conditions.

This arbitration provision is governed by the Federal Arbitration Act (the "FAA"). The arbitrator(s) must follow: (1) the FAA; (2) all other applicable substantive law (except when contradicted by the FAA); (3) any applicable statute of limitations; and (4) rules as to valid claims of privilege. Further, the arbitrator(s) shall issue a written decision including the reasons for the award upon either party's request. The decision of the arbitrator(s) will be final and binding, except for any appeal right under the FAA.

This arbitration provision will survive the termination of the Rewards Terms and Conditions or your relationship with us. If any part of this arbitration provision is found to be void or unenforceable under applicable law, all other parts of this arbitration provision and of the Rewards Terms and Conditions will still apply; except that if the Class Action Paragraph is found to be void or unenforceable in any way, this entire arbitration provision shall be deemed void and shall not apply, but all other parts of the Rewards Terms and Conditions will still apply.

CUSTOMER SERVICE:

For questions or assistance, just give us a call at 1.800.964.1800, seven days a week, 24 hours a day.

Thanks for being one of our most valued customers!