

†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 the materials in this package so that you are fully informed about the terms of this credit card offer.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	12.99% to 22.99% , 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	12.99% to 22.99% , 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	15.99% to 24.99% , based on your creditworthiness when you open your account, for Direct Deposit and Check Cash Advances, and 24.99% for Bank Cash Advances. <i>See footnotes ¹ and ² 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. <p>How Long Will the Penalty APR Apply?: If your APRs are increased, the Penalty APR will apply indefinitely.</p>
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

Fees	
Annual Fee	None
Transaction Fees	<ul style="list-style-type: none"> • Purchases Purchases of wire transfers from a non-financial institution: Either \$10 or 5% of the amount of each transaction, whichever is greater. • Balance Transfers Either \$10 or 3% of the amount of each transaction, whichever is greater. • Cash Advances Direct Deposit and Check Cash Advances: Either \$10 or 3% of the amount of each transaction, whichever is greater. <p>ATM, Over-the-Counter, Same-Day Online and Cash Equivalent Cash</p>

<ul style="list-style-type: none"> Foreign Transactions 	<p>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 checking account overdrawn by less than \$12). 3% of the U.S. Dollar amount of each transaction made in a foreign currency or made in U.S. Dollars that is processed outside the United States. This fee will be in addition to any other applicable fee.</p>
<p>Penalty Fees</p> <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

Any Direct Deposits completed at the time your application is processed will be Balance Transfers.

2

Bank Cash Advances include ATM, Over-the-Counter, Same-Day Online, Overdraft Protection and Cash Equivalent (money orders, foreign currency, and travelers checks from a non-financial institution, 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; (2) agree to submit your application for this credit card subject to those Terms and Conditions; and (3) authorize us to use the information in your application, and any other information we or our affiliates have about you, to determine your ability to pay, as required by federal law.

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. 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 and at the sole discretion of Royal Caribbean Cruises Ltd., Celebrity Cruises, Inc., and Azamara Club Cruises. Bank of America, N.A. is the issuer of all Royal Caribbean, Celebrity and Azamara Club Cruises Visa® credit card accounts and the administrator of the rewards program associated with the credit cards. Participants are automatically enrolled in the rewards program at no additional cost. Cardholders earn MyCruise Points based on qualifying purchases less credits, returns and adjustments (“Net Purchases”) charged to the card each billing cycle. There are two earnings rates. You earn one (1) MyCruise Point for every one U.S. dollar (US \$1) of Net Purchases made with the card anywhere it is accepted. You earn a total of two (2) MyCruise Points (consisting of one bonus MyCruise Point and one base MyCruise Point) for every one U.S. dollar (US \$1) of Net Purchases made with the card in connection with products or services obtained through Royal Caribbean, Celebrity and Azamara. For any transaction to qualify for two (2) MyCruise Points, 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. Each Calendar Year, you may earn a maximum of five hundred forty thousand (540,000) MyCruise Points on qualifying transactions posting from January 1st through December 31st. MyCruise Points accumulate for a maximum of sixty (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 two million seven hundred thousand (2,700,000) MyCruise Points. MyCruise Points may be redeemed for a MyCruise Reward by logging into your account at RoyalCaribbean.com/MyCruiseRewardsOnline. MyCruise Points cannot be redeemed if the account is not in good standing at the time of redemption. Other significant terms apply. Program subject to change. Details accompany new card account materials.

Bonus Points Offer. You will qualify for 10,000 one-time new cardholder Bonus Points in addition to your base Points if you use your new credit card account to make at least one 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, Royal Caribbean, nor our affiliates, provide tax advice.

Discounted Companion Airfare Offer. Cardholders that qualify for the Visa Signature card will receive a discounted companion airline certificate good for two coach class, roundtrip airline tickets at a discounted price if you use your new credit card account to make at least three transactions totaling at least \$3,500 (exclusive of any fees, returns and adjustments) that post to your account within 90 days of the account open date. 14-day advance purchase required. Fares subject to change without notice. Selection of airline varies by market. Airline service is not available in all markets. The discounted companion ticket is only available for travel in the continental U.S. on fares offered through Promotions in Travel LTD. Normal taxes and fees charged by the airline will apply to both tickets. Platinum Plus accounts are not eligible for this bonus offer. See complete terms and conditions sent with registration form. Additional restrictions may apply. Federal law prohibits students from receiving a premium.

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.

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 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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