



## uChoose Rewards®: Pay with Points Frequently Asked Questions

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### 1. What is uChoose Rewards: Pay with Points?

uChoose Rewards: Pay with Points is a new feature of the uChoose Rewards program. You can now apply your points toward Amazon.com purchases, with more merchants and options coming soon. There is no fee for using your uChoose Rewards points to shop at Amazon.com.

### 2. How do I get Pay with Points?

There is no need to enroll in uChoose Rewards: Pay with Points. This redemption option is automatically available to all eligible cardholders.

### 3. Do I have to enroll on Amazon.com?

You need to be an Amazon.com customer to use uChoose Rewards: Pay with Points at Amazon.com. If you have an Amazon.com account, you will receive (or maybe already have received) a confirmation email from Amazon announcing your eligibility. At any time, you can check your Amazon account to verify that your uChoose Rewards card is active and available for purchases.

If your card is not yet active, you can manually add it on your Amazon account settings page. **Ensure that your card is registered in uChoose Rewards, eligible, and you are using the correct credentials (name on card, card number, and expiration date).** Please contact Montecito Bank & Trust Service Center via (805) 963-7511, M-F, 8am-6pm, if you have difficulty adding your card.

### 4. How do I use my uChoose Rewards points to pay for my Amazon order?

Shop as you normally would at Amazon.com or through the Amazon mobile app.



- I. Add the desired items to your cart and proceed to checkout
- II. Select your uChoose Rewards enrolled card as the payment method and enter the amount of uChoose Rewards points you want to apply to the order
- III. You may split payment between your uChoose Rewards points and your uChoose Rewards enrolled card or an Amazon Payments account
- IV. The uChoose Rewards points you select to use with an order will be deducted from your order total and displayed as "Rewards Points" in the Order Summary

Your uChoose Rewards balance is adjusted at the time of purchase.

Currently, uChoose Rewards points can be redeemed for online orders at Amazon.com – either via your desktop or the Amazon mobile app, but are not redeemable with Amazon.com over the phone.

5. **Can additional cardholders on my eligible card/account use uChoose Rewards points for purchases on Amazon.com?**

Yes, both primary accountholders and additional cardholders will be able to use uChoose Rewards points for purchases on Amazon.com.

6. **How can I view my uChoose Rewards points balance while I am shopping on Amazon?**

First, ensure your eligible card shows up in your Amazon.com account.

On a desktop, choose **Account** from the **Account & Lists** dropdown on the top right of the page. **Shop with Points** can be found under Shopping programs and rentals.

On a mobile device, navigate to your account using the bottom navigation menu. **Shop with Points** can be found in the **Payments** section.

7. **I am enrolled in uChoose Rewards, but when I try to purchase on Amazon, its telling me I am not eligible, why?**

There are a couple reasons this could occur.

- **You must be registered in uChoose Rewards** – meaning you have accepted the Terms & Conditions online – before you can redeem points. Registering in uChoose Rewards is easy, follow these simple steps:
  1. Log into the [MB&T Online Credit Card Portal](#).
  2. Click on the uChoose logo on the bottom-left side of the screen.
  3. Enter your email address and create a username and password.
  4. Agree to the uChoose Terms & Conditions.

8. **Can I apply promotional coupons or gift cards to orders in which I am using my uChoose Rewards points?**

Yes, you may apply any eligible promotional coupons or gift cards to orders paid for using uChoose Rewards points.

9. **Can I combine rewards from multiple reward programs for my order?**



No, reward points from multiple reward programs cannot currently be combined for a single order. You can, however, register multiple rewards programs at Amazon.com and use the associated cards/points for separate purchases.

**10. What if I cancel my purchase after using rewards?**

Amazon will refund the points back to your uChoose Rewards account.

**11. Can I return merchandise that I purchased at Amazon.com using my uChoose Rewards points?**

Purchases made with uChoose Rewards points at Amazon.com follow Amazon's standard return policies. Once you are logged into your Amazon.com account, please visit the [Returns and Refunds](#) page at Amazon.com for more information.

**12. Are there any products I can't buy using Shop with Points?**

You can shop for millions of items at Amazon.com using Shop with Points. However, reward points cannot be used for all purchases at Amazon.com. Please visit [About Shop with Points Restrictions](#) to learn more.

**13. What if I no longer want to use uChoose Rewards points to shop at Amazon.com?**

If you no longer want to use uChoose Rewards points to shop at Amazon.com, you can unenroll your card.

On a desktop, navigate to **Shop with Points** under **Account & Lists** and then **Your Account**.

On a mobile device, navigate to your account using the bottom navigation menu. **Shop with Points** can be found in the **Payments** section.

You will still be able to use your eligible card for transactions at Amazon.com.

**14. Where can I see if my uChoose Rewards registered card has been added to my Amazon.com account?**

Visit the **Shop with Points** page in **Your Account** at Amazon.com.

**15. Who do I contact if I have questions regarding my uChoose Rewards or my eligible card?**

You can check your account on [www.uchooserewards.com](http://www.uchooserewards.com) or directly from the [MB&T Online Credit Card Portal](#). If you still have questions, click on **Contact Us on <http://www.uchooserewards.com/>** and complete the form, or you can contact the Montecito Bank & Trust Service Center via (805) 963-7511

**16. Who should I contact if I have an Amazon.com Shop with Points order-related issue?**

Please refer to Amazon's customer support for order-related questions. [Click here](#) to contact Amazon.com customer support.