

Terms and Conditions

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>13.99%, 16.99% or 20.99%, based on your credit worthiness.</p> <p>This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>0% introductory APR for the first fifteen billing cycles following each balance transfer that posts to your account within 45 days of account opening.</p> <p>After that, (and for balance transfers that do not post within 45 days of account opening) your APR will be 13.99%, 16.99%, or 20.99% based on your credit worthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>25.24%</p> <p>This APR will vary with the market based on the Prime Rate.</p>
How to Avoid Paying Interest on Purchases	<p>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.</p>
Minimum Interest Charge	<p>If you are charged interest, the charge will be no less than \$0.50</p>
For Credit Card Tips from the Consumer Financial Protection Bureau	<p>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</p> <p>http://www.consumerfinance.gov/learnmore.</p>

Fees	
Annual Fee	\$0
Transaction Fees:	
<ul style="list-style-type: none"> Balance Transfer 	Either \$5 or 3% of the amount of each transfer, whichever is greater.
<ul style="list-style-type: none"> Cash Advance 	Either \$10 or 5% of the amount of each cash advance, whichever is greater.

<ul style="list-style-type: none"> Foreign Transaction 	0% of each transaction in U.S. dollars.
Penalty Fees: <ul style="list-style-type: none"> Late Payment Returned Payment 	<p>Up to \$37 (the amount of the fee varies by state, see below)</p> <p>Up to \$37 (the amount of the fee varies by state, see below)</p>

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 Holland 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. **You agree that if you are not approved for a Signature account you may be approved for a Platinum account.**

++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, or you may receive a Platinum card. Platinum benefits differ from Signature benefits. 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 10.74%, 13.74% or 17.74% to the Prime Rate based on your creditworthiness. For the cash

advance APR, we add 21.99% to the Prime Rate. See your Cardmember Agreement for more detail. The APRs noted above are current as of 6/18/2015 using a Prime Rate of 3.25%.

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, 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. Visa is a registered trademark of VISA USA, Inc. 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 6/18/2015 and may change after this date.

Information Sharing:

Barclays' Privacy Policy is available online at www.BarclaycardUS.com. I agree that Barclays Bank Delaware, Holland America Line and the Rewards Program administrator, Enhancement Services Corporation ("ESC Loyalty") may share information about me and my account to the extent needed to fulfill the Rewards Program.

Holland America Line Rewards™ Program

1. General- The Holland America Line Rewards™ Visa Card is issued by Barclays Bank Delaware ("Barclays"). Barclays reserves the right to modify, cancel or terminate the Holland America Line Rewards™ Program at any time with or without notice. The Holland America Line Rewards™ Visa Card is only open to U.S. residents at least 18 years old.

2. Program Eligibility-The Holland America Line Rewards Program eligibility is restricted to individuals who maintain a Holland America Line Rewards Visa Credit Card Account ("Account") that is open and current.

On the closing date of each billing cycle that your "Account" remains open and current, Barclays will calculate the Net Purchases charged to your Account during a billing cycle. If your Account is not open and/or current on

the date a billing cycle closes, Barclays will calculate no Net Purchases for that billing cycle. Holland America Points' ("Points") will be issued only to the Primary Cardmember. "Net Purchases" for a billing cycle are determined by totaling all new purchases added to your Account during the billing cycle, and then subtracting Points posted to your Account during the period for returned purchases and/or adjustments. For purposes of calculating Net Purchases, Barclays may round up or down to whole dollar amounts. If Points for returned purchases exceed new purchases during a billing cycle, Barclays will calculate negative Net Purchases and reduce the Primary Cardmember's accrued points accordingly. Net Purchases do not include fees, finance charges, credit insurance premiums, or transactions posting as non-qualifying Balance Transfers or Cash Advances, whether received from financial institutions, automated teller machines, by use of Barclays convenience checks, or by any other means. Barclays reserves the right to exclude from Net Purchases any unauthorized purchases or purchases which are added to your Account after you are past due or over limit. Barclays may withdraw Points previously awarded if your Account is more than sixty (60) days past due, or if the Points were awarded on purchases not authorized by you. Barclays is not responsible for arranging or providing any services related to travel or the use of Points or for any delay, failure, or refusal by Holland America Line to redeem Points. Barclays will show on your monthly Account statement the Primary Cardmember's accrued Points as reflected in their records. Points are valid for five (5) years from posting date and will expire if not redeemed.

3. Earning points-Cardmembers will receive one (1) Holland America Point for every one U.S. dollar (\$1.00) of Net Purchases made on the Account rounded to the nearest dollar and two (2) Holland America Points for every one U.S. dollar (\$1.00) of Net Purchases from Holland America Line including online and onboard purchases. Cash Advances or Cash Advances at the Casino are not eligible for Points. Please see the Transaction Charges section for applicable transaction charges that will be applied when the account is used for Cash Advance or used to purchase gambling chips.

4. Bonus Points- After using your Holland America Line Rewards Visa Card to make an initial purchase or Balance Transfer, you will be eligible to receive a one time bonus award of five thousand (5,000) Holland America Points. Bonus Points will be posted at the close of your first billing statement after an initial qualifying purchase or Balance Transfer is made.

Cardmembers will earn one (1) Holland America Point for every one U.S. dollar (\$1.00) in Balance Transfers that post to your new Account, in the first thirty (30) days after your new Account is opened up to a maximum of five thousand (5,000) Holland America Points. Use of Convenience Checks will not qualify for Holland America Points.

From time to time, Holland America Line and/or Barclays ("We") may offer bonuses or Points or other

premiums (for example, First Use Points, First Use Certificates, and Promotional Companion Tickets) to new Holland America Line Rewards Visa Card Cardmembers. Unless otherwise stated in the offer, these bonuses and /or Rewards are intended for persons who are not and have not previously been Holland America Line Rewards Visa Card Cardmembers. You understand and agree that, unless We otherwise state, you are no longer eligible to receive these bonuses and/or Rewards for any new Holland America Line Rewards Visa Card account you open after this Account is opened. If you receive a bonus or Reward for which you are not eligible, We may revoke the bonus or Reward, or reduce your Points by the amount of the bonus or Reward, or charge your Account for the fair value of the bonus or Reward, at our option. Holland America Points expire after five (5) years if not redeemed. Holland America Points are not transferable and cannot be transferred or sold.

5. Redeeming Points- To redeem your Holland America Points at anytime, log on to your account at www.barclaycardus.com and click on the My Holland America Points link. You may also redeem your Holland America Points by calling 866-922-7673 and speaking to a Redemption Specialist by selecting the correct option from the Rewards menu. New Rewards travel can only be redeemed by speaking with a Redemption Specialist ("Specialist"). Our Specialists are available 9:00 AM EST to 8:00 PM EST seven (7) days a week with the exception of most major holidays.

Onboard credits, merchandise, amenities and packages can not be redeemed within fifteen (15) days prior to the passenger's cruise departure date.

The redemption levels are subject to be modified, canceled or terminated at any time with or without notice and may vary based on availability and seasonal travel. Rewards exclude government taxes/fees/facilities. Changes in itinerary will result in additional fees. Reward tickets are non-refundable. Holland America Line Reward Program terms and conditions are subject to change and are void where prohibited by law.

Onboard credits, merchandise, amenities, and packages will be delivered onboard the ship during the guest's cruise and are only available in conjunction with an applicable cruise vacation. Orders for onboard Rewards will be accepted up to fifteen (15) days prior to the cruise departure date. In the event that an item is unavailable or temporarily out of stock, the item may be substituted at Holland America Line's discretion. Onboard gift voucher may not be redeemed for onboard credit and has no cash value. Guests may book and receive confirmation of shore excursion reservations 24 hours a day by visiting www.hollandamerica.com.

Holland America Line is not a party to the Credit Card Cardmember Agreement between you and Barclays; does not participate in any extension of credit, and has no authority regarding your Account. Barclays is the sole creditor and owner of your Account. You authorize Barclays to share information about your Account with Holland America Line to the extent needed to administer the Holland America Line Rewards Program. You also

agree that Barclays may share Account information as set forth in our Privacy Policy.

The Holland America Line Family of Marks including Holland America Line, the Holland America Line logo, Holland America Line Cruises and Holland America Line Rewards are registered service marks or trademarks of Holland America Line Cruise Lines, Ltd., its affiliates or its Licensor. All rights reserved.

See the Holland America Line Rewards Program Terms and Conditions at www.hollandamericavisa.com

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Close