

Terms and Conditions for Celebrity Cruises

†Details of Rate, Fee and Other Cost Information

Account terms are not guaranteed for any period of time. All terms, including fees and APRs for new transactions, may change in accordance with the Credit Card Agreement and applicable law based on information in your credit report, market conditions, business strategies, or for any reason. Please review all of these materials so that you are fully informed about the terms of this credit card offer.

Interest Rates and Interest Charges

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| Annual Percentage Rate (APR) for Purchases | 13.49% to 23.49% , based on your creditworthiness when you open your account. After that, your APR will vary with the market based on the Prime Rate. |
| APR for Balance Transfers | 13.49% to 23.49% , based on your creditworthiness when you open your account. After that, your APR will vary with the market based on the Prime Rate. |
| APR for Cash Advances | 16.49% to 25.49% , based on your creditworthiness when you open your account, for Direct Deposit and Check Cash Advances, and 25.49% for Bank Cash Advances. <i>See footnote¹ for explanation.</i> These APRs will vary with the market based on the Prime Rate. |
| Penalty APR and When it Applies | Up to 29.99% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. This APR may be applied to new transactions on your account if you: <ul style="list-style-type: none">• Make a late payment. How Long Will the Penalty APR Apply?: If your APRs are increased, the Penalty APR will apply indefinitely. |
| How to Avoid Paying Interest on Purchases | Your due date is at least 25 days after the close of each billing cycle. We will not charge you any 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 \$1.50. |
| 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 |

Please see the next page for a continuation of the Details of Rate, Fee and Other Cost

Information.

Fees

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| Annual Fee | \$69 |
| Transaction Fees <ul style="list-style-type: none">• Purchases• Balance Transfers• Cash Advances• Foreign Transactions | <p>Purchases of wire transfers from a non-financial institution: Either \$10 or 5% of the amount of each transaction, whichever is greater.</p> <p>Either \$10 or 3% of the amount of each transaction, whichever is greater.</p> <p>Direct Deposit and Check Cash Advances: Either \$10 or 3% of the amount of each transaction, whichever is greater.</p> <p>ATM, Over-the-Counter, Same-Day Online and Cash Equivalent Cash Advances: Either \$10 or 5% of the amount of each transaction, whichever is greater.</p> <p>Overdraft Protection Cash Advances (if enrolled): \$12 for each transaction (not assessed if deposit account overdrawn by less than \$12).</p> <p>None</p> |
| Penalty Fees <ul style="list-style-type: none">• Late Payment• Returned Payment | <p>Up to \$38</p> <p>Up to \$27</p> |

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).”

Payments are allocated to posted balances. If your account has balances with different APRs, we will allocate the amount of your payment equal to the Total Minimum Payment Due to the lowest APR balances first. Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs.

¹ Bank Cash Advances include ATM, Over-the-Counter, Same-Day Online, Overdraft Protection and Cash Equivalent (money orders, foreign currency, travelers checks, or to obtain cash, from a non-financial institution, or person-to-person money transfers, bets, lottery tickets purchased outside the United States, casino gaming chips and bail bonds) Cash Advances.

More Information about Penalty Fees and Penalty APR

Penalty Fees: If your Total Minimum Payment Due is not received by your Payment Due Date, a Late Payment Fee of \$27 will be assessed; \$38 for subsequent occurrences that are within 6 billing cycles of a previous occurrence. However, the Late Payment Fee will not exceed the total minimum payment that was due. If your balance is \$100 or less on the Payment Due Date, we will not assess a Late Payment Fee. The Returned Payment Fee will not exceed the total minimum payment that was due.

Penalty APR: Your Penalty APR will not exceed 29.99% on new transactions. There is no Penalty APR on existing balances.

CONDITIONS

By submitting this application, you: (1) acknowledge that you have reviewed the credit card Terms and Conditions; and (2) agree to submit your application for this credit card subject to those Terms and Conditions.

The words “you” and “your” apply to each person who submits the application. You have read the accompanying application, and you affirm that everything you have stated is true and complete. You are at least 18 years of age or you are at least 21 years of age if a permanent resident of Puerto Rico. You authorize Bank of America, N.A. (hereinafter “us” or “our”) to obtain your credit report(s), employment history and any other information in order to approve or decline this application, service your account, and manage our relationship with you. You consent to our sharing of information about you and your account with the organization, if any, endorsing this credit card program. You authorize us to share with others, to the extent permitted by law, such information and our credit experience with you. In addition, you may as a customer later indicate a preference to exempt your account from some of the information-sharing with other companies (“opt-out”). If you accept or use an account, you do so subject to the terms of this application, the “Details of Rate, Fee and Other Cost Information” and the Credit Card Agreement, as it may be amended; you also agree to pay and/or to be held jointly and severally liable for all charges incurred under such terms. Any changes you make to the terms of this application will have no effect. You understand that if your application is approved with a credit line that is greater than or equal to \$5,000, you will receive a Visa Signature® account; if your credit line is less than \$5,000, you will receive a Platinum Plus® account. The benefits for Platinum Plus® accounts differ from Visa Signature® accounts. You also understand that the Annual Percentage Rate you receive will be determined based on your creditworthiness. You understand that only a portion of your Total Credit Line will be available for Bank Cash Advances. You also understand that if you have existing credit card accounts with Bank of America, we may utilize the available credit on the existing account(s) to approve your new credit card. You accept that on a periodic basis your account may be considered for automatic upgrade at our discretion. You consent to and authorize us, any of our affiliates, or our marketing associates to monitor and/or record any of your phone conversations with any of our representatives. You further consent to our use of automatic dialers, text, or prerecorded messages for servicing your account. If additional development is necessary based on the application information provided, we will make every attempt to contact you.

FEATURES

MyCruise® Rewards Program Information. The MyCruise Points Rewards program is offered by Royal Caribbean Cruises Ltd., Celebrity Cruises, Inc., and Azamara Club Cruises (collectively, “MyCruise Partners”). Bank of America, N.A. is the issuer of all Royal Caribbean, Celebrity and Azamara Club Cruises Visa® credit card accounts. MyCruise Partners and Bank of America N.A. share in the administration of the rewards program associated with the credit cards. Participants are automatically enrolled in the rewards program at no additional cost. **How You Earn MyCruise Points:** You earn MyCruise points when you use your card to make purchases, minus returns, credits and adjustments (“Purchases”). The following transactions are not considered Purchases and will not earn points: Balance Transfers and Cash Advances (each as defined in your Credit Card Agreement), fees, interest charges, fraudulent transactions and certain other charges. There are two earnings rates. **1 MyCruise Point:** Earn 1 MyCruise point (base point) for every \$1 of Purchases charged to the card each billing cycle. **2 MyCruise Points:** Earn 2 MyCruise points (consisting of 1 bonus point and 1 base point) for every \$1 spent on eligible Purchases made with the card in connection with products or services obtained through Royal Caribbean, Celebrity and Azamara. For any transaction to qualify for 2 MyCruise points per dollar, a Royal Caribbean, Celebrity or Azamara ship name or Royal Caribbean, Celebrity or Azamara must be identified as the merchant and appear as such on your monthly statement. **Points Cap:** Each calendar year, you may earn a maximum of 540,000 MyCruise points on qualifying purchases posting from January 1 through December 31. MyCruise points accumulate for a maximum of 60 months from when they are first posted to the account (the posting date is not the same as the transaction date). This means that over the course of those 60 months (approximately 5 years), you may accumulate and redeem a maximum of 2,700,000 MyCruise points. **How You Use Your MyCruise Points:** MyCruise points may be redeemed for a MyCruise Reward by logging in to your account at CelebrityCruises.com/MyCruiseRewardsOnline. **Points Expiration:** After the 60th month, unused MyCruise points earned during the first month will expire and will be subtracted from the cumulative MyCruise points total. MyCruise points earned from the 61st month will then be added to the cumulative MyCruise points total, and so on for each successive month. MyCruise points are not considered earned and available for use until they appear on a statement. **Points Forfeiture:** Your account must be open and in good standing to earn and redeem MyCruise points. You will lose your MyCruise points if the account is closed for any reason. **Rewards Program Rules:** Program Rules containing additional details will be sent to you with your new account materials. Other significant terms apply.

Program subject to change.

Bonus Points Offer. You will qualify for 10,000 one-time new cardholder bonus points if you use your new credit card account to make at least 1 transaction that posts to your account within 65 days of the account open date. This one-time promotion is limited to new customers opening an account in response to this offer. Other advertised promotional bonus points offers can vary from this promotion and may not be substituted. Bonus points are credited to your account approximately 6-8 weeks after you qualify and they will count towards your maximum yearly points earnings limits. The value of this reward may constitute taxable income to you. You may be issued an Internal Revenue Service Form 1099 (or other appropriate form) that reflects the value of such reward. Please consult your tax advisor, as neither we, Celebrity Cruises, nor our affiliates, provide tax advice.

\$300 Discount off a Future Cruise. Valid only for sailings on Celebrity Cruises 7 nights or greater and in a Concierge Class stateroom or above. Cardholder must make any combination of transactions totaling at least \$5,000 (exclusive of any fees, returns and adjustments) that post to your account within 60 days of the account open date. Cardholder will be eligible for this benefit approximately 4-6 weeks from the date the \$5,000 threshold is met; upon which, the Cardholder will be able to apply this to a booking by calling a Celebrity representative at 1-800-760-0654, and selecting option 2. Applicable to all price programs except Interline, Travel Agent Reduced rate, Individual & Group Incentive, Employee, and net rates. Applicable to individual and group bookings to cruise component only. Not applicable for: shore excursions, tour packages, or any other personal charges. Applicable to new accounts only. One discount per booking and valid only for the Cardholder noted. If credit is applied to a booking of lesser value, the difference will not be carried to another booking and it will be considered as used. Cruise must be taken 18 months from date of discount issue (discount issue date is based on when the discount is available in Celebrity's reservation system, which is usually 4-6 weeks after the qualification criteria has been met) and is not redeemable for inaugural, holiday, Celebrity Xpedition, Transatlantic and Transpacific sailings. Offer is subject to stateroom availability. Certain restrictions apply. Non-transferable and may not be redeemed for cash. Discount may be used in conjunction with coupons and promotions. The value of this reward may constitute taxable income to you. You may be issued an Internal Revenue Service Form 1099 (or other appropriate form) that reflects the value of such reward. Please consult your tax advisor, as neither we, Celebrity Cruises, nor our affiliates, provide tax advice.

Buy One Get One 50% off Specialty Dining offer. Must be booked 7 days prior to sailing by calling a Celebrity representative at 800-760-0654, and selecting option 2. Buy one cover charge at one of our specialty onboard restaurants at the regular price and get the second surcharge at half price. Discount applies to restaurant cover charge only; all other charges will not be included in the discount. The offer can be redeemed once per voyage, unlimited times per year. Reservations are subject to space availability and are assigned on a first-come first-served basis. This offer cannot be combined with any other discounts or offers for Specialty Dining. This benefit is not transferable and has no cash value. Must be booked using the Premium Celebrity Cruises Visa[®] credit card and is only valid on Celebrity Cruises.

Celebrity Anniversary Points. 10,000 anniversary MyCruise points will be posted to your account when you spend a minimum of \$10,000 in Purchases within the anniversary year with your Celebrity Cruises Visa[®] card. The value of this reward may constitute taxable income to you. You may be issued an Internal Revenue Service Form 1099 (or other appropriate form) that reflects the value of such reward. Please consult your tax advisor, as neither we, Celebrity Cruises, nor our affiliates, provide tax advice.

10% Discount on Private Journeys. Must be booked 30 days prior to sailing by calling a Celebrity representative at 800-760-0654, and selecting option 2. A 10% Discount will be applied to the Private Journeys reservation at time of booking. Additional purchases made while on your Private Journeys excursion will not qualify for the 10% discount. Discount is applicable up to four (4) people on the same tour. No refunds or changes to the booked Private Journeys excursion within one week of your sail date. Can be applied to an unlimited number of Private Journeys excursions per voyage, unlimited times per year. This benefit is not transferable and has no cash value, and cannot be combined with any other discounts or offers for Private Journeys excursions. Must be booked using the Premium Celebrity Cruises Visa[®] credit card and is only valid on Celebrity Cruises.

10% Discount on Premium Beverage Packages. Must be booked 7 days prior to sailing by calling a Celebrity representative at 800-760-0654, and selecting option 2. Offer is valid for alcoholic and non-alcoholic premium packages, and for all individuals in your stateroom, unlimited times per year. This benefit is not transferable, has no cash value, and cannot be combined with any other discounts or offers for Beverage Packages.

Must be booked using the Premium Celebrity Cruises Visa® credit card and is only valid on Celebrity Cruises. For complete package details visit celebritycruises.com/beveragepackages.

\$50 ChoiceAir® Discount. Cardholders receive \$50 off an airline ticket purchased through Celebrity's ChoiceAir air reservation program. The discount is issued upon approval of new Visa Signature® or Platinum Plus® accounts and on each anniversary thereafter. A letter will be sent to you by mail upon qualification with instructions on how to redeem. The discount will expire 18 months from issue date. The \$50 discount will be credited to your reservation after final payment on your cruise reservation (which is typically within 45 days of your sailing date). ChoiceAir air travel must be booked in connection with a Celebrity Cruises cruise reservation. Visit celebritycruises.com/choiceair for full ChoiceAir terms and conditions. Federal law prohibits students from receiving a premium. The ChoiceAir benefit applies to Visa Signature® or Platinum Plus® accounts with an annual fee.

Mobile Banking. Mobile Banking requires enrollment through the Mobile Banking app, Mobile website or Online Banking. Enrollment through the Mobile Banking app is not available on all devices. View the [Online Banking Service Agreement](#) (<http://www.bankofamerica.com/serviceagreement>) for more information. Data connection required. Wireless carrier fees may apply.

Alerts. Alerts received as text messages on your mobile access device may incur a charge from your mobile access service provider. This feature is not available on the Mobile website. Wireless carrier fees may apply.

\$0 Liability Guarantee. The \$0 Liability Guarantee covers fraudulent transactions made by others using your account. To be covered, don't share personal or account information with anyone. Claims may only be filed by the account holder against posted and settled transactions subject to dollar limits and verification, including providing requested information supporting fraudulent use claim.

Text Banking. Bank of America does not charge for Text Banking. However, your mobile service provider may charge for sending and receiving text messages on your mobile phone. Check with your service provider for details on specific fees and charges that may apply.

Card Benefits. Certain restrictions apply to each benefit. Platinum Plus® card benefits differ from Visa Signature® card benefits (i.e., coverage amounts vary and some benefits are not available). Details accompany new account materials.

Overdraft Protection. Overdraft transfers to your eligible Bank of America deposit account from your credit card account will be Bank Cash Advances under your Credit Card Agreement. Transfers will be subject to the terms of both your Credit Card Agreement and the account agreement(s) and disclosures governing your Bank of America deposit account. If you link your Bank of America deposit account to your credit card for Overdraft Protection, we will automatically transfer funds in multiples of \$100 from your credit card account to cover any overdraft on your deposit account, as long as the portion of credit available for cash on your credit card account is sufficient and you are not in default under your Credit Card Agreement. A fee of \$12 will apply for each transaction. The fee will not be assessed if your deposit account is overdrawn by a total amount less than \$12, after we finish processing for the day. The Bank Cash Advance will accrue interest at the APR stated in your Credit Card Agreement. Overdraft Protection transfers incur interest charges from the transaction date. If the portion of credit available for cash on your credit card account is insufficient to cover the amount required by the overdraft (in the multiple of funds stated above), we may advance the funds even if it causes your credit card account to exceed your Cash Credit Line. Linking Overdraft Protection from your Bank of America credit card to your Bank of America deposit account will end any other Overdraft Protection connections to your deposit account. Please see your Credit Card Agreement for additional details.

BALANCE TRANSFERS

If the total amount you request exceeds your Total Credit Line, we may send full or partial payment to your creditors in the order you provide them to us. Allow at least 2 weeks from account opening for processing. Continue paying each creditor until the transfer appears as a credit. Balance Transfers incur interest charges from the transaction date. If you revolve your balance to take advantage of a promotional or introductory offer, all transactions and balances, including purchases, will be charged interest. The Balance Transfer fee is 3% of the amount of the transaction (min. \$10). If you have a dispute with a creditor and pay that balance by transferring it to your new account, you may lose certain dispute rights. Balance Transfers may not be used to pay off or pay down any account issued by Bank of America, N.A., FIA Card Services, or its affiliates.

The information in this offer is updated regularly, but may have changed since the last update.

The Bank of America® Privacy Notice is available at bankofamerica.com/privacy (<https://www.bankofamerica.com/privacy>) and accompanies the Credit Card Agreement.

This credit card program is issued and administered by Bank of America, N.A. Any account opened in response to this application shall be governed by the laws of the State of North Carolina.

Deposit products and services are provided by Bank of America, N.A. and affiliated banks, Members FDIC and wholly owned subsidiaries of Bank of America Corporation. Visa and Visa Signature are registered trademarks of Visa International Service Association, and are used by the issuer pursuant to license from Visa U.S.A. Inc. Platinum Plus, Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation. Royal Caribbean[®], Celebrity Cruises[®], Azamara Club Cruises[®], MyCruise[®] Rewards and MyCruise[®] Points are registered trademarks of Royal Caribbean Cruises Ltd.

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