

Terms and Conditions

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>14.99%, 18.99% or 21.99%, based on your credit worthiness.</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>0% promotional APR for six billing cycles from the transaction date on all "Qualifying Diamond Resorts International® Vacation Ownership Purchases" (see below).</p> <p>After that, your APR for Qualifying Diamond Resorts International® Vacation Ownership Purchases will be 14.99%, 18.99% or 21.99%, based on your credit worthiness. 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 14.99%, 18.99%, or 21.99% 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 http://www.consumerfinance.gov/learnmore.</p>

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

<ul style="list-style-type: none"> Foreign Transaction 	3% of each transaction in U.S. dollars.
<p>Penalty Fees:</p> <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 Diamond Resorts 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 "Qualifying Diamond Resorts International® Vacation Ownership Purchase" means all Diamond Resorts International® Vacation Ownership timeshare down payment purchases made with the credit card account as determined by the merchant identification number provided by Diamond Resorts International®.

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 either 11.74%, 15.74% or 18.74% 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. 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 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.

Barclays' Privacy Policy is available online at www.BarclaycardUS.com. I agree that Barclays Bank Delaware and Diamond Resorts International® may share information about me and my account to the extent needed to administer the Diamond Resorts International® World MasterCard® in conjunction with the Diamond Resorts International® World MasterCard® Rewards Program.

Diamond Resorts International® World MasterCard® Rewards Program

The Diamond Resorts International® World MasterCard® Rewards Program (**Program**) is offered by Barclays Bank Delaware (Barclaycard) together with Diamond Resorts Corporation (**Diamond Resorts**) to active Diamond Resorts International® World MasterCard Cardmembers in good standing. Barclaycard and Diamond Resorts are solely responsible for establishing the terms and conditions of the Program and reserve the right to modify, amend, or terminate the Program at any time.

Upon application approval, you will be issued a Diamond Resorts International® World MasterCard credit card account (**Account**). To be eligible to participate in the Program, you must keep your Account open, active and in good standing, you must be a consumer (no businesses, Corporations, etc. are eligible to participate) and you must reside in the United States. If you do not keep your Account open, active and in good standing, your enrollment in the Program may be cancelled and any unredeemed Diamond Plus Points™ (**Diamond Plus Points™**) may be cancelled.

Earning Diamond Plus Points™

Diamond Plus Points™ earned are based on new retail transaction purchases less credits, returns and adjustments (Net Purchases) charged to your Account during each periodic billing cycle rounded to the nearest dollar. Eligible purchases may be made by you and/or any authorized user(s) of the Account. The Account may only be used for personal, family or household purposes.

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 Diamond Plus Points™.

You will earn Diamond Plus Points™ in the following amounts based upon the types of purchase transactions charged to your Account:

- a) 2 Diamond Plus Points™ per \$1 on qualifying Net Purchases made with your Account at Diamond Resorts managed properties. For a list of Diamond Resorts managed properties, please go to <http://BarclaysEligibleResorts.DiamondResorts.com>.
- b) 1 Diamond Plus Point™ per \$1 on all other qualifying Net Purchases made with your Account.
- c) No Diamond Plus Points™ will be earned on any Diamond Resorts vacation ownership timeshare down payment transactions made with your Account.

You will earn 500 bonus Diamond Plus Points™ for every \$2,000 in qualifying Net Purchases made using

your Account. Timeshare down payments made at the time of Account opening, and any timeshare down payments made subsequently on other Diamond Resorts managed properties, will not count as qualified spend toward your 500 bonus Diamond Plus Points™.

First Use Bonus:

After using your Diamond Resorts International® World MasterCard® to make a Purchase or Balance Transfer (provided the transaction is not later rescinded or returned), you will receive a one-time bonus of 2500 Diamond Plus Points™. These Diamond Plus Points™ will be posted at the close of your first billing statement in which the purchase or Balance Transfer is posted. First Use Bonus Points are limited to new Cardmembers only.

Important Information about Diamond Plus Points™:

Diamond Plus Points™ will be itemized on your periodic statement and will indicate the total number of Diamond Plus Points™ earned, Diamond Plus Points™ redeemed and Diamond Plus Points™ carried over during the statement month.

- As long as your Account remains open, active, and in good standing, your Diamond Plus Points™ will not expire.
- You have no property rights or other legal interest in Diamond Plus Points™. Diamond Plus Points™ have no cash value or value of any kind until they are fully redeemed. Diamond Plus Points™ may not be assigned, transferred or pledged.
- In the event of any abusive, gaming, fraudulent activity related to the Program, as determined by us in our sole discretion, we reserve the right to make corresponding Diamond Plus Points™ adjustments to your Account and/or to cancel your Account at any time.
- The Program is subject to all applicable laws and regulations.

Diamond Plus Points™ Statement Credit Redemptions:

You may redeem Diamond Plus Points™ for Diamond Resorts International World MasterCard statement credit toward Diamond Resorts purchases of \$50 or more that have posted to your Account within the past 120 days. Redemptions start at 5,000 Diamond Plus Points™ for a \$50 statement credit toward a Diamond Resorts purchases. **Statement credit redemptions for Diamond Resorts purchases offer the best rewards value.**

Additionally, you may redeem Diamond Plus Points™ for Diamond Resorts International® World MasterCard statement credit toward airfare or car rental purchases of \$50 or more that have posted to your Account within the past 120 days. Redemptions start at 6,667 Diamond Plus Points™ for a \$50 statement credit toward airfare or car rental purchases.

To redeem Diamond Plus Points™ for Diamond Resorts International® World MasterCard statement credits, log in to your Account at Barclaycardus.com and select Manage Rewards. The statement credit will appear on your Account within one billing cycle after the Diamond Plus Points™ are redeemed. There is no maximum to the number of Diamond Plus Points™ that may be redeemed in any billing cycle. Barclaycard and Diamond Resorts are not responsible for unauthorized redemptions on your Account.

Gift Cards/Certificates and Merchandise Redemptions:

You may redeem Diamond Plus Points™ for gift card, gift certificates and merchandise that will be mailed to the U.S. street address of record with Barclaycard. Gift cards, gift certificates and merchandise will not be mailed to a P.O. Box, F.P.O., A.P.O. or international address. Expedited shipping is available for gift cards and gift certificates at an additional cost to you. Expedited shipping is not available for merchandise.

The selection of gift cards and merchandise items and the number of Diamond Plus Points™ needed to redeem them may change at any time and are subject to availability. Use of any gift card or gift certificate that you redeem is subject to any additional restrictions listed on the gift card or gift certificate or that are outlined in the individual merchant/provider disclosures that may be viewed by accessing your account at BarclaycardUS.com and clicking on the Manage Rewards tab. Each merchant/provider has the right to place restrictions on the use of its gift cards or gift certificates. Gift cards or gift certificates are not exchangeable, refundable, transferable or redeemable for cash, cannot be replaced if lost or stolen and are void where prohibited. Goods of equal or similar value may be substituted if the item you select is unavailable. Featured merchandise may not necessarily reflect exact colors or models due to photo facsimile used for general representation of merchandise and/or manufacturers' model or style updates. Purchase protection or extended warranty coverage associated with your Account is not applicable to rewards.

Information about Diamond Flexibility:

Diamond Flexibility is a benefit offered by Diamond Resorts International®, solely for Diamond Resorts Club members, which allows you to rent additional points to secure a reservation for your vacation in the event you do not have sufficient points to do so. Please contact Diamond Resorts International® directly for more details on this benefit and the exclusive 10% rebate offered to Diamond Resorts International® MasterCard Cardmembers.

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