

For colleagues



# Please refer to the Colleague Discount Policy available in the <u>eMAG</u> on My IN-SITE for additional information on these and other policy topics.

### **General Colleague Discount**

Who do I contact with questions about my colleague discount or any discount exclusions? Employee Accounts can be reached by calling Macy's Credit Customer Service at 1-877-493-9207 and requesting a transfer to Employee Accounts.

### When am I eligible for a colleague discount?

If you work for Macy's, Inc., you are eligible for your colleague discount beginning the day you are hired. To receive your discount you need to have an active employee account. You may sign up for a Macy's, Inc. credit or pre-paid debit card or register an existing Macy's, Inc. credit account as an employee account on or after your date of hire. However, you must wait until your account is open and/or correctly coded to begin using the discount.

### How much is the colleague discount?

The colleague discount is up to 20% on clothing, accessories, furniture and most cosmetics and 10% on electrics and electronics. This discount is taken off of the full point of sale amount including tax. Your colleague discount is subject to additional exclusions, such as select services and certain licensed departments where the colleague discount, if any, varies. Please see the exclusions table at the end of these FAQs or call Macy's Credit Customer Service at 1-877-493-9207 and request a transfer to Employee Accounts for more details.

### How do I receive my colleague discount?

The colleague discount is processed and taken off of your statement when you use a Macy's credit or prepaid debit card (that is set up as an employee account) at point of sale. When you are hired you have the option to open either a Macy's credit card or a Macy's pre-paid debit card, or you can use your existing Macy's credit card. You can receive your colleague discount with either card.

### Where can I shop and receive the colleague discount?

Any Macy's or Bloomingdale's stores, as well as macys.com, bloomingdales.com, Macy's Backstage and Bloomingdale's The Outlet stores locations. Details on how your colleague discount applies and when coupons are eligible can vary by location. Please read your coupons and Colleague Discount Policy carefully. If you have any questions call Macy's Credit Customer Service at 1-877-493-9207 and request a transfer to Employee Accounts.

### Do I receive a discount on Bluemercury products?

Yes. You receive a discount on Bluemercury products purchased with your Macy's credit or pre-paid debit card, if those purchases are made inside a Macy's store or on macys.com. You do not receive a discount on purchases made at freestanding Bluemercury stores or at bluemercury.com.

### Do I need to identify myself as a Macy's, Inc. colleague when making a purchase?

No. You only need to present your Macy's credit or pre-paid debit card and use the card to pay for your purchase.

## What happens if I forget my card?

Macy's, Inc. sales colleagues can look up your card information with proper identification.

#### Can I use coupons as well as my colleague discount?

Yes. You may generally use Macy's coupons (including Friends and Family coupons) at the point of sale and you will still receive your colleague discount when you use your Macy's card. However, all rules and exclusions related to Macy's coupons still apply.

#### Am I eligible for the New Account Discount or Thanks for Sharing?

No. Colleagues are not eligible for either of these discount opportunities.

#### Is there a limit on how much I can save during the year?

No, you may use your discount on all eligible purchases, including those made by authorized buyers who are eligible family members.

#### **Colleague Accounts**

# How long does it take for Macy's Credit and Customer Service to process my colleague discount, so that my account reflects the accurate balance?

It may take up to 72 hours for the colleague discount to appear on your account after making a purchase.

## Are both my Macy's account and my Bloomingdale's account coded for my Colleague Discount?

No. If you are a Macy's colleague, only your Macy's account is coded for your Colleague Discount, even if you carry a Bloomingdale's credit card. Therefore, when you shop at Bloomingdale's, bloomingdales.com, or a Bloomingdale's Outlet, you must use your Macy's card to receive your standard 20% colleague discount.

## I applied for a credit account or pre-pay account in order to receive the Colleague Discount, but I have not received my card. Who do I contact?

It typically takes 7-10 business days after completing a Colleague Discount and Credit Account Information form, to receive your Macy's credit or pre-pay card. If you have not received your card after 10 business days, or if you have other questions regarding your account, call Macy's Credit Customer Service at 1-877-493-9207 and request a transfer to Employee Accounts.

## I reviewed my credit statement and I believe I did not receive my eligible discounts. What should I do?

You must notify Employee Accounts in a timely fashion of any issues with your credit statement. Failure to notify Employee Accounts may result in the loss of the discount for the period in which you did not provide timely notice.

### Star Rewards

#### Do I have to enroll in the Star Rewards program?

No. If you are a Macy's credit or prepay card holder, you are automatically enrolled in Star Rewards.

#### How do Star Rewards work?

The program has three different loyalty statuses for Macy's card holders: Silver, Gold and Platinum. The status is assigned based on the amount you spend on your Macy's credit or pre-pay card at Macy's, Macy's Backstage and macys.com during the previous calendar year. The benefits you receive vary by status. You can check your loyalty status at macys.com/mystarrewards.

### I just opened my Macy's credit or prepay card account, what is my status?

New accounts are opened at Silver status.

### How is each status defined?

Loyalty status is defined by how much you spend on qualifying purchases at Macy's, Macy's Backstage and macys.com during the calendar year:

- Silver status: \$1-\$499
- Gold status: \$500 \$1,199
- Platinum status: \$1,200 or more

### How am I upgraded to the next status?

To be upgraded you must make enough qualifying purchases to qualify you for the next level of loyalty status. Once your qualifying purchases meet the requirements for the next status, you will be notified of your upgraded status within approximately 30 days (to allow for any returns).

Once you are upgraded you will stay at that level or higher (if you make additional qualifying purchases) for the remainder of the current year and the next full calendar year.

#### Is it possible to be moved down to a lower loyalty status?

Yes. Your status will remain stable for one full calendar year. In January of the following year, your spending will be evaluated and if you no longer meet the requirements for your current loyalty status you will be moved to the appropriate status.

## Do I have to use my Macy's credit or pre-pay card for my purchase to qualify toward Silver, Gold or Platinum status?

Yes. Only qualifying purchases made with your Macy's credit or pre-pay card will count toward your status.

#### What are the Star Rewards program benefits?

- Savings Offers: from time to time Macy's may provide Star Rewards cardholders with various savings offers on select purchases at Macy's and macys.com when the purchase is made with a Macy's credit or pre-pay card.
- Free Standard Shipping: Gold and Platinum cardholders will receive free standard shipping when they shop with their Macy's credit or pre-pay card at Macy's and macys.com. No minimum purchase is required.
- Birthday Offer: Gold and Platinum cardholders will receive a special birthday treat in the mail during their birthday month.
- 5% Back in Rewards: Platinum cardholders will earn 5% back in rewards (5 points for every \$1 spent) on merchandise purchased at Macy's with no merchandise exclusions when they shop with their Macy's credit or pre-pay card. Points are even earned on beauty, fragrances and popular designers. The points are adjusted to account for the amount actually spent after Associate discount. The adjustment shows as 4 points for every \$1 spent. Once cardholders earn 1,000 points, they receive \$10 in Star Money.

Points are not earned on Macy's credit or pre-pay card purchases made outside of Macy's, purchases made at restaurants inside Macy's, on Beauty Box services, services, fees, sales tax, on purchases made in any department that does not use a Macy's point of sale register, when redeeming Star Money or Macy's Gift Cards or when paying with a virtual wallet.

### Do I still receive Star Passes with the new Star Rewards?

Yes, but you will no longer be promised a specific number of Star Passes each year. Star Passes are one of the exclusive benefits all Macy's cardholders receive.

## **Authorized Buyers**

### Are any of my family members eligible to receive my Colleague Discount?

If you are an active Macy's Colleague you may have up to 4 authorized buyers listed on your account. If you are a Vendor/Licensee Colleague you are not permitted to have joint cardholders or authorized buyers on an account coded for discount. If you have authorized buyers on your account only Eligible Family Members may contribute payments toward the account. Colleagues and Eligible Family Members are not permitted to accept full or partial reimbursement for purchases made using Colleague Discount. The following are Eligible Family Members:

- The Colleague's spouse.
- The Colleague's dependent children under the age of 19 (under the age of 24 if a full-time student), who are dependent upon the Colleague for support and for whom the Colleague is eligible to take a Federal income tax exemption.

For more detail on authorized buyers, please see the Colleague Discount Policy.

### How do I add an Authorized Buyer to my account?

Contact Employee Accounts and ask to have the new authorized buyer added to your account. You must wait until you receive your card to add any additional Authorized Buyers to your account.

#### I have a change in family status that impacts my authorized buyers. What should I do?

If a change in family status results in a newly eligible family member (i.e., marriage, adoption) or the ineligibility of a family member (i.e., divorce), you must promptly contact Employee Accounts to add or remove your authorized buyer.

If you are removing an authorized buyer, you should destroy any card issued to the removed authorized buyer to protect your account. Failure to remove or update ineligible persons from your Colleague Discount privilege may result in disciplinary action, up to and including termination of your employment, or the loss of the Retiree Discount, if otherwise eligible.

## **Pre-pay Accounts**

### How much is my credit limit on my pre-pay account?

Pre-pay accounts have a \$0 credit limit. This means that you may not make a purchase with your pre-pay card if you have not made a payment in advance, even during pre-sale events.

#### How soon after I make a payment can I use my pre-pay card?

If you make a payment with cash or a debit card you may use your pre-pay card immediately. However, check payments can take 7-15 business days to clear based on day received, check type and prior returned check history.

#### How much do I need to pay on my card in order to make purchases?

You need to make a payment that equals 80% of the total purchase price (including tax). This is the case even during extra discount as the system does not immediately include the extra discount.

#### How do I calculate my pre-pay account payment?

A Pre-pay Payment Estimator is available for you to use to calculate the amount you should pay. You simply enter the amount of your desired purchase and it will tell you the amount you should pay. You can access the estimator by calling 1-888-634-4196.

#### How long does it take for transactions to post to my pre-pay account?

The transaction will post to your account within 72 hours of the date of the transaction (or of the date of the event in the case of a pre-sale purchase). At this time, the transaction amount will include all applicable discounts.

## Why do I have a balance on my pre-pay account after I paid the amount I was told to pay?

Any remaining balance on your pre-pay account consists of the remaining balance for items you purchased that received less colleague discount than expected. The amount you are advised to pay on your pre-pay account assumes that all of the items you are purchasing receive the standard 20% discount.

However there are certain situations where you may not receive a 20% discount:

- Some items (such as electronics) are only eligible for a 10% discount.
- Some items are not eligible for any colleague discount.
- Some items are excluded from the Extra Discount events.
- Review the discount exclusions at the end of this document for more details.

## Can I change my pre-pay account into a credit account?

Yes, if you qualify for a credit account. Obtain a copy of the Macy's Card Terms and Agreements pamphlet from any point of sale or your HR representative, then contact Employee Accounts for further instructions:

- Your pre-pay account must have a \$0 balance and no pending transactions.
- You must apply for the credit account through Employee Accounts in order for your discount to be attached to the new credit account.
- If you are approved for a credit account, a new account and card number will be created. Your new account will not be connected to your old pre-pay account. You will lose any status achieved and will start at the Silver level.

## **Extra Colleague Discount Events**

### What percentage is my discount during extra discount events?

During extra discount events, any item normally discounted 20%, will be discounted 30%. Any item normally discounted 10% will be discounted 20%. Please review the discount chart at the end of this document for details.

## Are there exclusions to the Extra Colleague Discount Events?

Yes. Common exclusions to the Extra Discount Events include, TechCenter (formerly e-Spot) merchandise, big ticket items (i.e. furniture, mattresses and rugs), certain licensed departments, restaurants and food. Please review the discount charts at the end of this document.

Please note, Extra Discount exclusions are subject to change. If you have a question about whether an item is eligible for extra discount, please call Macy's Credit Customer Service at 1-877-493-9207 and request a transfer to Employee Accounts.

## Do I receive my Extra Colleague Discount on pre-sale purchases?

Yes, as long as the pre-sale purchase is for an Extra Colleague Discount event, such as the Beauty Extra Discount. However, it may take up to 72 hours for the colleague discount to appear on your account after receiving the pre-sale items. In order to ensure your purchases get all the proper discounts, please make certain your pre-sale pick up date coincides with the additional discount event dates. Additionally, as the colleague discount is a colleague/retiree benefit, terminated employees will not receive any employee discount on pre-sale purchases when the pre-sale event date (the date the merchandise is picked up) is after their termination date.

## What is the deadline for me to make a purchase in order to receive the Extra Colleague Discount?

All Extra Colleague Discount Event purchases must be made by 11:59 p.m. EST, on the last day of the Extra Colleague Discount Event. This means that all purchases must be made by 10:59 p.m. CST; 9:59 p.m. MST and 8:59 p.m. PST.

# Do I receive the Extra Colleague Discount on purchases I make at Bloomingdale's, bloomingdales.com, or Bloomingdale's The Outlet?

No, Macy's Extra Colleague Discount Events are not applied to non-Macy's purchases. Macy's Colleagues are also not eligible for Bloomingdale's Extra Colleague Discount Events.

### Where can I find the Extra Colleague Discount Event dates?

You can find the Extra Colleague Discount Events from the Associate Discount icon on the home page or in AskHR on My IN-SITE.

#### **Post-Employment Discount**

#### Who qualifies for a post-employment colleague discount?

Colleagues (but not employees of vendor partners in licensed departments) and their eligible family members are eligible for the Retiree Discount after employment ends if the colleague (a) has 25 consecutive years of eligible service with the company with no breaks in service, or (b) has 15 consecutive years of eligible service with no breaks in service if age 55 or older on the date of termination of employment.

For details on the definition of eligible service, please see the Colleague Discount Policy.

## Macy's Discount Details and Exclusions

20% Discount On: (30% with extra discount)	10% Discount On: (20% with extra discount)
Clothing (Luxury items may be excluded)	Electrics & Electronics (except Smart/Tech Watches)
Accessories (Luxury items may be excluded)	Water
Cosmetics and Fragrances (excluding Chanel, Personal Beauty & Spa Services)	Gourmet (Except Dept 966)
Jewelry/Watches (Excludes Tech Watches)	LensCrafters Eyewear, Frames & Accessories
Tabletop	
Housewares (except Electrics/Electronics)	Flat 10% Discount On: (Does not receive extra %)
Domestics	Smart Tech Watches
Outdoor Furniture Only	Bridal
Alterations (except Bridal, Fur, Custom)	Shop at Home
Lids (Lids is Excluded from Make Magic discount)	Starbucks
Toys	Marketplace
Macy's Last Act	Gourmet Foods & Wine (Dept 966)
Flat 20% Discount On: (Does not receive extra %)	Apple/Mac Products:
Furniture (except Outdoor Furniture)	2% on Apple Phones, Watches, and Electronics
Mattresses	6% on Apple Mac Book, Desktop Computer
Rugs	10% on Apple Care Warranties
Finish Line (also excluded mm6)	
Chanel Cosmetics	Excluded from all Discounts:
Thomas Pink	Louis Vuitton
Optical (Except LensCrafters)	Luxury Handbags (Exceptions)
Personal Beauty & Spa Services	Luxury Men's (Exceptions)
	Gift Cards & Gift Certificates
	Gift Wrap
Vendor Only Employee Discounts:	Optical Exam & Warranties
Burberry	Fees (Such as Delivery Fees)
Wacoal	Warranties (Excludes Apple Warranties)
	Worry No More
	Jewelry Extended Service
	Services (Furniture/Carpet)
	Best Buy
	Alterations for Bridal, Fur & Custom

## Macy's Backstage Discount Details and Exclusions

Macy's Backstage 20% Discount On: (becomes 30% with extra discount)	10% Discount on: (becomes 20% with extra discount)
Clothing	Fine Jewelry & Watches
Accessories	Cosmetics & Fragrances
Cold Weather	Designer Handbags/SLGS
Tabletop, Housewares & Domestics	Electrics & Electronics
Small Furniture	Toys & Games
Storage	Bath & Body
Gourmet	

Discounts and exclusions are subject to change without notice based on department, brand, contractual vendor agreements and/or licensing terms. These exclusions are current as of January 2018.