

Terms and Conditions

| Interest Rates and Interest Charges | |
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| Annual Percentage Rate (APR) for Purchases | 8.25% This APR will vary with the market based on the Prime Rate. |
| APR for Balance Transfers | 8.25% This APR will vary with the market based on the Prime Rate. |
| APR for Cash Advances | 8.25% This APR will vary with the market based on the Prime Rate. |
| How to Avoid Paying Interest on Purchases | 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. |
| Minimum Interest Charge | If you are charged interest, the charge will be no less than \$0.50. |
| For Credit Card Tips from the Consumer Financial Protection Bureau | 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 http://www.consumerfinance.gov/learnmore. |

| Fees | |
|---|--|
| Annual Fee | \$0 |
| Transaction Fees: | |
| <ul style="list-style-type: none"> • Balance Transfer | \$0 |
| <ul style="list-style-type: none"> • Cash Advance | \$3 for each cash advance |
| <ul style="list-style-type: none"> • Foreign Transaction | 0% of each transaction in U.S. dollars. |

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| Penalty Fees: | |
| <ul style="list-style-type: none"> • Late Payment | Up to \$26 (the amount of the fee varies by state, see below) |
| <ul style="list-style-type: none"> • Returned Payment | Up to \$26 (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 Barclaycard Ring 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 **\$26** (Up to **\$15** for residents of Iowa at time of account opening)

Returned Payment: Up to **\$26** (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 4.75% to the Prime Rate. For the cash advance APR, we add 4.75% to the Prime Rate. See your Cardmember Agreement for more detail. The APRs noted above are current as of 2/29/2016 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.

Credit Limit: We do not permit applicants to request a specific credit limit. We do not reconsider 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. 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 the request for express delivery is made before 3:00 p.m. ET of that day. If the request is made after 3:00 p.m. 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 2/29/2016 and may change after this date.

GIVEBACK™

For purposes of the Giveback™ program of your Barclaycard Ring MasterCard®, there is a profit sharing feature. This profit sharing feature is not based on the actual profits of the program. Instead, the Giveback™ program contains a transparent calculation that is used to determine what will be shared with the community members and which may or may not approximate actual profits. The Giveback™ program and the profit sharing features are offered at our sole discretion. We may discontinue the program at anytime. You have no property or other legal right in any aspect of the Giveback™ program, including profit sharing amounts that have yet to be distributed and amounts forfeited as a result of account or Program closure. In addition, your account must be in good standing at the time the Giveback™ is distributed to receive the Reward. The transparent calculations for the Giveback™ program are provided online. To be eligible for Giveback™ you do not need to register online or visit the website. The Giveback™ amount will be presented only online; however, you are not required to log in to receive the reward.

GIVEBACK™ CHARITY

Customers will have the option of donating their Giveback™ to a charity. These charitable donations will not be eligible for individual tax refunds. Donors will not be given a tax receipt of their donation but will be notified of the amount donated when the donation is submitted.



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