

Householding

This is an optional feature that enables cardholders to combine their Rewards Points from multiple credit card accounts into one Household (earnings pool); thus, providing them the opportunity to earn rewards faster and reach higher award levels, while encouraging usage of multiple card accounts with their financial institution.

Frequently Asked Questions (FAQs) for Householding Program (Cardholder)

Q: What is Householding?

A: Householding is a Loyalty Rewards program feature that provides Participants the ability to combine Bonus Points (Points) earned from multiple credit and/or debit cards into one Rewards Account for more redemption power.

Q: How can I Household my Debit (Check) Card(s) and/or Credit Cards together?

A: You may submit an application by visiting our Rewards program website, www.ScoreCardRewards.com, and clicking on the “Householding” link or the “Combine” web banner.

Q: How will I know if my Householding request was processed?

A: The person making the request will receive an instant response of the acceptance or declination on the program website. In addition, an email will be sent to the Head of Household and all Contributing Accounts named on the Householding application.

Q: Is there a cost to Household Points from my Debit Card(s) and/or Credit Card(s) together?

A: No, there is no cost to Household your cards into one Rewards Account.

Q: How do I know how many Points I’ve earned within my Household? Where do I find that information?

A: You can view all Points earned on both your individual account and Household account on the Consumer Rewards website. You may also find all Points earned on the credit and/or debit card statement(s).

Q: Who is eligible to redeem Points?

A: Dependent upon your financial institution, either the Primary Cardholder (Head of Household) or all Household Cardholders (Contributing Accounts) can redeem Points.

Q: How do I redeem Points within my Household?

A: You will redeem your Points in the same manner as before and as stated on the Consumer Rewards website.

Q: Who is the Head of Household and how is it determined?

A: The Head of Household refers to the individual of the Primary Card in the Household whose Card Account is designated as the Head of Household on the Householding Application located on the program website. This is simply the “main” account listed on the Householding Application.

Q: How can I remove my Account from a Household?

A: Contact your financial institution to request removal of your account from a Household.

Q: Why am I unable to redeem Points from my Household?

A: Dependent upon how your financial institution’s program is set up, either the Head of Household only may redeem Points; or all Contributing Accounts may redeem Points. You may not be able to redeem Points if you are not the Head of Household. In addition, if you are unable to redeem Points from your Household, please confirm your account status to ensure your Card is not delinquent or otherwise not available for use. If you have questions about your Card status, please contact your financial institution.

Q: Can I transfer Points earned at one financial institution to my Card(s) at another financial institution?

A: No, you cannot transfer Points from one issuer’s program to another. For more information on the Loyalty Rewards program, please refer to the FAQ tab on the Home page.