

On September 6, 2017, Points previously earned will be converted based on the new Rewards structure.



FAQS

Q: What happens to my existing Points?

A: Your existing Points will be converted over to the new program. Whether you're a Rewards, Premier or Elite Cardholder, if you have 200 Points in your account today, on September 6 you will have 500 Points under the new program. In other words, if you were halfway towards a Belk Reward Dollars certificate, you will keep your progress.

Q: Why is the program changing? I love it!

A: We recognize your loyalty and are enhancing our program so you can earn even more Points! Under the new program, you will earn Belk Reward Dollars faster than ever!

Q: What's changing with the program?

A: See the charts on pages 1 and 2 of this communication for details.

Q: Will my account number change?

A: No. Your account number will stay the same.

Q: What is Cardholder Savings Day of the Month?

A: Cardholder Savings Day of the Month will take place once per month. This is an exclusive sale each month that is available only to Belk Rewards Cardholders!

Q: Is anything changing with Flex Pay?

A: No. If you are a Premier or Elite Cardholder, you will continue to have access to Flex Pay.

Q: Is anything changing with my Belk Reward Dollars? Will there be exclusions? I HATE exclusions.

A: Don't worry! Belk Reward Dollars will continue to have ZERO brand exclusions.

Q: When do the changes go into effect? What happens in the meantime?

A: The changes will take place on September 6. All purchases made through September 5 will utilize the old structure.

Q: When do I start earning Points based on the new program?

A: On September 6, you will begin earning Reward Points based on your tier: 3 Points/\$1 for Basic; 4 Points/\$1 for Premier; and 5 Points/\$1 for Elite.

Q: Where do I see how many Points I have under the new scale?

A: After September 6, go to BelkCredit.com and check "My Rewards" to see your updated rewards balance. You can also download the Belk app from the Apple and Google Play App Stores or check in your next statement.

Q: I noticed you removed the "Points never expire" messaging – what does this mean? Are you taking away my Points?

A: No! Your Points are safe as long as you make at least 1 purchase every 12 months at Belk. Your Belk Reward Dollars will continue to be valid for 60 days after the issue date.

Q: I have Belk Reward Dollars that have expiration dates after September 6. Will they still work?

A: Yes! Your existing Belk Reward Dollars will still be valid according to the expiration date on the certificate.

Q: 1000 Points? Why does it take more Points to get Belk Reward Dollars?

A: Under the new program, you earn more Points by spending less since the rate at which you earn Points will increase. This allows you to reach your Belk Reward Dollars certificates faster!

EXAMPLE:

	OLD PROGRAM	NEW PROGRAM
BASIC	Spend \$400 at Belk, collect 400 Points, get \$10 in Belk Reward Dollars	Spend \$334 at Belk, collect 1000 Points, get \$10 in Belk Reward Dollars
PREMIER	Spend \$400 at Belk, collect 400 Points, get \$10 in Belk Reward Dollars	Spend \$250 at Belk, collect 1000 Points, get \$10 in Belk Reward Dollars
ELITE	Spend \$400 at Belk, collect 400 Points, get \$10 in Belk Reward Dollars	Spend \$200 at Belk, collect 1000 Points, get \$10 in Belk Reward Dollars

Still have questions? Call our customer service line at 1-800-669-6550.