

# INTRODUCING



# THE ISUZU

# PARTNERSHIP

# REWARDS



# CARD

# THE ISUZU PARTNERSHIP

# REWARDS CARD



For 1999, we are announcing the exclusive new Isuzu Partnership Rewards Card that will completely revolutionize the way we reward sales representatives and sales managers for sales success. The Isuzu Partnership Rewards MasterCard® Card is a tangible reminder of how much we value the effort and professionalism you bring to your work.

## YOUR PERSONALIZED ISUZU PARTNERSHIP REWARDS CARD

After meeting all of the enrollment criteria (see "Sales Representative" or "Sales Manager" sections), you will receive an Isuzu Partnership Rewards Card within two weeks. This MasterCard® debit card is issued to you personally and will arrive with a Terms & Conditions pamphlet. Please read it carefully — use of the card implies that you agree with the Program Rules and Terms & Conditions. Be sure to keep your card in a secure place.

To protect your account, you must activate your Isuzu Partnership Rewards Card by calling the indicated toll-free number. Your card is valid until March 31, 2000.

## KEEPING TRACK

To help you keep track of your earnings and spending, you will receive two reports every month:

- **Isuzu Partnership Rewards Card Earnings Report** — Isuzu will provide you with monthly reports of all eligible vehicles sold and Isuzu Partnership Rewards Card reward dollars earned.
- **Isuzu Partnership Rewards Card statement from NBD Bank** — Our partner, NBD Bank, will send you monthly statements for your Isuzu Partnership Rewards Card account. You'll see the eligible vehicles credited to you, the awards you earned, and the purchases and withdrawals you made that month. Every

month you have bank activity or carry a balance on your account, you will receive this statement.

## USING YOUR ISUZU PARTNERSHIP REWARDS CARD

Approximately three business days after you receive your Isuzu Partnership Rewards Card, you will receive your pre-assigned personal identification number (PIN) in the mail. The PIN will allow you to use your card at any MasterCard® ATM. If you wish to change your pre-assigned PIN to a number of your choosing, please call NBD Bank Customer Service at (800) 889-8753. For your protection, keep your PIN separate from your card.

## WHERE TO USE YOUR ISUZU PARTNERSHIP REWARDS CARD

You can use your Isuzu Partnership Rewards Card any place that accepts MasterCard® — at your favorite restaurant or department store, for mail order purchases, even at the grocery market. In addition, you may withdraw cash from any ATM that displays the MasterCard® symbol or any bank that accepts MasterCard®. However you choose to spend or save your award dollars is up to you!

## FEES AND LIMITS

There are no transaction fees for purchases but there is a fee for cash withdrawals.

- **ATM cash withdrawal** \$1.50 + any local ATM fee
- **In-bank cash withdrawal** \$2.05 + any local branch fee

Please refer to the Official Program Rules on the back page of this brochure for the complete listing of fees.

## SPENDING LIMITS

Because the Isuzu Partnership Rewards Card is a debit card and not a credit card, your spending is limited to the amount you have in your account. You are responsible for overdrawn funds and any penalties that may result. It's easy to check your balance or to ask any other questions about your account — just call the toll-free number printed on your card, 24 hours a day, 7 days a week.

## ISUZU DEALERSHIP TRANSFERS

If you leave your present dealership and transfer to another Isuzu dealership, your Isuzu Partnership Rewards Card account will transfer with you. However, you must notify Isuzu Program Headquarters by submitting the completed "Sales Personnel Enrollment Change Form" within 60 days of the transfer. If more than 60 days pass, your account must be closed and a new account will be opened for you. A \$15 processing fee will be charged to your account for this transaction. The year-end longevity

award of \$25 per unit will apply ONLY to the eligible vehicles you have sold at the dealership where you are employed December 31, 1999.

## ISUZU DEALERSHIP "BUY/SELLS"

If your dealership goes through a "Buy/Sell", your Isuzu Partnership Rewards Card account will transfer with you. You then need to notify Isuzu Program Headquarters as described above under "Dealership Transfers".

Your Loyalty Bonus in this circumstance, if you are still employed at that Isuzu dealership on December 31, 1999, WILL apply to all eligible vehicles you have sold.

## TERMINATION OF EMPLOYMENT

If you discontinue your employment with any Isuzu dealership, your account will be frozen for 90 days to allow any charges to your account to clear. After the 90 days have passed, Isuzu will then send you a check for the remaining balance to an address that you select. There will be a \$3 fee for check issuance. This fee will be deducted from your remaining balance.

## LOST OR STOLEN CARDS

Please report lost or stolen cards immediately to NBD Bank Customer Service at (888) 314-4623. Your account will instantly be frozen to limit loss. Remaining funds will be transferred to a new account, and you will be issued a new card. There is a \$15 fee for this service. Refer to the program Terms & Conditions you will receive with your Isuzu Partnership Rewards Card for complete details and limitations of liability.

## TAX REQUIREMENTS

Isuzu Partnership Rewards Card award dollars are subject to income tax. Therefore, you will receive a 1099 Form for your 1999 earnings in early 2000. For earnings paid in 2000, you will receive a 1099 Form in early 2001.



## INQUIRIES

Please use the following toll-free telephone numbers for questions regarding the Isuzu Partnership Rewards Card:

- For specific questions about your debit card account activity, call NBD Bank 24 hours a day, 7 days a week (800) 889-8753
- For questions about vehicle award amounts or VINs credited, call Program Headquarters (800) 724-1590
- For questions about Sales Society, call (800) 245-2000

# Q & A

We know you'll have lots of questions about the new Isuzu Partnership Rewards Card. The following cover the most common issues.

**Q How many Isuzu vehicles do I have to sell before I can start receiving rewards on my Isuzu Partnership Rewards Card?**

**A** If you're a sales representative, just one eligible Isuzu vehicle. Remember you must also pass the current PKE, have a current W-9 form on file with Isuzu and your dealership must be enrolled.

**Q I've been selling Isuzu vehicles but I haven't received my Isuzu Partnership Rewards Card yet. Will I still get credit for the vehicles I've already sold?**

**A** Yes. Awards for vehicles retailed through March 31, 1999 will be paid by check. Awards for vehicles retailed on or after April 1, 1999 will be paid through the Isuzu Partnership Rewards Card. Please note all Isuzu Bonuses will be paid through the Isuzu Partnership Rewards Card on a quarterly or annual basis (as applicable). Bonuses are tallied from January 5, 1999.

**Q Yesterday I sold a Rodeo. I tried to spend my reward today, but my Isuzu Partnership Rewards Card was rejected for insufficient funds. Where's my reward?**

**A** Your dealership probably hasn't reported the sale yet. It takes up to ten business days from the time that your dealership reports the sale to Isuzu for the reward to appear in your account. To obtain the most up-to-date account information, call (800) 889-8753. An automated system will give your latest balance. If you'd like information concerning the specific VIN being reported, please call Program Headquarters at (800) 724-1590.

**Q I am a sales manager. I have my Isuzu Partnership Rewards Card and tried to use it today, but my transaction was rejected due to insufficient funds. Why?**

**A** Sales manager cards are funded on a quarterly basis, depending on whether or not your dealership met its quarterly sales volume objective. As a reminder, the annual bonus of \$25 per vehicle for each quarter that your dealership met both its volume sales objective and SSI targets will be paid in 2000.

**Q I have sold thirteen Isuzu vehicles, yet I have not received my Isuzu Partnership Rewards Card. There are sales representatives at my dealership who have received their cards. Where is my card?**

**A** First, make sure that your dealership has reported the sales to Isuzu and that they were reported under your Social Security number. Then, make sure that all enrollment and other requirements have been met: your dealership must be enrolled in the program; your dealership must have a signed W-9 form on file at Program Headquarters; you must take and pass the current Product Knowledge Exam; your name, home address, and Social Security number must be on file at Program Headquarters; and you must have a signed W-9 form on file at Program Headquarters. If all of the above requirements have been met, you should receive your Isuzu Partnership Rewards Card approximately two weeks from the date that all of the requirements were met (including the date that your sales were reported to Isuzu). If you still do not receive your card, contact Program Headquarters at (800) 724-1590.

**Q Are there any maintenance fees charged to my account?**

**A** No, the account is maintained at no cost to you, however it does not earn interest.

**Q Is there a fee to use my Isuzu Partnership Rewards Card at an ATM?**

**A** Yes. A fee of \$1.50 per ATM transaction will be assessed, and the bank that owns the ATM you use may charge an additional fee. If you withdraw cash inside a bank, the fee is \$2.05. All fees charged will be itemized on your Isuzu Partnership Rewards Card Statement.

**Q Is there a limit to the amount of cash I can withdraw each day?**

**A** You can withdraw up to your entire account balance each day. Call (800) 889-8753 to get the latest balance information on your account.

**Q I lost my Isuzu Partnership Rewards Card. What do I do?**

**A** Call (800) 889-8753 immediately to have your old account closed and a new account opened. There is a \$15 fee for this service. You will receive a replacement card in approximately ten business days.

**Q The Isuzu Partnership Rewards Card Earnings Report lists the VIN for a sale I made that doesn't appear on my NBD Bank statement. What's going on? Are my sales being credited properly?**

**A** First, check the days that each statement covers. It's possible that they cover different date ranges and that one of your reports is more up to date than the other. The sale will likely appear on your next NBD Bank statement. If there is still a discrepancy, call Program Headquarters at (800) 724-1590.

**Q If I leave an Isuzu dealership, will I lose the Isuzu Partnership Rewards Card funds I've earned?**

**A** No, but your account will be frozen immediately upon your departure. After a period of 90 days, you will receive a check for the amount remaining in your account less, a \$3 charge for issuing the check.

**Q Will I be taxed on my Isuzu Partnership Rewards Card earnings?**

**A** Yes. You will receive a 1099 form for your 1999 earnings in early 2000. For earnings paid in 2000, you will receive a form in early 2001.

**Q I tried to use my Isuzu Partnership Rewards Card at the grocery store, selecting "Debit" as the type of card. My transaction was denied. Why?**

**A** Certain point-of-sale machines (like those at gas stations or grocery stores) read these debit cards as credit cards, ALTHOUGH IT IS NOT A CREDIT CARD. If you choose "Debit" as the card type, and the transaction is refused, try it again choosing "Credit" as the card type. Remember though, you can only spend the amount of award dollars in your account on that day.

**ISUZU**