

CELEBRITY CRUISES INC.

MyCruiseSM REWARDS PROGRAM



Introduction

The following terms and conditions (collectively the "Program Rules") govern your participation in the Celebrity Cruises Inc. MyCruiseSM REWARDS Program (the "Program") and include information describing how MyCruiseSM Points can be earned by using your cobranded Visa[®] credit card issued by FIA Card Services, N.A. (which bears the name and/or logo of Celebrity Cruises Inc. ("Celebrity"), Royal Caribbean International ("Royal Caribbean") or Azamara Club Cruises ("Azamara"), all brands of Royal Caribbean Cruises Ltd., (hereinafter the "Card"), how to redeem the MyCruise Points you earned and other important program conditions and limitations. Please read this document carefully and keep it in a safe place. As used herein, "Cardholder," "Participant," "you," and "your" refer to the applicant and co-applicant, if any, who are approved for the Card.

The Card is issued and administered solely by FIA Card Services, N.A. The terms and conditions contained in the credit card agreement provided with the Card (the "Credit Card Agreement") do not govern or apply to the Program. Any disputes concerning MyCruise Points will not affect your payment obligation to FIA Card Services, N.A. (referred to as "our", "us", or "we") on your Card account. Any use of your Card or participation in the Program constitutes your acceptance and agreement to abide by these and any subsequently issued Program Rules.

The various rewards available through the Program are the sole obligation of the provider of the applicable service or product, either Celebrity Cruises, Royal Caribbean, Azamara or a participating reward partner ("Partner"). All MyCruise Points are offered by Celebrity Cruises Inc. and are not an obligation of FIA Card Services, N.A. The Program is managed by FIA Card Services, N.A., in association with Celebrity Cruises Inc. FIA Card Services, N.A., is solely responsible for the maintenance of Program accounts, the issuance of Program statements, and the redemption of reward points through electronic fulfillment at CelebrityCruises.com/MyCruiseRewardsOnline (the "MyCruise Reward redemption(s)").

MyCruise Points are redeemable only in the form of electronic fulfillment through CelebrityCruises.com/MyCruiseRewardsOnline.

There are limits on the number of MyCruise Points that can be earned. See Section 9 for details. Go online to CelebrityCruises.com/MyCruiseRewardsOnline to obtain Rewards such as:

onboard amenities, onboard credits, selected merchandise, discounts against the purchase price of any eligible Celebrity Cruises, Royal Caribbean or Azamara cruise vacations, stateroom accommodation upgrades, and cruise vacations on eligible Celebrity Cruises, Royal Caribbean or Azamara cruise vacations (the "Reward(s)").

IMPORTANT NOTICE REGARDING CHANGES TO THE PROGRAM RULES

CELEBRITY CRUISES INC., ITS PARTNERS AND FIA CARD SERVICES, N.A. RESERVE THE RIGHT FROM TIME TO TIME, AND WITH OR WITHOUT NOTICE, ADD, MODIFY, DELETE OR OTHERWISE CHANGE (COLLECTIVELY "CHANGES") ANY ASPECT OF THE PROGRAM INCLUDING, BUT NOT LIMITED TO, THE FOLLOWING: AMENDING THE PROGRAM RULES, CHANGING THE RESTRICTIONS, BENEFITS OR FEATURES, IN WHOLE OR IN PART, APPLICABLE TO THE PROGRAM; DISCONTINUING OR REPLACING ANY REWARD WITH ANOTHER OF LESSER, EQUAL OR GREATER VALUE; OR MODIFYING, DELETING OR TERMINATING ANY OR ALL OF THE PROGRAM, REWARDS, BENEFITS OR SPECIAL FEATURES OR THE TERMS AND CONDITIONS ASSOCIATED THERE WITH. CHANGES MAY AFFECT THE VALUE OF UNREDEEMED MYCRUISE POINTS, THE VALUE OF REWARDS ALREADY ISSUED, AS WELL AS ANY MYCRUISE POINTS YOU MAY EARN IN THE FUTURE, INCLUDING, BUT NOT LIMITED TO, IN THE FOLLOWING WAYS: THE NUMBER OF MYCRUISE POINTS REQUIRED TO RECEIVE REWARDS, THE TYPE OF TRANSACTIONS WHICH QUALIFY FOR MYCRUISE POINTS, THE TYPE OF REWARDS, THE MAXIMUM NUMBER OF MYCRUISE POINTS WHICH MAY BE EARNED DURING ANY SPECIFIC PERIOD, THE RULES FOR EARNING MYCRUISE POINTS; APPLICABLE BLACKOUT DATES AND LIMITS ON THE NUMBER OF STATEROOMS AVAILABLE FOR REWARD TRAVEL TO ANY OR ALL DESTINATIONS (INCLUDING, BUT NOT LIMITED TO, ALLOCATING NO REWARD STATEROOMS ON CERTAIN CRUISE VACATIONS). SUCH CHANGES TO THE PROGRAM MAY INCLUDE MODIFICATIONS THAT (I) GOVERN MYCRUISE POINTS OR OTHER BENEFITS EARNED ON OR AFTER THE DATE OF CHANGE, (II) CHANGE THE VALUE OF ALREADY ACCUMULATED MYCRUISE POINTS OR OTHER BENEFITS OR (III) GOVERN MYCRUISE POINTS OR OTHER BENEFITS EARNED ON OR AFTER THE DATE OF CHANGE AND CHANGE THE VALUE OF ALREADY ACCUMULATED MYCRUISE POINTS. UNLESS OTHERWISE STATED, THE MOST CURRENT VERSION OF THE PROGRAM RULES SHALL BE AVAILABLE ONLINE AT WWW.CELEBRITYCRUISES.COM FOR YOUR REVIEW.

CELEBRITY CRUISES INC.

MyCRUISE REWARDS PROGRAM

Eligibility

1. Cardholders will be automatically enrolled in the Program at no additional cost. However, to be eligible to participate in the Program, your Card must be open and have active charging privileges. This Program is not available to Corporate Card, Business Card, Purchasing Card accounts or accounts that participate in other Celebrity Cruises, Royal Caribbean or Azamara reward programs or co-branded card programs of any kind. Groups, conventions, corporations, partnerships, and other entities may not participate in the Program.

2. Any Cardholder(s) may be disqualified from participation in the Program if (a) in the judgment of FIA Card Services, N.A. and/or Celebrity Cruises Inc., the Cardholder(s) has violated any of the Program Rules then in effect; or (b) in the judgment of FIA Card Services, N.A., the Cardholder(s) has violated any of the terms and conditions of the Credit Card Agreement then in effect. Disqualification may result, at the sole discretion of Celebrity Cruises, in termination of the Cardholder's participation; termination of the participation of others with the same account, including authorized user(s), if any; and/or loss of unused MyCruise Points.

Earn MyCruise Points

3. You will qualify for 10,000 one-time new Cardholder Bonus Points in addition to your basic Points if you make any purchase, balance transfer, or cash advance transaction with your Card no later than 65 days after the account is first opened by us. Bonus Points are credited to your account approximately 6-8 weeks after you qualify and they will count towards your maximum Yearly Points earnings limits.

4. Cardholders earn MyCruise Points based on the volume of new net retail purchase transactions (i.e., purchases less credits, returns and adjustments) charged to the Card during each periodic billing cycle (the "Month") by the Participant(s) ("Net Purchase(s)"). There are two earnings rates. You earn one (1) MyCruise Point for every one U.S. dollar (US \$1) in Net Purchases made with the Card anywhere it is accepted. You earn a total of two (2) MyCruise Points (consisting of one base MyCruise Point and one bonus MyCruise Point) ("Double MyCruise Points") for every one U.S. dollar (US \$1) in Net Purchases made with the Card in connection with products or services obtained through Celebrity Cruises, Royal Caribbean and Azamara ("Cruise Products"). For any transaction to qualify for the latter rate, a Celebrity Cruises, Royal Caribbean or Azamara ship name or Celebrity Cruises, Royal Caribbean or Azamara must be identified as the merchant and appear as such on the periodic billing cycle statement (the "Statement") sent to you by us. Cardholders who use this card to purchase Cruise Products for business purposes are ineligible for Double MyCruise Points. MyCruise Points are calculated at each transaction, rounded to the nearest whole Point, and are subject to verification. Fractions of MyCruise Points greater than .50 are rounded up and less than or equal to .50 are rounded down. You will earn MyCruise Points when you purchase your Celebrity Cruises, Royal Caribbean or Azamara cruise arrangements using the Card; however, the value of any MyCruise Points which may be used toward the purchase of cruise arrangements are ineligible for MyCruise Points earnings.

5. Balance transfers, cash advances, purchases of cash equivalents (including purchases of casino gaming chips), purchases made by or for a business or for a business purpose, fees, interest charges, credit insurance, credit protection, debt cancellation charges and fraudulent or unauthorized transactions and fraudulent or unauthorized transactions do not earn MyCruise Points.

6. Credits, returns, and adjustments do not earn MyCruise Points. Any credits, except payments made to your account, will reduce the number of MyCruise Points available for Reward selection. If credits, returns, or adjustments posting to your account should exceed purchase transactions, your Statement will report negative MyCruise Points.

7. Each Calendar Year, you may earn a maximum of five hundred forty thousand (540,000) MyCruise Points on qualifying transactions posting from January 1st through December 31st.

8. For new Cardholders, accrual of MyCruise Points may begin on the date we mail the Card and the Credit Card Agreement to you. If you are our Customer and your account is converted to the Program, you may not earn MyCruise Points until the first day of the Month beginning after you receive your Card(s). No retroactive MyCruise Points will be awarded.

9. From time to time, special offers may provide additional opportunities to earn MyCruise Points. Details will be provided when each such offer is made.

10. MyCruise Points accrued during any Billing Cycle in which the account is two cycles or greater past due at the end of the Billing Cycle will not be awarded.

Expiration and Cancellation of MyCruise Points

11. MyCruise Points accumulate for a maximum of sixty (60) Months from when they are first posted to the account (the Posting Date is not the same as the Transaction Date.) This means that over the course of those 60 months (approximately 5 years), you may accumulate and redeem a maximum of two million seven hundred thousand (2,700,000) MyCruise Points.

12. After the sixtieth (60th) Month, unused MyCruise Points earned during the first Month will expire and will be subtracted from the cumulative MyCruise Points total. MyCruise Points earned from the sixty-first (61st) Month will then be added to the cumulative MyCruise Points total, and so on for each successive Month. MyCruise Points are not considered earned and available for use until they appear on a Statement. Because MyCruise Points are non-negotiable they have no cash or monetary value and may not be used to pay off or pay down any credit card balance.

13. In the event your Card is closed because it is not in good standing (whether due to fraud, abuse, nonpayment, non renewal, or death, or for any other reason described in the Program Rules or the Credit Card Agreement), MyCruise Points will be forfeited and expire without value.

14. Should you choose to close your Card, any unused MyCruise Points, which are insufficient in number to qualify for a Reward, shall be forfeited. Any request to redeem MyCruise Points sufficient in number to qualify for a Reward must be received by us before notice of withdrawal from the Program is made. The closing of your Account will not affect any Reward Coupons or Rewards provided to you prior to such closing. Should Celebrity Cruises Inc. terminate the Program, all unused MyCruise Points shall expire as provided in Paragraph 33.

Redemption of MyCruise Points

15. MyCruise Points may be redeemed for a MyCruise Reward by logging into your account at CelebrityCruises.com/MyCruiseRewardsOnline. MyCruise Points cannot be redeemed if the account is not in good standing at the time of redemption.

16. Upon verification of your request, we will deduct the appropriate number of MyCruise Points from your total MyCruise Points earnings and a confirmation email will be sent to the email address provided. Once the MyCruise Points have been deducted from your account, those MyCruise Points cannot be restored to your account under any circumstances. Your MyCruise Reward Redemption will be sent electronically to Celebrity Cruises and will be applied to your reservation close to final payment. If you redeem after final payment, please call Celebrity Cruises at 1-800-760-0654 to ensure your MyCruise Reward Redemption is applied to your reservation. Please allow 6-8 weeks for merchandise that will be delivered to a specified address.

17. If an adjustment to your MyCruise Points total causes you to receive a Reward you were not otherwise entitled to, or if you redeem more MyCruise Points than you are entitled to, you agree you owe Celebrity Cruises Inc. the value of such excess redemption: Celebrity Cruises Inc. has the right to reduce your MyCruise Points accordingly, withhold any subsequent MyCruise Points and/or Rewards, and/or collect any amount(s) you owe, in any appropriate manner, including but not limited to, the posting of an equivalent debit in the form of a Cash Advance to your Card. In the instance when your cruise vacation travel documents have been issued, and the value of any transaction(s) forming all or part of the related MyCruise Reward redemption is either refunded, credited, or otherwise rescinded, Celebrity Cruises Inc. reserves the right to, in its sole discretion, cancel any reservations, void any travel documents, or post a debit to your Card which is equivalent to the dollar value of the invalidated MyCruise Points.

18. The Cardholder or any authorized user(s) of the Card is eligible to redeem the MyCruise Points earned through use of the Card. FIA Card Services, N.A. and Celebrity Cruises Inc. shall not be responsible in any way, or bear any liability whatsoever for disagreements between Cardholders and/or any third parties concerning the use of MyCruise Points. Should any such disagreement arise, any decision(s) made by FIA Card Services, N.A. and/or Celebrity Cruises Inc. regarding the disposition or use of MyCruise Points shall be final.

19. Each MyCruise Reward Redemption issued in connection with the termination of the Program will be honored by Celebrity Cruises, Royal Caribbean, Azamara or the applicable Partner, for one hundred and eighty (180) days from its date of issue. The procedures for redeeming a MyCruise Reward redemption are specified in the Rewards Section below or by going to CelebrityCruises.com/MyCruiseRewardsOnline (the "MyCruise Reward redemption(s)").

General Terms Affecting All Rewards

20. All Rewards are described in the Rewards section appearing below. All Rewards are subject to availability.

21. All Reward Redemptions must occur seven (7) days prior to boarding, with the exception of Charitable Donations, Royal Packet and Royal Wear items, which are available for redemption when cruising on Celebrity Cruises, Royal Caribbean or Azamara ships.

22. Cardholders are subject to, and must comply with all terms and conditions governing the Reward as established by the entity providing the Reward, whether that entity is Celebrity Cruises, Royal Caribbean, Azamara or a Partner.

23. Any additional travel, accommodation, or other arrangements made in connection with any Reward are the sole responsibility of the Cardholder.

24. Earning of MyCruise Points and redemption of Program Rewards are subject to all applicable laws and regulations. The value of Rewards earned under this Program may constitute taxable income to you. You are responsible for all tax liability arising out of the Program. You may be issued an Internal Revenue Service Form 1099 (or other appropriate form) that reflects the value of such Rewards. Please consult your tax advisor, as neither Royal Caribbean, FIA Card Services, N.A., their affiliates, nor their employees provide tax advice.

Transfer of MyCruise Points and/or MYCRUISE REWARD REDEMPTIONS

25. MyCruise Points may not be transferred from one Program account to any other. MyCruise Points do not constitute property of the Cardholder. MyCruise Points may not be brokered, bartered, or sold and may not be transferred upon disability, death, upon operation of law, or in connection with any domestic relations dispute and/or legal proceeding. No MyCruise Points pooling is allowed.

26. Redeemed MyCruise Reward items and any travel documents issued as a result of redeeming a MyCruise Reward may not be brokered, bartered, sold, or altered in any way. Any person(s) brokering, bartering, selling, purchasing, or altering MyCruise Points, MyCruise Reward Redemptions, or travel documents may be held responsible for payment of the applicable cost or fare as well as all damages, including, but not limited to, consequential damages, litigation and transaction costs. All brokered, bartered, sold, or altered MyCruise Reward Items or travel documents shall be considered void and may be confiscated either by or upon the direction of FIA Card Services, N.A. or Celebrity Cruises Inc.

Privacy

27. In order to make the Program work, information regarding activity on your Card account, including but not limited to specifics regarding the transaction(s) and the identity of the merchant, need to be shared between and among:

- (a) Celebrity Cruises Inc., FIA Card Services, N.A., Partners and their respective parents, subsidiaries and affiliates and
- (b) third parties with whom any of the foregoing contract in order to establish, operate, or manage the Program. Collectively the persons or entities identified in subsections (a) and (b) of the preceding sentence maybe referred to as the "Companies."

28. By participating in the Program, you consent to and authorize the Companies to share information about the Cardholder and the Card (including the Program component) as necessary to effect, administer, enforce, service or fulfill the terms of the Program. Any future privacy statement shall not supersede the Cardholder's consent and authorization or opt-out notifications or elections the Cardholder may make.

29. In addition, by participating in the Program, you consent to and authorize Celebrity Cruises Inc., and its subsidiaries and affiliates to use that information to inform you of special offers, products or services Celebrity Cruises, Royal Caribbean and Azamara believes would be of interest to you and marketing materials from third parties that have a strategic marketing relationship with the Celebrity Cruises MyCruise Rewards Program. As a participant in the Program, you have consented to receive all of the kinds of information described above. However, you will be given the opportunity to opt-out of mailings from such third parties and from e-mails from Celebrity Cruises, Royal Caribbean and Azamara.

Dispute Resolution

30. All interpretations of the Program Rules as well as all questions or disputes regarding eligibility for the Program, the availability of any offers or Rewards, the availability of MyCruise Points or of a Cardholder's compliance with the Program Rules shall be resolved by Celebrity Cruises, Royal Caribbean, and Azamara at their sole discretion. Any interpretations of provisions of the Credit Card Agreement shall be resolved by FIA Card Services, N.A. in its sole discretion.

31. Information about the Program and MyCruise Points earnings will be reported on the Statement sent to you by us. Questions or disputes concerning MyCruise Points will be determined according to the terms of the Program Rules in effect when the subject purchase transaction posted to your Card. All discrepancies regarding MyCruise Points must be brought to our attention within six (6) months from the posting date of the transaction for which the adjustment is sought. Such discrepancies are not the same as credit card billing disputes and the specific resolution requirements that are applicable to them. Refer to your Credit Card Agreement or the annual Your Billing Rights notice for details about billing disputes. If you do not receive a Statement because your Card has not been used, you may call FIA Card Services, N.A. at 1-800-421-2110, and receive information concerning your MyCruise Points earnings. Customer Satisfaction specialists are available 24 hours a day, 7 days a week. Information about your Card will be provided only to the person(s) named on the account.

32. AS A CONDITION OF PARTICIPATING IN THIS PROGRAM, YOU AGREE THAT ANY AND ALL DISPUTES, CLAIMS OR CAUSES OF ACTION ARISING OUT OF OR CONNECTED WITH THIS PROGRAM OR ANY REWARDS PROVIDED PURSUANT TO THIS PROGRAM, TO THE EXTENT THE SAME IS NOT WITHIN CELEBRITY CRUISES INC.'S SOLE DISCRETION AS PROVIDED IN THESE PROGRAM RULES AND IS NOT GOVERNED BY THE TERMS AND CONDITIONS ESTABLISHED BY THE PROVIDER OF THAT REWARD, SHALL BE LITIGATED, IF AT ALL, EXCLUSIVELY IN AND BEFORE A COURT LOCATED IN MIAMI, FLORIDA, U.S.A., TO THE EXCLUSION OF THE COURTS OF ANY OTHER STATE, TERRITORY OR COUNTRY. YOU HEREBY WAIVE ANY VENUE OR OTHER OBJECTION THAT YOU MAY HAVE TO ANY SUCH ACTION OR PROCEEDING BEING BROUGHT IN ANY COURT LOCATED IN MIAMI, FLORIDA.

Termination of the Program

33. As of August 1, 2013, the Program has no predetermined termination date and may continue until such time as Celebrity Cruises, Royal Caribbean, or Azamara decides, at their sole discretion to terminate the Program. Celebrity Cruises, Royal Caribbean or Azamara may terminate the Program at any time with or without personal notice to you. Cardholders will have four (4) months from the date Celebrity Cruises, Royal Caribbean or Azamara announces the termination of the Program to redeem MyCruise Points for Rewards. In the case of termination of the Program, you may continue earning MyCruise Points for ninety (90) days from the date Celebrity Cruises, Royal Caribbean or Azamara announces the termination of the Program. Requests for redemption of MyCruise Points must be received by us within four (4) months from the date Celebrity Cruises, Royal Caribbean or Azamara announces the termination of the Program.

34. Without limiting the preceding paragraph, Celebrity Cruises, Royal Caribbean and Azamara may from time to time introduce new Rewards (either offered by Celebrity Cruises, Royal Caribbean, Azamara or by its Partners). Neither such promotional offers nor anything in these Program Rules shall be deemed to create or establish any agency, partnership, or joint venture relationship among Celebrity Cruises Inc., FIA Card Services, N.A., and any Partner.

General Program Rules

35. All issues and questions concerning the construction, validity, interpretation, and enforcement of the Program Rules, or the rights and obligations of a Cardholder, Celebrity Cruises Inc. or FIA Card Services, N.A. in connection with the Program and the Program Rules, shall be governed by, and construed in accordance with the laws of the State of Florida, without reference to any choice of law or conflict of laws rules or provisions (whether of the State of Florida, or any other jurisdiction) that would cause the application of laws of any jurisdiction other than the State of Florida.

36. The terms of the Program may be subject to government approval and this Program (including but not limited to automatic enrollment in the Program, participation in the Program, the awarding of MyCruise Points, and the redemption of Rewards under this Program) are void where prohibited by law. If any term of this Program is determined by law to be invalid or unenforceable, then the remainder of these terms and conditions of the Program shall be valid and enforceable to the fullest extent and in the broadest application permitted by law.

37. If Celebrity Cruises Inc. or any Partner improperly denies a Cardholder MyCruise Points or a Reward, the liability of Celebrity Cruises Inc. or the Partner will be limited to the equivalent value of those MyCruise Points or the Reward as determined solely by Celebrity Cruises Inc.

Limitations of Liability

a. Neither Celebrity Cruises Inc. nor FIA Card Services, N.A. and their respective parent, subsidiaries and affiliated companies maintain control over the Partners that may provide Rewards under this Program. Accordingly, neither Celebrity Cruises Inc. nor FIA Card Services, N.A. or their respective parent, subsidiaries, and affiliated companies will be responsible for any accident, loss, injury or damage incurred by you, those traveling with you or those traveling without you ("Loss") which may be caused or contributed to by such Partners or by any other cause, condition or event whatsoever beyond the direct control of Celebrity Cruises Inc. or FIA Card Services, N.A. or their respective parent, subsidiaries, and affiliated companies. Cardholders participating in the Program hereby release Celebrity Cruises Inc. and FIA Card Services, N.A. and their respective parent, subsidiaries, and affiliated companies, and their respective officers, directors, employees and agents from any and all liability for claims resulting from any acts or omissions of the Partners providing Rewards in connection with the Program, or from any other cause, condition or event beyond the direct control of Celebrity Cruises Inc. or FIA Card Services, N.A. or their respective parent, subsidiaries, and affiliated companies.

b. In addition, neither FIA Card Services, N.A. or its parent, subsidiaries and affiliated companies shall be liable for any Loss, which occurs in connection with any use of a Reward provided by Celebrity Cruises Inc., its subsidiaries and affiliated companies, whether or not the Loss results directly or indirectly from any occurrences or conditions beyond the control of FIA Card Services, N.A., including, but not limited to restriction of laws, regulations orders or other domestic or foreign government directives, breakdown of mechanical or electronic equipment, acts of third party vendors or suppliers, bankruptcy, labor disputes, theft, cancellations, changes in itineraries, and acts of terrorism, war, god or nature.

c. IN NO EVENT WILL CELEBRITY CRUISES INC., FIA CARD SERVICES, N.A. OR ANY PARTNER, NOR THEIR RESPECTIVE PARENT, SUBSIDIARIES, AND AFFILIATED COMPANIES BE LIABLE TO YOU FOR ANY CONSEQUENTIAL, INCIDENTAL, EXEMPLARY OR PUNITIVE DAMAGES, AND THE SOLE EXTENT OF THEIR LIABILITY, IF AT ALL, SHALL NOT EXCEED THE VALUE OF THE SPECIFIC REWARD.

d. Neither FIA Card Services, N.A. nor Celebrity Cruises Inc. shall be responsible for any correspondence lost or delayed in the mail or for typographical errors and/or omissions in the Program Rules or related documentation.

38. The only rights granted to Cardholders pursuant to the Program Rules are those expressly stated in this document and any revised editions of the Program Rules, which may be published in paper and/or electronic form. All documentation, including tickets, are issued subject to the general rules, regulations, tariffs, and terms of transportation established by Celebrity Cruises Inc. or the third-party supplier of such products or services.

Rewards

IMPORTANT NOTICE: THE REWARDS AND OTHER TERMS AND CONDITIONS SET FORTH IN THIS SECTION WERE CURRENT AS OF AUGUST 1, 2013, BUT ARE SUBJECT TO CHANGE WITHOUT PERSONAL NOTICE TO YOU. FOR THE CURRENT LIST OF REWARDS AND OTHER TERMS AND CONDITIONS, VISIT THE CELEBRITY CRUISES WEBSITE AT www.CelebrityCruises.com/MyCruiseRewards.

Celebrity Cruises Inc. MyCruise Rewards

Reward Categories

There are six categories of Rewards available to Participants:

- (a) Stateroom Upgrades ("Upgrades");
- (b) Cruise Discounts ("Discounts");
- (c) Cruise Vacations;
- (d) Onboard Credits or Amenities;
- (e) Merchandise;
- (f) Charitable Donations.

MyCruiseRewards are available for redemption on any eligible Celebrity Cruises, Royal Caribbean or Azamara cruise vacation but may not be combined with any other promotional offers and/or certain Captain's Club promotions and benefits. Reward Redemptions may be used by individuals, participants in qualified group bookings, by single guests, and for use with third and fourth guest bookings. Reward redeemed items are also subject to the Special and General Terms and Conditions described below. (All dollar values shown below are U.S. dollars.)

Reward Levels

See below for detailed descriptions of our selection of Rewards, organized by Reward level.

1. 1,000 MyCruise Points (choice of one)
 - Ten dollar (\$10 USD value) donation to Make-A-Wish® (multiple donations may be requested if earned)

- Ten dollar (\$10 USD value) donation to The Breast Cancer Research Foundation (multiple donations may be requested if earned)

2. 5,000 MyCruise Points (choice of one)

- Upgrade on a 3 or 4 night Royal Caribbean sailing for two, (minimum available oceanview stateroom). Value of upgrade may not exceed fifty dollars (\$50 USD value).
- Fifty dollar (\$50 USD value) Celebrity Cruises or Azamara onboard credit toward onboard purchases i.e. Spa, Shore Excursions, Gift Shop, Bar, etc. (multiple onboard credits may be applied to a reservation if earned)
- Onboard amenity (choice of one)
 - Two Royal Caribbean International robes (\$100 USD value)
 - Domane Chandon and strawberries delivered onboard (\$50 USD value)

3. 10,000 MyCruise Points (choice of one)

- One hundred dollar (\$100 USD value) Celebrity Cruises or Azamara onboard credit toward onboard purchases i.e. Spa, Shore Excursions, Gift Shop, Bar, etc. (multiple onboard credits may be applied to a reservation if earned).
- Royal Packet - includes 2 Royal Caribbean International towels, 2 travel wallets, and 2 messenger bags. (\$100 USD value). Delivered to your home address provided.
- Royal Wear - includes 2 Royal Caribbean International Polo Shirts and 2 baseball caps (\$100 USD value). Delivered to your home address provided.

4. 15,000 MyCruise Points (choice of one)

- One hundred and fifty dollar (\$150 USD value) Celebrity Cruises onboard credit toward onboard purchases i.e. Spa, Shore Excursions, Gift Shop, Bar, etc. (multiple onboard credits may be applied to a reservation if earned).
- One hundred fifty dollar (\$150 USD value) Cruise Discount off any Royal Caribbean or Celebrity Cruises ship and itinerary.
- Upgrade on a 4 to 8 night Royal Caribbean sailing for two, excluding Oasis of the Seas® and Allure of the Seas®, September - May (interior stateroom to minimum available oceanview stateroom,). Value of upgrade may not exceed three hundred dollars (\$300 USD value).
- Upgrade on a 7 night Royal Caribbean sailing for two on Oasis of the Seas® or Allure of the Seas®, September - May (Interior stateroom to Boardwalk® view or Central Park® view stateroom). Value of upgrade may not exceed three hundred dollars (\$300 USD value).
- Onboard Royal Caribbean Grand Romance Package - (\$150 USD value). Available only on Royal Caribbean ships.

5. 25,000 MyCruise Points (choice of one)

- Two hundred and fifty dollar (\$250 USD value) Royal Caribbean, Celebrity Cruises or Azamara onboard credit toward onboard purchases i.e. Spa, Shore Excursions, Gift Shop, Bar, etc. (multiple onboard credits may be applied to a reservation if earned).
- Free Companion Fare on a 3 or 4 night Royal Caribbean sailing (minimum available oceanview stateroom). Value of free companion fare may not exceed five hundred dollars (\$500 USD value).
- Upgrade on a 4 to 8 night Royal Caribbean sailing for two, excluding Oasis of the Seas® and Allure of the Seas®, June - August (interior stateroom to minimum available oceanview stateroom). Value of upgrade may not exceed five hundred dollars (\$500 USD value).
- Upgrade on a 7 night Royal Caribbean sailing for two on Oasis of the Seas® or Allure of the Seas® June - August (Interior Stateroom to Boardwalk® view or Central Park® view stateroom). Value of upgrade may not exceed five hundred dollars (\$500 USD value).

6. 40,000 MyCruise Points

- Upgrade on a 7 to 8 night Celebrity Cruises Caribbean sailing for two (veranda to minimum available Concierge Class stateroom). Value of upgrade may not exceed four hundred dollars (\$400 USD value).

7. 50,000 MyCruise Points (choice of one)

- Five hundred dollar (\$500 USD value) Royal Caribbean, Celebrity Cruises or Azamara onboard credit toward onboard purchases i.e. Spa, Shore Excursions, Gift Shop, Bar, etc. (multiple onboard credits may be applied to a reservation if earned).
- Five hundred dollars (\$500 USD value) Cruise Vacation Discount off any Royal Caribbean or Celebrity Cruises ship itinerary.
- Upgrade on a 4 to 8 night Royal Caribbean sailing for two excluding Oasis of the Seas® and Allure of the Seas® (oceanview stateroom to minimum available balcony stateroom, excluding suites). Value of upgrade may not exceed five hundred dollars (\$500 USD value).
- Upgrade on a 9 to 12 night Royal Caribbean Caribbean sailing for two, (oceanview stateroom to minimum available balcony stateroom, excluding suites). Value of upgrade may not exceed five hundred dollars (\$500 USD value).
- Upgrade on a 7 night Royal Caribbean Alaska sailing for two (Interior stateroom to minimum available Oceanview stateroom). Value of upgrade may not exceed five hundred dollars (\$500 USD value).
- Upgrade on a 7 to 12 night Royal Caribbean Mediterranean sailing for two (Interior stateroom to minimum available Oceanview stateroom). Value of upgrade may not exceed five hundred dollars (\$500 USD value).
- Upgrade on a 9+ night Celebrity Cruises Caribbean sailing for two (veranda to minimum available Concierge Class stateroom). Value of upgrade may not exceed five hundred dollars (\$500 USD value).
- 3 or 4 Night Royal Caribbean sailing for two (minimum available oceanview stateroom). Value of cruise vacation fare for two may not exceed one thousand dollars (\$1,000 USD value).

8. 60,000 MyCruise Points

- Upgrade on a 7 night Celebrity Cruises Alaska sailing for two (veranda to minimum available Concierge Class stateroom). Value of upgrade may not exceed six hundred dollars (\$600 USD value).

9. 75,000 MyCruise Points (choice of one)

- Seven hundred and fifty dollar (\$750 USD value) Celebrity Cruises onboard credit toward onboard purchases i.e. Spa, Shore Excursions, Gift Shop, Bar, etc. (multiple onboard credits may be applied to a reservation if earned).
- Seven hundred and fifty dollar (\$750 USD value) Cruise Vacation Discount off any Celebrity Cruises ship itinerary.
- Upgrade on a 7 night Royal Caribbean European sailing for two (balcony stateroom to a junior suite). Value of upgrade may not exceed eight hundred dollars (\$800 USD value).
- Upgrade on a 7 night Royal Caribbean Alaska sailing for two (balcony stateroom to a junior suite). Value of upgrade may not exceed twelve hundred dollars (\$1,200 USD value).
- Free Companion Fare on a 5 to 7 night Royal Caribbean Caribbean sailing (minimum available oceanview stateroom). Value of free companion fare may not exceed fifteen hundred dollars (\$1,500 USD value).

10. 100,000 MyCruise Points

- One thousand dollar (\$1,000 USD value) Celebrity Cruises or Azamara onboard credit toward onboard purchases i.e. Spa, Shore Excursions, Gift Shop, Bar, etc (multiple onboard credits may be applied to a reservation if earned).
- One thousand dollars (\$1000 USD value) Cruise Vacation Discount off any Celebrity Cruises ship itinerary.
- Upgrade on a 9+ night Celebrity Cruises European sailing for two (veranda to minimum available Concierge Class stateroom). Value of upgrade may not exceed one thousand dollars (\$1000 USD value).

11. 120,000 MyCruise Points

- Free Companion Fare on a 7 to 8 night Celebrity Cruises Caribbean sailing (minimum available oceanview stateroom). Value of free companion fare may not exceed twelve hundred dollars (\$1,200 USD value).

12. 125,000 MyCruise Points (choice of one)

- One thousand two hundred and fifty dollar (\$1,250 USD value) Celebrity Cruises onboard credit toward onboard purchases i.e. Spa, Shore Excursions, Gift Shop, Bar, etc. (multiple onboard credits may be applied to a reservation if earned).
- One thousand two hundred and fifty dollar (\$1,250 USD value) Cruise Vacation Discount off any Celebrity Cruises itinerary.
- 5-7 night Royal Caribbean Caribbean sailing for two, excluding Oasis of the Seas® and Allure of the Seas® (minimum available oceanview stateroom). Value of cruise vacation fare for 2 may not exceed twenty-five hundred dollars (\$2,500 USD value).
- Free Companion Fare on a 7 night Royal Caribbean Alaska sailing (minimum available Oceanview stateroom). Value of free companion fare may not exceed twelve hundred fifty dollars (\$1,250 USD value).
- Free Companion Fare on a 9 to 12 night Royal Caribbean Caribbean sailing (minimum available Oceanview stateroom). Value of free companion fare may not exceed eighteen hundred dollars (\$1,800 USD value).

13. 130,000 MyCruise Points

- Free Companion Fare on a 7 night Celebrity Cruises Alaska sailing (minimum available oceanview stateroom). Value of free companion fare may not exceed thirteen hundred dollars (\$1,300 USD value).

14. 150,000 – 190,000 MyCruise Points

150,000: (choice of one)

- One thousand five hundred dollar (\$1,500 USD value) Celebrity Cruises onboard credit toward onboard purchases i.e. Spa, Shore Excursions, Gift Shop, Bar, etc. (multiple onboard credits may be applied to a reservation if earned).
- One thousand five hundred dollar (\$1,500 USD value) Cruise Vacation Discount off any Celebrity Cruises ship or itinerary.

15. 180,000 MyCruise Points

- Free Companion Fare on a 7 to 8 night Celebrity Cruises Caribbean sailing (minimum available veranda stateroom). Value of free companion fare may not exceed eighteen hundred dollars (\$1,800 USD value).

16. 190,000 MyCruise Points

- Free Companion Fare on a 7 night Celebrity Cruises Alaska sailing (minimum available veranda stateroom). Value of free companion fare may not exceed nineteen hundred dollars (\$1,900 USD value).

17. 200,000 MyCruise Points (choice of one)

- 7 night Royal Caribbean Caribbean sailing for two on the Oasis of the Seas® or Allure of the Seas® (inside stateroom). Value of cruise vacation fare for 2 may not exceed two thousand dollars (\$2,000 USD value).
- Two thousand dollar (\$2,000 USD value) Celebrity Cruises onboard credit toward onboard purchases i.e. Spa, Shore Excursions, Gift Shop, Bar, etc. (multiple onboard credits may be applied to a reservation if earned).
- Free Companion Fare on a 9+ night Celebrity Cruises Caribbean sailing (minimum available oceanview stateroom). Value of free companion fare may not exceed two thousand dollars (\$2,000 USD value).

18. 230,000 MyCruise Points

- Free Companion Fare on a 9+ night Celebrity Cruises Caribbean sailing (minimum available veranda stateroom). Value of free companion fare may not exceed twenty three hundred dollars (\$2,300 USD value).

19. 240,000 MyCruise Points

- 7 to 8 night Celebrity Cruises Caribbean sailing for two (minimum available oceanview stateroom). Value of cruise vacation fare for 2 may not exceed twenty-four hundred dollars (\$2,400 USD value).

20. 250,000 MyCruise Points (choice of one)

- 7 night Royal Caribbean Caribbean sailing for two, excluding Oasis of the Seas® and Allure of the Seas® (minimum available balcony stateroom excluding suites). Value of cruise vacation fare for 2 may not exceed twenty-five hundred dollars (\$2,500 USD value).
- 7 night Royal Caribbean Alaska sailing for two (minimum available oceanview stateroom). Value of cruise vacation fare for 2 may not exceed twenty-five hundred dollars (\$2,500 USD value).
- 9 to 12 night Royal Caribbean Caribbean sailing for two (minimum available oceanview stateroom). Value of cruise vacation fare for 2 may not exceed thirty-six hundred dollars (\$3,600 USD value).
- Free Companion Fare on a 12 night Royal Caribbean European sailing (minimum available oceanview stateroom). Value of free companion fare may not exceed twenty-five hundred dollars (\$2,500 USD value).
- Free Companion Fare on a 10+ night Celebrity Cruises European sailing (minimum available oceanview stateroom). Value of free companion fare may not exceed twenty-five hundred dollars (\$2,500 USD value).

21. 260,000 MyCruise Points

- 7 night Celebrity Cruises Alaska sailing for two (minimum available oceanview stateroom). Value of cruise vacation fare for 2 may not exceed twenty-six hundred dollars (\$2,600 USD value).

22. 270,000 MyCruise Points

- Free Companion Fare on a 10+ night Celebrity Cruises European sailing (minimum available veranda stateroom). Value of free companion fare may not exceed twenty-seven hundred dollars (\$2,700 USD value).

23. 350,000 MyCruise Points (choice of one)

- 7 night Royal Caribbean Caribbean sailing for two on the Oasis of the Seas® or Allure of the Seas® (minimum available Boardwalk® view or Central Park® view balcony or regular balcony stateroom). Value of cruise vacation fare for 2 may not exceed seven thousand dollars (\$7,000 USD value).
- 7 night Azamara European sailing for two (minimum available Club oceanview stateroom). Value of cruise vacation fare for 2 may not exceed seven thousand dollars (\$7,000 USD value).

24. 360,000+ MyCruise Points

- 360,000 -- 7 to 8 night Celebrity Cruises Caribbean sailing for two (minimum available veranda stateroom). Value of cruise vacation fare for 2 may not exceed thirty-six hundred dollars (\$3,600 USD value).
- 380,000 -- 7 night Celebrity Cruises Alaska sailing for two (minimum available veranda stateroom). Value of cruise vacation fare for 2 may not exceed thirty-eight hundred dollars (\$3,800 USD value).
- 400,000 -- 9+ night Celebrity Cruises Caribbean sailing for two (minimum available oceanview stateroom). Value of cruise vacation fare for 2 may not exceed four thousand dollars (\$4,000 USD value).
- 460,000 -- 9+ night Celebrity Cruises Caribbean sailing for two (minimum available veranda stateroom). Value of cruise vacation fare for 2 may not exceed forty-six hundred dollars (\$4,600 USD value).
- 500,000 -- 10+ night Celebrity Cruises European sailing for two (minimum available oceanview stateroom). Value of cruise vacation fare for 2 may not exceed five thousand dollars (\$5,000 USD value).
- 540,000 -- 10+ night Celebrity Cruises European sailing for two (minimum available veranda stateroom). Value of cruise vacation fare for 2 may not exceed fifty-four hundred dollars (\$5,400 USD value).

Special Reward Redemption Terms and Conditions

Upgrades

Stateroom upgrades are not valid on Christmas Sailings and New Year Sailings. Stateroom upgrades are available only for the specific combinations shown above and are subject to availability. Other upgrade combinations, including but not limited to upgrades from balcony staterooms to suites or penthouse staterooms are not

available. Upgrades may not be combined with Celebrity Cruises, Royal Caribbean or Azamara Companion Fare Rewards, Cruise Rewards, other promotional coupons and/or other Captain's Club, Crown and Anchor Society or Le Club Voyage promotions and benefits. Upgrades may not be combined with restricted price programs, however, please call Celebrity Cruises, Royal Caribbean or Azamara for details regarding combinability with Price Programs. Upgrades are valid from a veranda to minimum available Concierge Class stateroom. The guest can upgrade from, but cannot upgrade to any stateroom to which a "Guarantee rate" applies. Stateroom categories vary from vessel to vessel. The guest cannot upgrade to or from family staterooms, or upgrade from staterooms to which selected special pricing programs apply. Upgrades are not applicable on new ships during their first 13 months in operation, also known as, their 'Inaugural Season'.

The guest or travel agent must call Celebrity Cruises at 1-800-760-0654 to make cruise reservations and arrange Reward Redemptions to be placed on an open reservation. Any MyCruise Rewards redeemed must be placed on an open reservation within 180 days of redemption or the MyCruise Rewards Redemption item will expire. See below for details.

Discounts

A Reward Redemption for a Cruise Discount may not be combined with a Reward Redemption for a Cruise Vacation. Discounts are not combinable with promotional coupons and/or other Captain's Club, Crown & Anchor Society or Le Club Voyage discounts and benefits. Discounts are not applicable on new ships during their first 13 months in operation, also known as, their 'Inaugural Season'. Discounts may not be used to cover cruise deposits.

Companion Fares

Companion Fare Rewards are not valid on Christmas Sailings and New Year Sailings. Companion Fare Reward Redemptions may not be combined with Celebrity Cruises, Royal Caribbean or Azamara Companion Fare Rewards, Cruise Rewards, Upgrade Rewards or other promotional coupons and/or other Captain's Club, Crown and Anchor Society or Le Club Voyage promotions and benefits. Companion fares may not be combined with restricted price programs, however, the guest or travel agent may call Royal Caribbean International for details regarding combinability with Price Programs. Companion Fare Rewards are valid only for oceanview or veranda staterooms. Companion Fares are not applicable on new ships during their first 13 months in operation, also known as, their 'Inaugural Season'.

Cruise Vacations

Cruise Rewards are not valid on Christmas Sailings and New Year Sailings. Cruise Reward Redemptions may not be combined with Celebrity Cruises, Royal Caribbean or Azamara Companion Fare Rewards, Cruise Rewards, Upgrade Rewards, Cruise Discount Rewards, other promotional offers and/or other Captain's Club, Crown and Anchor Society or Le Club Voyage promotions and benefits. Upgrades may not be combined with restricted price programs, however, the guest or travel agent may call Celebrity Cruises Inc. for details regarding combinability with Price Programs. Cruise Rewards are valid only on oceanview or veranda staterooms. Companion Fares are not applicable on new ships during their first 13 months in operation, also known as, their 'Inaugural Season'.

Onboard Amenities or Credits

Orders for Onboard Amenities and Onboard Credits (accompanied by the associated Reward Redemption will be accepted up to five (5) business days (not including weekends) prior to the cruise departure date.

Merchandise

Orders for Royal Wear and Royal Packet merchandise may be redeemed without a future cruise reservation. Merchandise will be shipped to address provided on certificate.

Charitable Donations

You may redeem your MyCruise Points for a donation to one of our partnering charitable organizations, The Breast Cancer Research Foundation or Make-A-Wish®. MyCruise Point donations are accepted in 1,000-point (\$10 USD) increments. If you elect to redeem MyCruise Points for charitable donations please consult your tax advisor as to whether this qualifies as a charitable contribution.

Upon receipt of the Reward Redemption, the Rewards desk, see address below, will process the request. A letter will go to you with the date of the entry, the number of MyCruise Points donated, the dollar value and the charitable organization where the donation will be sent. At the end of each month, Celebrity Cruises will process one payment of all combined requests to our partnering charitable organizations.

General Reward Redemption Terms and Conditions

1. Stateroom Upgrade, Cruise Discount, Companion Fare, and Cruise Rewards may be capacity-controlled and are subject to availability of accommodation.
2. Calculation of the value of the Stateroom Upgrade, Companion Fare and Cruise Rewards for the Cardholder will be consistent with the fare basis applicable to the booking. If the upgrade, companion fare, or cruise accommodations cost more than the maximum value of the MyCruise Reward redemption, the Cardholder must pay the difference.
3. A Reward Redemption for Stateroom Upgrades, Companion Fares, and Cruise Vacations may not be used for any cruise vacations that depart or are at sea on Christmas Day (Christmas Sailings) or New Year's Day (New Year Sailings).

4. Rewards may not be used either retroactively or to pay the cost of cruise vacation-related travel deposits. The Stateroom Upgrade or Cruise Discount Reward will not be effective until after you have tendered final payment for the cruise vacation arrangements and the issued Reward Redemption is electronically sent to Celebrity Cruises, Royal Caribbean or Azamara. Only electronic Reward Redemptions will be accepted. Facsimiles or any other reproduced form of the MyCruise Reward Redemption will not be accepted. You can redeem Rewards either directly with Celebrity Cruises Inc. or through your United States-based travel agency. When redeeming these other Rewards through a travel agency, the Reward Redemption Confirmation Number must be presented directly to the travel agent at the time you tender final payment for the cruise vacation and the Reward Redemption must be received by Celebrity Cruises, Royal Caribbean or Azamara no later than the final payment date. If you are booking directly through Royal Caribbean, Celebrity Cruises or Azamara, you must redeem your MyCruise Reward prior to making your final payment for the cruise vacation. MyCruise Points may be redeemed for a MyCruise Reward by logging into your account at CelebrityCruises.com/MyCruiseRewardsOnline. Each Reward Redemption expires one hundred and eighty (180) days from its date of issue.

5. All Reward Redemptions received by Celebrity Cruises, Royal Caribbean or Azamara are forfeited if the associated booking is subsequently cancelled.

6. Air transportation, shore excursion packages, pre/post hotel accommodations, government or quasi-governmental taxes, fees or surcharges and other items of a personal nature that are not normally included in the cruise vacation fare, including but not limited to, certain beverages, dining in onboard specialty restaurants, telephone calls, internet usage, photographs, gratuities and medical services, etc., are not included in any cruise vacation packages provided by Celebrity Cruises, Royal Caribbean or Azamara and are not eligible for offset with the use of any Reward Redemption.

7. Any travel with Celebrity Cruises, Royal Caribbean or Azamara shall be subject to the terms and conditions of its Passenger Cruise Ticket and other applicable terms and conditions. All guests must sign Celebrity Cruises's, Royal Caribbean's, or Azamara's Passenger Cruise Ticket Agreement prior to being allowed to board. Travel dates are subject to Celebrity Cruises's, Royal Caribbean's or Azamara's schedule and are subject to change without notice.

8. It is the responsibility of the user of the Reward to obtain and have possession of valid proof of citizenship or naturalization, vaccination documents and/or visas, as necessary, before boarding a vessel or entering another country.

9. MyCruise Points are considered fully redeemed and used once they have been redeemed for electronic fulfillment. There are no exchanges or refunds for no-shows or unused portions of cruise arrangements obtained with the use of a Reward Redemption. Name changes, departure date changes and itinerary changes may be subject to penalties such as cancellation fees and /or rate increases as determined by Celebrity Cruises Inc. If rate increases or cancellation fees are assessed, those assessments may not be paid for using MyCruise Points and/or the original value of a Reward Redemption. If Celebrity Cruises Inc. cancels the cruise vacation you have booked, we will offer a credit of equal value of the Reward Redemption. You are encouraged to review your Celebrity Cruises, Royal Caribbean or Azamara cruise vacation brochure to determine whether or not you should purchase travel insurance in connection with your trip.

10. Celebrity Cruises, Royal Caribbean and Azamara offer optional vacation protection insurance plans. However, the travel insurance plan does not provide any coverage for the value of any Rewards provided through this Program. The cost of optional travel insurance may not be paid for using MyCruise Points and/or the original value of a Reward Redemption.

Partner Rewards

From time to time, Rewards from Partners may be added to enhance your redemption opportunities. Check our website at www.CelebrityCruises.com for the most up to date list of Rewards.

Inquiries about your credit card and MyCruiseSM Points earnings should be directed to FIA Card Services, N.A. by calling 1-800-421-2110; TTY users may call 1-800-833-6262.

To make cruise reservations you should contact your travel agent or Celebrity Cruises, Royal Caribbean, or Azamara. Contact Celebrity Cruises by telephone at 1-888-305-4626, or visit our website at www.CelebrityCruises.com.

The Celebrity Cruises Inc. credit card program is issued and administered by FIA Card Services, N.A. Visa is a registered trademark of Visa International Service Association, and is used by the issuer pursuant to license from Visa U.S.A. Inc.

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Ship's Registry: the Bahamas, Malta and Ecuador

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