

Terms and Conditions

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	14.49%, 20.49% or 27.49% , based on your credit worthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	14.49%, 20.49%, or 27.49% based on your credit worthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	27.74% 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:	
Balance Transfer	Either \$5 or 3% of the amount of each transfer, whichever is greater.
Cash Advance	Either \$10 or 5% of the amount of each cash advance, whichever is greater.
Foreign Transaction	3% of each transaction in U.S. dollars.

Penalty Fees:	
• Late Payment	Up to \$37 (the amount of the fee varies by state, see below)
• Returned Payment	Up to \$37 (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 Visa with Apple Rewards 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).

The Annual Percentage Rate (APR) For Your Initial Apple Purchase(s)

1. If your total Apple purchases made within the first 30 days equal less than \$499.00:**

Qualifying Apple purchases that post to your account for less than \$499 (a "Deferred Financing Purchase") will receive a 180 day (approximately 6 months) no interest /deferred financing promotion for which interest will be deferred for 180 days provided that timely payments are made on the account and the Deferred Financing Purchase is paid in full on or before the 180th day after the applicable purchase date (such end date the "Promotional End Date"). If the Deferred Financing Purchase is not paid in full by the Promotional End Date or if you make a late payment, interest charges will be assessed for the entire promotional period at the then applicable rate for Purchases during the promotional period (currently a 14.49%, 20.49% or 27.49% variable rate, based on your credit worthiness). This APR will vary with the market based on the Prime Rate.

2. If your total Apple purchases made within the first 30 days are greater than or equal to \$499.00 but less than \$999.00**:**

Qualifying Apple purchases that post to your account for \$499-\$998.99 (a "Deferred Financing Purchase") will receive a 365 day (approximately 12 months) no interest /deferred financing promotion for which interest will be deferred for 365 days provided that timely payments are made on the account and the Deferred Financing Purchase is paid in full on or before the 365th day after the applicable purchase date (such end date the "Promotional End Date"). If the Deferred Financing Purchase is not paid in full by the Promotional End Date or if you make a late payment, interest charges will be assessed for the entire promotional period at the then applicable rate for Purchases during the promotional period (currently a 14.49%, 20.49% or 27.49% variable rate, based on your credit worthiness). This APR will vary with the market based on the Prime Rate.

3. If your total Apple purchases made within the first 30 days equal \$999.00 or more:**

Qualifying Apple purchases that post to your account for \$999 or more (a "Deferred Financing Purchase") will receive a 540 day (approximately 18 months) no interest /deferred financing promotion for which interest will be deferred for 540 days provided that timely payments are made on the account and the Deferred Financing Purchase is paid in full on or before the 540th day after the applicable purchase date (such end date the "Promotional End Date"). If the Deferred Financing Purchase is not paid in full by the Promotional End Date or if you make a late payment, interest charges will be assessed for the entire promotional period at the then applicable rate for Purchases during the promotional period (currently a 14.49%, 20.49% or 27.49% variable rate, based on your credit worthiness). This APR will vary with the market based on the Prime Rate.

4. **What is a Qualifying Apple Purchase: The promotional financing offer applies to purchases made *only* at the Apple Online Store, Apple Store or 1-800-MY-APPLE within the first 30 days of account opening.

****IMPORTANT :** Purchases made at apple.com, Apple Stores or 1-800-MY-APPLE are billed to your account when the merchandise is available and shipped to you. If a partial order that is shipped and billed to your account is an amount that is less than \$999 then your account will not initially be given the 18 month promotional deferred interest offer and instead your initial statements will reflect the promotional offer described above for a transaction that is less than \$999. Barclaycard will monitor your account and will aggregate the total dollar amount spent at apple.com, Apple Stores or 1-800-MY-APPLE within the first 30 days after the opening of your new account. If it is determined that the amount is \$999 or more, you will receive the 18 month deferred financing promotional offer on all qualifying Apple purchases. If the total amount is greater than or equal to \$499 and less than \$999, you will receive the 12 month deferred financing promotional offer on all qualifying Apple purchases. If the total amount is less than \$499, you will receive the 6 month deferred financing promotional offer on all qualifying Apple purchases. This adjustment will occur no later than your 2nd or 3rd billing statement.

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%, 16.74% or 23.74% to the Prime Rate based on your creditworthiness. For the cash advance APR, we add 23.99% to the Prime Rate. See your Cardmember Agreement for more detail. The APRs noted above are current as of 12/30/2016 using a Prime Rate of 3.75%.

***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 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.

The information contained in these disclosures is accurate as of 12/30/2016 and may change after this date.

Information Sharing:

Barclaycard's Privacy Policy is available online at www.BarclaycardUS.com. In addition, Apple and Barclaycard may share my name, contact information and experiential and transaction information, as well as information necessary to administer the Barclaycard Visa with Apple Rewards in conjunction with the Barclaycard Visa with Apple Rewards Card.

Barclaycard Visa® with Apple® Rewards Program Rules

This document contains the official Rewards Program Rules (Program Rules) for the Barclaycard Visa® with Apple® Rewards Program (Program) and includes important conditions and limitations. Use of your Barclaycard Visa with Apple Rewards Account constitutes your acceptance of each of the terms described below and the terms of the Cardmember Agreement. Please read these Program Rules and keep this document in a safe place. Capitalized terms not defined in these Program Rules have the meaning ascribed to them in the Cardmember Agreement.

Program Administration

The Program is administered by Barclays Bank Delaware (Barclaycard) located in Wilmington, DE (we, us or our). To qualify for participation in the Program and to maintain your good standing:

- You must maintain an open and active Credit Card Account that is not in default under your Cardmember Agreement with us.
- Your Credit Card Account cannot have been inactive for 6 billing cycles in a row (representing approximately 6 months). "Inactive" means you have no balance, no payments and no transactions.
- You must be an individual (corporations, partnerships, and other entities may not participate) and use the

Credit Card Account only for personal, family or household expenses.

- All points earned on purchases by the Primary cardmember and any Authorized User(s) will be posted to the account and are the property of the Primary cardmember.

Earning Points

- You earn points on retail Purchases with the Barclaycard Visa with Apple Rewards Card (the Card), less credits, returns and adjustments (Net Purchases) made by you and/or any Authorized User(s) of the Account.
- You earn 3 points for every \$1 in Net Purchases made at Apple stores, apple.com, iTunes or via phone by calling 1-800-MY-APPLE.
- You earn 2 points for every \$1 in Net Purchases at restaurants. Qualifying restaurant purchases are defined as: Restaurants and Fast Food Restaurants, as identified by the merchant category codes.
- You earn 1 point for every \$1 in all other Net Purchases made using your Card.
- Balance Transfers, Cash Advances, Quasi-Cash 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 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 points.
- There is no limit to the total points you can earn as long as the Program continues and your Account is open, active and in good standing.
- Point accumulations will be reported monthly on your billing statement.
- Barclaycard reserves the right, at its sole discretion, to disqualify any Cardmember from participating in the Program and to invalidate any or all points earned for abuse, fraud, or any violation of the Program Rules.

Redeeming Points

- Your points will be automatically redeemed for a \$25 Apple or iTunes Gift Card, which is based on the gift card you selected during your application process. Gift Cards will be sent out 24 hours after the close of the billing statement in which you accumulate 2,500 points. If you didn't select a gift card at application, you'll be rewarded with Apple Store Gift Cards.
- You can change your gift card selection, denomination and delivery method whenever you'd like by contacting the customer service phone number on the back of your card or logging in to your account at BarclaycardUS.com. Any changes to the denomination selection will impact the amount of points required for the gift card (2,500 points equals a \$25 gift card, 5,000 points equals a \$50 gift card or 10,000 points equals \$100 gift card).
- If you switch your delivery method to electronic delivery, the gift card will be sent to the email address of record with Barclaycard within 24 hours after your billing statement in which you earned the gift card.
- Physical gift cards will be mailed to the billing address associated with your Barclaycard Visa with Apple Rewards account within 7 to 14 business days after your billing statement in which you earned the gift card.
- Gift cards do not expire once awarded.

- Gift cards cannot be replaced if lost or stolen.
- Gift cards are valid within the United States.

Points Restrictions

- As long as your account remains open, active and in good standing, your points do not expire.

You may not earn points and/or your redemptions will not be processed during a billing cycle in which any of the following occur:

- You fail to make the minimum payment due by the payment due date.
- Your Credit Card Account becomes delinquent.
- Your Credit Card Account does not remain otherwise in good standing as defined in the Cardmember Agreement.
- You engage in any illegal activity through the use of the Program or engage in activity that is deemed to be abusive or gaming conduct under the Program, as determined by us at our sole discretion.

Points Forfeiture

Your points may be forfeited if any of the following occur:

- Your Credit Card Account becomes seriously delinquent, as determined by Barclaycard at its sole discretion.
- You or we close your Credit Card Account for any reason.
- You engage in any illegal activity through the use of the Program or engage in activity that is deemed to be abusive or gaming conduct under the Program, as determined by us in our sole discretion.

If your points are forfeited for any reason, we will not reinstate those points to your account.

Limitation and Release of Liability

Apple is not a party to the Cardmember Agreement. You agree that Barclaycard may share information regarding your account, including the account number and transaction information, with Apple for the purpose of providing customer service to you for the program. Apple is not responsible for any loss or damage resulting from lost or stolen gift cards or use without your permission. iTunes is a registered trademark of Apple Inc. All rights reserved. Apple and its licensees, affiliates, and licensors make no warranties, express or implied, with respect to prepaid gift cards or the Apple Store and disclaim any warranty to the fullest extent available. These limitations may not apply to you. Void where prohibited. Not for resale. Subject to full terms and conditions, available at apple.com/support/Apple/legal/giftallowances.html. Content purchased from the Apple Store is for personal lawful use only. Don't steal music.

Important General Program Disclosures

The Program is subject to change without prior notification. Other terms may apply. Barclaycard is a trademark of Barclays Bank PLC, used under license to Barclays Bank Delaware. Apple is a registered trademark and Apple Store is a trademark of Apple Computer, Inc. All other trademarks and service marks belong to their respective owners. We are not responsible for typographical errors or omissions in this document. Points

cannot be combined with other discount or reward programs unless specifically authorized by us.

- We reserve 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 Program or any aspects or features of the Program at any time without prior notice. All interpretations of Program Rules will be at our sole discretion.

Customer Service

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

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