

My Bank...My Rewards – Frequently Asked Questions

General Program Questions

Q: What is the My Bank...My Rewards Program?

A: The My Bank...My Rewards Program is a rewards program offering points on qualifying purchases. Points can be redeemed for items such as gift cards, airfare, hotels, cash, merchandise and more. To view all of the options available for redemption please visit mybankmyrewards.com.

Q: Who is eligible for the My Bank...My Rewards Program?

A: You must have been approved, received, and activated an MB Financial Bank Platinum, Secured, or Business Platinum credit card in order to be eligible for the My Bank...My Rewards Program. Your MB Financial Bank credit card must also be in good standing (i.e. not closed, past due, cancelled, or suspended).

Q: How do I enroll for the program?

A: All MB Financial Bank Platinum, Secured, and Business Platinum credit cardholders that have an account in good standing (i.e. not closed, past due, cancelled, or suspended) are automatically enrolled in the My Bank...My Rewards program and start accruing points as soon as they start using their card for qualifying purchases.

Q: What is the URL for the My Bank...My Rewards website?

A: mybankmyrewards.com

Q: Who can I contact for questions about the program?

A: My Bank...My Rewards Customer Service Representatives are available by phone at 866-234-8551 24 hours a day, 7 days a week except for national holidays. You may also send an e-mail through the My Bank...My Rewards Program site, mybankmyrewards.com.

Q: Where can I find the full Terms and Conditions for the My Bank...My Rewards Program?

A: The full Terms and Conditions for the My Bank...My Rewards program are available online at mybankmyrewards.com.

Questions about Points

Q: How do I earn points?

A: Every time you use your MB Financial Bank credit card you will earn one (1) point for every dollar (\$1) spent in net qualifying purchases (purchases minus returns/credits) (“Earned Points”). Use your credit card for everyday purchases and watch your points add up. Cash advances, fees, finance charges, balance transfers, payments, and convenience checks do not earn points. If you return a purchase and receive credit to your account, those points will be deducted from your total. Fraudulent transactions reversed from your account will also be deducted from your point total.

Q: Can I purchase points or transfer points to another MB Financial Bank credit cardholder?

A: Yes, you can purchase points or gift/transfer points to another MB Financial Bank credit cardholder through the My Bank...My Rewards program website at mybankmyrewards.com. Points can be purchased with an MB Financial bank credit card only.

Q: Can I earn bonus points?

A: Yes, you can earn 2,500 bonus points by using your MB Financial Bank credit card once within 60 days of account opening. Also, throughout the year we may offer special promotions where you will be able to earn bonus points. For example, double points on certain qualifying purchases or 1,000 bonus points for spending a certain dollar amount. These promotions will always be communicated to you either by mail, e-mail, or through the My Bank...My Rewards website.

Q: Is there a limit to how many points I can earn?

A: No.

Q: When will points be posted to my My Bank...My Rewards Account?

A: Points earned for qualifying purchases will post to your My Bank...My Rewards account one (1) to three (3) business days after your qualifying purchase has posted to your MB Financial Bank credit card account.

Q: Do my points expire?

A: Yes, Earned Points, Bonus Points, and Purchased Points expire three (3) years from the date they were earned or purchased. Points that have been gifted to you expire one (1) year from the date they were gifted.

Q: Can I combine my points if I am the primary account holder on two different MB Financial Bank credit card accounts or have multiple MB Financial Bank credit cards within the same household?

A: Yes, you are able to link accounts through the My Bank...My Rewards program website at mybankmyrewards.com. In order to link accounts, each individual account must already be enrolled for online access at mybankmyrewards.com and must have a valid email address on file.

Q: What happens to my points if my MB Financial Bank credit card account is closed, cancelled, or suspended?

A: If your MB Financial Bank credit card account is closed, cancelled, or suspended by you or the Bank, your points will be forfeited. We encourage you to redeem your points prior to closing your account.

Q: Who can I contact for assistance or questions about Points?

A: My Bank...My Rewards Customer Service Representatives are available by phone at 866-234-8551 24 hours a day, 7 days a week except for National holidays. You may also send an e-mail through the My Bank...My Rewards Program site, mybankmyrewards.com.

[Redemption Questions](#)

Q: How do I view and redeem my points?

A: You can view and redeem your points by going to the My Bank...My Rewards Program website- mybankmyrewards.com. The first time you go to the website you will create a My Bank...My Rewards user name and password. Upon accepting terms and conditions you will be able to view and redeem points. Points displayed will be the accumulation of all points earned by all cardholders tied to an account.

Q: What can I redeem my points for?

A: We have several rewards options available including gift cards, travel, cash back, and merchandise. Make sure to login to your My Bank...My Rewards account at mybankmyrewards.com or call My Bank...My Rewards Customer Service at 866-234-8551 for the most up to date reward offerings.

Q: Do I have to redeem my points online?

A: No, you can contact My Bank...My Rewards Customer Service at 866-234-8551 to make redemption over the phone.

Q: What if the item I ordered isn't available?

A: When specific items are no longer available, we'll make an effort to substitute a similar item of equal or higher value. If a substitute is not available, you'll be contacted by phone or mail. Your points will be credited back and you'll need to select another item.

Q: How do I redeem my points for hotels, car rentals, cruises, experiential travel?

A: Travel redemptions may be made online at mybankmyrewards.com or by phone with a My Bank...My Rewards Customer Service Representative at 866-234-8551.

Q: How do I redeem my points for general merchandise?

A: Merchandise redemptions may be made online at mybankmyrewards.com or by phone with a My Bank...My Rewards Customer Service Representative at 866-234-8551. Please allow four (4) to six (6) weeks for delivery.

Q: How do I redeem my points for cash?

A: Cash redemption may be made online at mybankmyrewards.com or by phone with a My Bank...My Rewards Customer Service Representative at 866-234-8551. Please allow ten (10) business days for cash back credits to be posted to your MB Financial Bank credit card or deposit account.

Q: How do I redeem my points for gift cards?

A: Gift card redemptions may be made online at mybankmyrewards.com or by phone with a My Bank...My Rewards Customer Service Representative at 866-234-8551. Gift cards will be processed within four (4) to six (6) weeks from the date your order is placed.

Q: Can I cancel my redemption?

A: If you need to cancel your order or have questions, contact My Bank...My Rewards Customer Service Representative at 866-234-8551. In most cases, as long as the item has not been shipped and was not custom-ordered or personalized the order will be cancelled. Restocking or service fees may apply.

Q: Can my redemption be shipped to my P.O. Box?

A: No. The vast majority of our merchandise is shipped by UPS, and a valid street address is needed to ensure proper delivery.

Q: Can my redemption be shipped to an address outside of the United States?

A: No. We cannot deliver to A.P.O., F.P.O. or foreign addresses.

Q: Can my redemption be shipped to a different address?

A: No. Cardholders are not permitted to ship rewards to an alternate address. Rewards must be shipped to the address on file with the Program Administrator at the time of redemption.

Q: Can redemptions be returned?

A: Merchandise rewards that are unsatisfactory may be eligible for return. You must contact My Bank...My Rewards Customer Service at 866-234-8551 within 24 hours of delivery. If an elective return is authorized, the item must be returned within 14-days of delivery and shipped at your expense. This process must be coordinated through My Bank...My Rewards Customer Service. Once returned, the item will be inspected and if acceptable, award points will be refunded to you less a potential restocking fee. Items must be returned unused and in the original packaging and must be in resalable condition.

Q: What if I have a problem with my merchandise redemption after I have received it?

A: If the merchandise reward becomes defective within 30 days of receipt, contact My Bank...My Rewards Customer Service at 866-234-8551 for assistance. If the reward becomes defective after 30 days of receipt, you will need to contact the manufacturer to see if the item can be serviced under the manufacturer's warranty.

Q: Are merchandise redemptions covered by manufacturers' warranties?

A: Yes, all merchandise rewards come with the full manufacturers' warranties, if any, and information regarding authorized repair centers.

Q: Can I upgrade my airline ticket to Business Class or First Class?

A: For the majority of our airline rewards, you can redeem your points for any class of service. You may not upgrade your ticket once booked. The airline may be contacted for questions on upgrades or other changes to itinerary once tickets are booked.

Q: Who do I contact if something goes wrong with my flight?

A: You may contact the airline directly. You will receive contact numbers on your flight itinerary, which will be emailed to you after you redeem points for air travel.

Q: What happens if I cancel a flight booked through the My Bank...My Rewards website?

A: Tickets are non-changeable and non-refundable. Any changes to itinerary must be handled directly with the airline listed on your itinerary. You may be subject to fees enforced by the airlines for changes to your flight itinerary.

Q: Can I receive airline frequent flyer miles for airline tickets using Points?

A: Yes. To receive airline miles for flying, you should provide your airline frequent flyer number while booking your travel on the My Bank...My Rewards site or to the agent over the phone when you redeem your points. You must work directly with the airline in question if you forget to provide your frequent flyer number or in cases of any discrepancies.

Q: Can I combine my Points and my frequent flyer miles for free airline tickets?

A: No, our My Bank...My Rewards Program is unique to MB Financial Bank credit cardholders and you can only redeem your points for rewards available through mybankmyrewards.com. If you have airline miles, you need to work with each individual airline frequent flyer program separately.

Q: Who can I contact for assistance or questions about my redemptions?

A: My Bank...My Rewards Customer Service Representatives are available by phone at 866-234-8551 24 hours a day, 7 days a week except for national holidays. You may also send an e-mail through the My Bank...My Rewards Program site, mybankmyrewards.com.