

## Terms and Conditions

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>16.24% or 25.24%</b> based on your credit worthiness.  This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>0%</b> introductory APR for the first fifteen billing cycles following each balance transfer that posts to your account within 45 days of account opening.  After that, (and for balance transfers that do not post within 45 days of account opening) your APR will be <b>16.24% or 25.24%</b> based on your credit worthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>25.49%</b>  This APR will vary with the market based on the Prime Rate.
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 23 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$0.50
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>

Fees	
<b>Annual Fee</b>	<b>Frontier World MasterCard with \$69 Annual Fee</b> <b>Frontier World MasterCard with \$0 Annual Fee</b>
<b>Transaction Fees:</b>	
<ul style="list-style-type: none"> <li>• Balance Transfer</li> </ul>	Either <b>\$5</b> or <b>3%</b> of the amount of each transfer, whichever is greater.
<ul style="list-style-type: none"> <li>• Cash Advance</li> </ul>	Either <b>\$10</b> or <b>5%</b> of the amount of each cash advance, whichever is greater.
<ul style="list-style-type: none"> <li>• Foreign Transaction</li> </ul>	<b>3%</b> of each transaction in U.S. dollars.

<b>Penalty Fees:</b>	
• Late Payment	Up to <b>\$37</b> (the amount of the fee varies by state, see below)
• Returned Payment	Up to <b>\$37</b> (the amount of the fee varies by state, see below)

**How We Will Calculate Your Balance:** We use a method called "daily balance (including new purchases)". If you are a resident of Iowa at the time the account is opened, we use a method called "average daily balance (including new purchases)".

### **Terms and Conditions Continued:**

**Important Information about the Frontier Credit Card Program:** Offers may vary. Please carefully review the reward benefits (such as bonus miles/points and how miles/points are earned), interest rates and account fees and terms of this particular offer before applying.

#### **Fees that Vary by State:**

**Late Payment Fee:** Up to **\$37** (Up to **\$15** for residents of Iowa at time of account opening).

**Returned Payment:** Up to **\$37** (Up to **\$15** for residents of Iowa at time of account opening).

**Agreement:** The use of any account opened in connection with this offer will constitute acceptance of and will be subject to the Cardmember Agreement that will be sent to you. The APRs, fees, and other account terms, as well as the benefits and features associated with the account are subject to change to the extent permitted by law.

**++Your Telephone Numbers:** By providing us with a telephone number(s), at the time you apply or anytime thereafter, you authorize us and our affiliates and agents, to contact you at that number about your account or other products or services, and to use an automated dialing service, pre-recorded message or text message. Standard text messaging and/or calling charges may apply.

**About This Offer:** You must be at least 18 years of age. **This offer is available only to applicants who are residents of the United States, with the exception of Puerto Rico and the US territories,** and may not be available if you already have or have had an account with us. If at the time of your application you do not meet the credit or income criteria previously established for this offer, or the income you report is insufficient based on your current obligations, we may be unable to open an account for you. Please review the materials provided with your card for details.

**About Your Credit Report:** You agree that we have a right to obtain a credit report in connection with our review of your application, and if we establish an account for you, to administer your account. You agree that we may report to others our credit experience with you. If you ask, we will tell the names and addresses of any credit bureaus from which we obtained a report about you.

**About the Variable APRs on Your Account:** We use the highest Prime Rate listed in the *The Wall Street Journal* on the last business day of each month. For the non-promotional purchase and balance transfer APR, we add either 12.74% or 21.74% to the Prime Rate based on your creditworthiness. For the cash advance APR, we add 21.99% to the Prime Rate. The APRs noted above are current as of 9/30/2016 using a Prime Rate of 3.5%.

**Important Information About Procedures for Opening a New Account:** To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means to you: When you apply for an account, we will ask for your name, street address, date of birth, social security number, and other information that will allow us to identify you. We may also ask to see copies of identifying documents. We also ask for country of citizenship.

**Balance Transfers. Here's How it Works:** To request a balance transfer please enter the 15/16 digit account number from the MasterCard, Visa, American Express, or Discover Card account that you want us to process a balance transfer to. If the total amount you request exceeds the assigned credit line on your new account, we may either decline the request or send a partial payment to your creditor(s). The amount of available credit on your new account will be reduced by the amount transferred and the related balance transfer fees. We reserve the right to decline to process any requested balance transfer. We will not process a request to transfer a balance from any other account you may have with us. Balance transfers incur interest from the transaction date. You should not transfer the amount of any disputed purchase or other charge. If you do, you may lose your dispute rights.

Upon approval of your application we will process the requested balance transfer payment to the account(s) which you have requested on the 10th day after we've mailed you your card; during this 10 day time period you may cancel your balance transfer by contacting us at the number on the back of your card. A balance transfer may take up to 4 weeks to post to your other accounts. Continue to pay each creditor until the balance transfer appears on the other account as a credit. If you would like to complete a balance transfer from another account that is not a Visa, MasterCard, American Express or Discover Card account, please call the phone number on the back of your new credit card once you are approved. Balance transfers are subject to availability. We may deny balance transfer requests at any time and for any reason.

**Avoiding Interest on Purchases:** We will not charge you interest on any purchases if you pay your entire balance by the due date each month. In addition, during this introductory period we will not charge you interest on purchases if you pay by the due date each month your outstanding statement balance minus any new 0% introductory APR Balance Transfer balances. To avoid a late fee, you should pay at least the minimum payment due on your account each month.

**Credit Limit:** We do not permit applicants to request a specific credit limit. We do not consider a request for a balance transfer made with an application to be a request for a particular credit limit. We determine the credit limit on your account independent of and prior to processing any balance transfer request.

**Cash Equivalent Purchases:** The purchase of money orders, travelers' checks, foreign currency, lottery tickets, gambling chips, wire transfers and other similar transactions are treated as cash advances. Please see your Cardmember Agreement for details.

**New York Residents:** New York residents may contact the New York State Department of Financial Services by telephone (800) 342-3736, or visit the website, [www.dfs.ny.gov](http://www.dfs.ny.gov), for free information on comparative credit card rates, fees and grace periods.

**Notice to Married Wisconsin Residents:** No marital property agreement, unilateral statement or court decree under Wisconsin's marital property law will adversely affect our interests unless before your account is opened, you give us a copy of the agreement, statement or decree or we have actual knowledge of it.

**About Us and This Credit Card Program:** This credit card program is issued and administered by Barclays Bank Delaware (BarclayCard), located in Wilmington, DE. Any account opened in response to this application shall be

governed by the laws of the State of Delaware. MasterCard is a registered trademark of MasterCard International Incorporated, and is used by us pursuant to a license.

**Express Delivery:** If you are approved for an account your card will be sent via next day FedEx delivery after your account is opened if your request for express delivery is made before 3:00pm ET of that day. If the request is made after 3:00pm ET delivery will be made the following day. Delivery will be made only to your home address and a signature is required. If you added an additional card user(s) on your application the additional card(s) cannot be expressed delivered.

The information contained in these disclosures is accurate as of 9/30/2016 and may change after this date.

**Information Sharing:**

Barclays' Privacy Policy is available online at [www.BarclaycardUS.com](http://www.BarclaycardUS.com). I agree that Barclays Bank Delaware and Frontier Airlines may share information about me and my account to the extent needed to administer the Frontier Airlines MasterCard in conjunction with the Frontier Airlines EarlyReturns program.

**The Frontier Airlines® Mastercard® Rewards program Rules:**

This document contains the official Rewards Program Rules for the Frontier Airlines® Mastercard® Account (the "Account") issued by Barclays Bank Delaware ("Barclaycard", "we", "us" or "our") and includes important conditions and limitations (the "Reward Rules"). Please read these Reward Rules and keep this document in a safe place.

*EarlyReturns®* is a frequent flyer program offered by Frontier Airlines (the "Program") and is not a product or program of Barclaycard. Frontier Airlines is solely responsible for establishing the terms and conditions of your participation and mileage accumulation in the Program. Terms and conditions of the Program are published by Frontier Airlines at [flyfrontier.com](http://flyfrontier.com), and Frontier Airlines reserves the right to change the Program at any time with or without prior notice.

"You, "your" or "primary cardmember" means the person who applied for the Account. Use of your Account constitutes your acceptance of each of the terms described below. Capitalized terms not defined in these Reward Rules have the meaning ascribed to them in the Cardmember Agreement.

**Reward Rules Administration**

The Reward Rules are administered by Barclaycard. We are solely responsible for all credit and eligibility standards and determination of Account issuance. To qualify for participation in the Program and to maintain your good standing:

- You must maintain an open and active Account that is not in default under your Cardmember Agreement with us.
- Your Account cannot have been inactive for six billing cycles in a row (representing approximately six months). "Inactive" means you have no balance, no payments and no transactions.
- You must pay your annual fee.
- You must be an individual (corporations, partnerships, and other entities may not participate).

**EarlyReturns program Membership**

- If your *EarlyReturns*® Program membership number was included in the application, we will add that number to your Account automatically.
- If the *EarlyReturns*® membership number that you provided is found to be invalid or you did not provide us with an *EarlyReturns*® membership number, a new *EarlyReturns*® membership account number will be assigned to you.
- Only one *EarlyReturns*® membership number will be established per Account, and assigned to the primary Cardmember on that Account.

**Important Information about EarlyReturns® Miles**

- Subject to the Program, *EarlyReturns*® members must have mileage earning or redeeming activity once every six months in order to retain their miles. If the member's *EarlyReturns*® account has no qualifying activity in a six-month period, Frontier Airlines will expire all miles in the *EarlyReturns*® account.
- You have no property rights or other legal interest in *EarlyReturns*® miles. Miles have no cash value or value of any kind until they are fully redeemed. Miles may not be assigned, transferred or pledged.
- You are responsible for any tax liability related to participating in the Program.
- If you are not credited for earned *EarlyReturns*® miles or other benefits, once identified, the earned *EarlyReturns*® miles or other benefits will be credited. If *EarlyReturns*® miles or other benefits are not available, a comparable benefit will be provided as determined by us.
- In the event of any abusive, gaming (manufactured spend, etc) or fraudulent activity related to the Account, as determined by us in our sole discretion, we reserve the right to close your Account at any time.
- The Program is subject to all applicable laws and regulations. The redemption of *EarlyReturns*® miles is void where prohibited by law. The sale or barter of any Reward offered through the Program, other than by us, is expressly prohibited.

**Miles Restrictions**

You may not earn *EarlyReturns*® miles during a billing cycle in which any of the following occur:

- You fail to make the Minimum Payment Due by its Payment Due Date.
- Your Account becomes delinquent.
- Your Account does not remain in good standing as defined in the Cardmember Agreement.
- You, or any authorized user on the Account, engage in any illegal activity through the use of your Account or engage in activity that is deemed to be abusive or gaming conduct, as determined by us in our sole discretion.

**Miles Forfeiture**

Your *EarlyReturns*® miles may be forfeited if any of the following occur:

- Your Account becomes seriously delinquent, as determined by us at our sole discretion.
- You or we close your Account for any reason.
- You, or any authorized user on the Account, engage in fraudulent activity on your Account.
- You, or any authorized user on the Account, engage in any illegal activity on your Account, or engage in activity that is deemed to be abusive or gaming conduct, as determined by us in our sole discretion.
- We reserve the right, at our sole discretion, to disqualify any Cardmember from participating in the Program and to invalidate any or all miles earned for abuse, fraud, or any violation of the Program Rules.

### **Earning Miles**

#### **Frontier MasterCard with \$69 Annual Fee Cardmembers:**

You earn *EarlyReturns*® miles on Purchases made with the Account, less credits, returns and adjustments (“Net Purchases”), by you and/or any authorized user(s) of the Card.

- You earn Two (2) *EarlyReturns*® miles for every one dollar (\$1.00) of Net Purchases made with the Account, rounded up or down to the nearest dollar, on tickets, goods and services purchased directly from Frontier Airlines (“Frontier Purchases”). Eligible Frontier Airlines Purchases are items billed by Frontier Airlines as merchant of record booked through Frontier Airlines channels (flyfrontier.com, Frontier Airlines reservations, and Frontier Airlines airport and city ticket counters). Products or services that do not qualify are car rentals, hotel reservations, Frontier Airlines Vacations packages, and duty free items. Miles earned will be posted to the primary Cardmember’s *EarlyReturns*® account in 8-10 weeks.
- You earn One (1) *EarlyReturns*® mile for every one dollar (\$1.00) of Net Purchases made with the Account everywhere else.

#### **Frontier MasterCard with \$0 Annual Fee Cardmembers**

You earn *EarlyReturns*® miles on Purchases made with the Account, less credits, returns and adjustments (“Net Purchases”), by you and/or any authorized user(s) of the Card.

- You earn One (1) *EarlyReturns*® miles for every one dollar (\$1.00) of Net Purchases made with the Account, rounded up or down to the nearest dollar, on tickets, goods and services purchased directly from Frontier Airlines (“Frontier Purchases”). Eligible Frontier Airlines Purchases are items billed by Frontier Airlines as merchant of record booked through Frontier Airlines channels (flyfrontier.com, Frontier Airlines reservations, and Frontier Airlines airport and city ticket counters). Products or services that do not qualify are car rentals, hotel reservations, Frontier Airlines Vacations packages, and duty free items. Miles earned will be posted to the primary Cardmember’s *EarlyReturns*® account in 8-10 weeks.

- You earn One (1) *EarlyReturns*® mile for every two dollar (\$2.00) of Net Purchases made with the Account everywhere else.
- Balance transfers, cash advances, cash equivalent transactions (transactions in highly liquid assets, e.g. assets that are directly convertible to cash such as, but not limited to, money orders, travelers checks, foreign currency, gambling chips and lottery tickets), purchases made by or for a business or for a business purpose, fees, interest charges, and unauthorized/fraudulent transactions do not earn *EarlyReturns*® miles.
- There is no limit to the number of *EarlyReturns*® miles you can earn as long as the Program continues and your Account remains open and in good standing.

### **Welcome Bonus**

**Frontier MasterCard with \$69 Annual Fee Cardmembers:** 40,000 bonus miles will be awarded after you use your Account during the first 90 days for purchases that total \$500 or greater that are not later returned, disputed, or rescinded and the annual fee has been paid. All Welcome Bonus miles will be credited to your account at the close of the first billing statement in which the qualifying purchase has posted and after the annual fee has been paid. The annual fee is considered paid when the cardmember makes payments greater than or equal to the disclosed annual fee. Welcome bonus miles are available to new cardmembers only.

**Frontier MasterCard with \$0 Annual Fee Cardmembers:** 10,000 bonus miles will be awarded in the first billing cycle in which you have made a purchase (that is not later returned, disputed, or rescinded). Bonus miles will be awarded at the close of the Cardmember's billing statement after the qualifying purchase(s) have posted.

### **Additional Benefits of your Account**

#### **\$100 Frontier Airlines Flight Discount Voucher for Frontier MasterCard with \$69 Annual Fee Cardmembers**

Earn a \$100 Frontier Airlines Flight Discount Voucher after your Account anniversary when you have spent \$2,500 or more in Purchases on your Account during your Cardmembership year (each 12 month period through and including your Account anniversary date). The Flight Discount Voucher expires 180 days from date of issue. The Flight Discount Voucher will be issued approximately 6-8 weeks after the Account anniversary date if the \$2,500 in Purchases requirement was met during the Cardmembership year. The Flight Discount Voucher will be delivered via email to the primary cardmember's email address on file with Barclaycard and will also be available by logging into the primary cardmember's online account at BarclaycardUS.com.

The Flight Discount Voucher is only redeemable online at flyfrontier.com. The Flight Discount Voucher is one time use only and the voucher value will be applied to the total price of any one transaction. The Flight Discount Voucher may be used for payment toward Frontier Airlines airfare and associated taxes; however, the Flight Discount Voucher cannot be used to pay for applicable fees (which will be incurred based on the fare type selected and services requested and may include bag fees, seat assignment and change fees to any reservation changed after ticketing) or Discount Den memberships. The Flight Discount Voucher is only valid toward travel on Frontier Airlines flights

operated by Frontier Airlines and does not qualify for frequent flyer mileage. Flight must be booked before the Flight Discount Voucher expiration date; however, the flight may take place after the voucher expiration date.

The Flight Discount Voucher has no cash value and may not be refunded, sold, bartered, or traded. Lost, stolen or otherwise destroyed Flight Discount Vouchers will not be replaced. Only the original Flight Discount Voucher is acceptable. Reprint and reproduction of the Flight Discount Voucher is prohibited. Tickets purchased with the Flight Discount Voucher, and once issued, are non-transferable, non-refundable and may not be re-sold. Photo IDs will be verified upon flight check in. Only one Flight Discount Voucher can be applied toward one transaction and cannot be used in conjunction with other coupons, promotions, Frontier Airlines gift cards or forms of payment other than a major credit card. If the ticket price is greater than the value of the Flight Discount Voucher, the difference may be paid with a credit card. If the ticket price is less than the value of the Flight Discount Voucher, the voucher will not retain the remaining value for use in another transaction.

### **Award Redemption Fee Waiver**

Award redemption fees assessed by Frontier Airlines will be waived for the primary cardmember when award tickets are reserved using miles from the cardmember's Frontier Airlines *EarlyReturns* account, and all applicable fees/taxes (starting from \$5.60 for a one-way ticket) are paid using the Frontier Airlines MasterCard at the time of award booking.

Frontier Airlines is solely responsible for waiving the award redemption fee. Please visit FlyFrontier.com for full details on award redemption fees.

### **Responsibility of the parties/Information Sharing**

Frontier Airlines is not a party to the Cardmember Agreement between you and Barclaycard, does not participate in any extension of credit, has no authority regarding the Account and is not responsible for any goods or services offered by Barclaycard. Barclaycard is not responsible for any goods or services offered by Frontier Airlines. You authorize Barclaycard to share information about your Account with Frontier Airlines to the extent needed to administer the Program. You also agree that Barclaycard may share Account information as set forth in Barclaycard's Privacy Policy.

### **Limitation and Release of Liability**

By participating in the Program and accepting and using rewards earned through the Program, you or any other beneficiary of the Program release, discharge and hold harmless Barclaycard and its parent companies, subsidiaries, affiliates, agents, administrators, employees, officers, directors, successors and assignees from all claims, damages or liability including, but not limited to, physical injury or death, arising out of participation in the Program or travel taken or use of products purchased in connection with the Program. Barclaycard is not responsible for unauthorized redemptions on your Account. Barclaycard has no liability in case of disagreement over issuance of Rewards or a Cardmember's right to possess Rewards.

### **Important General program Disclosures**



Frontier Airlines reserves the right to change the *EarlyReturns*® Program and its terms and conditions at any time without notice, and to end the Program with six months' notice. Any such changes may affect your ability to use the awards or mileage credits that you have accumulated. Frontier Airlines is not responsible for products or services offered by other participating companies. For complete details about the *EarlyReturns*® Program, visit [flyfrontier.com](http://flyfrontier.com).

Barclaycard is not responsible for typographical errors or omissions in this document. Miles cannot be combined with other discount or reward programs unless specifically authorized by us. Barclaycard reserves the right to correct inaccurate rewards values represented on statements or our website, at our sole discretion. We may, at our sole discretion, cancel, modify, restrict, or terminate the Reward Rules or any aspects or features of the Reward Rules to you at any time without prior notice. All interpretations of Reward Rules shall be at our sole discretion.

Frontier Airlines and *EarlyReturns* are trademarks of Frontier Airlines, Inc.

The Frontier Airlines MasterCard is issued by Barclays Bank Delaware pursuant to a license by MasterCard International Incorporated.

MasterCard and World MasterCard are registered trademarks of MasterCard International Incorporated.

### **Customer Service**

If you have any questions about your rewards program, please contact the customer service phone number on the back of your card.

©2016 Barclays Bank Delaware (Barclaycard), member FDIC



Close