



## Important Information

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### Interest Rates and Interest Charges

**Annual Percentage Rate (APR) for Purchases**      **0%** intro APR for 12 months from date of account opening.

After the intro APR expires, your APR will be **10.99%** to **22.99%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**APR for Balance Transfers**      **0%** intro APR for 12 months from date of first transfer, for transfers under this offer that post to your account by February 10, 2016.

After the intro APR expires, your APR will be **10.99%** to **22.99%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**APR for Cash Advances**      **24.99%**.

This APR will vary with the market based on the Prime Rate.

**Penalty APR and When It Applies**      **None**

**How to Avoid Paying Interest on Purchases**      Your due date is at least 25 days after the close of each billing period (at least 23 days for billing periods that begin in February). 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 \$.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 <https://www.consumerfinance.gov/learnmore>.

### FEES

#### Set-up and Maintenance Fees

Annual Fee      **None**

#### Transaction Fees

Balance Transfer	<b>3%</b> of the amount of each transfer .
Cash Advance	Either <b>\$10</b> or <b>5%</b> of the amount of each cash advance, whichever is greater.

### Penalty Fees

Late Payment	<b>None</b> the first time you pay late. After that, up to <b>\$35</b> .
Returned Payment	Up to <b>\$35</b> .

**HOW WE WILL CALCULATE YOUR BALANCE:** We use a method called "daily balance (including new purchases)."

**HOW WE CALCULATE AND DETERMINE RATES:** We calculate variable rates based on the Prime Rate by using the highest U.S. Prime Rate listed in *The Wall Street Journal* on the last business day of the month. For the purchase APR, we add from 7.74% to 19.74% to the Prime Rate based on your creditworthiness. When we evaluate creditworthiness, we consider your credit report, all the information you provided and other information. Customers with the best credit profiles receive the lowest rate. Other customers receive higher rates and may be offered an account with different rates or terms, including no introductory rates but the same cash back rewards offer. For the cash advance APR, we add 21.74% to the Prime Rate.

**BALANCE TRANSFERS:** This offer applies to balance transfers that post to your account by 2/10/2016. It takes at least 14 days after your account is opened to process payments to your other accounts. You may cancel a balance transfer at any time prior to that by calling 1-800-347-3085 . Continue to make all required payments to your other accounts until you confirm that the balance transfers were made. Balance transfers may not be used to pay any Discover accounts and do not earn rewards. You may transfer any amount, up to your credit available for transfers, which may be less than your total credit line. If your balance transfer request will exceed your available credit, we will process your transfers for less than the amount requested, in the order requested. You may only make balance transfers to accounts that list you as an accountholder. **There is no grace period on balance transfers. The minimum payment requirement can cause promotional balances to be paid in full prior to the end of the promotional period. You can avoid paying interest on new purchases if you pay your entire balance by the due date each month. This means that, unless your purchase APR is at a promotional 0% APR, you will pay interest on new purchases if you do not pay the balances you transfer under this offer in full by the first payment due date.** See your Cardmember Agreement for details.

**PAYMENT ALLOCATION:** We apply payments and credits at our discretion, including in a manner most favorable or convenient for us. Each billing period, we will generally apply amounts you pay that exceed the minimum payment due to balances with higher APRs before balances with lower APRs as of the date we credit your payment.

**APPLICATION INFORMATION:** Federal law requires that we obtain certain information about you such as your date of birth and street address in order to verify your identity. You authorize us to receive and exchange information about you, including from your employer, your bank, credit bureaus and others for purposes of verifying your identity and the information on this application and determining your eligibility for credit, renewal of credit, and future extensions of credit. By providing your phone numbers, you agree that Discover, its affiliates and agents, may call you at these numbers. If this is a cell phone number you agree that we may contact you using an automatic dialer, including pre-recorded messages and/or text messages, even if your cell phone provider may charge you for calls according to your current plan. Upon your request, we will inform you of the name and address of each consumer reporting agency from which we obtained a consumer report relating to you. Offer only available to U.S. residents 18 and older. Every applicant, regardless of marital status, can apply for a separate account. THIS OFFER SUPERSEDES ALL PRIOR OFFERS. Terms of this

offer, including fees and calculations of variable rates, are accurate as of October 30, 2015, and may change after that date. To find out what may have changed after that date, write to us at PO Box 15410, Wilmington, DE 19850-5410. Please allow 30 days for us to process your application.

**CREDIT LINE:** Applicants may not request a specific credit line. If you are approved, your credit line will be at least \$500 and along with other terms of the account, will be based on a review of the information you provide in this application and your consumer report; it may also include other information we may have bearing on your creditworthiness. Balance transfers made with an application are not considered to be a request for a particular credit line.

**CARDMEMBER AGREEMENT:** You will receive a Cardmember Agreement with the Card. You agree that the Cardmember Agreement and the account are governed by Delaware and federal law. The terms of your account, including rates and fees, are subject to change, to the extent permitted by law. **ARBITRATION:** The Cardmember Agreement provides that we may choose to resolve a claim relating to your account by binding arbitration, in which case, you will not have the right to have that claim resolved by a judge or jury and you will not have the right to participate in a class action in court or arbitration. You may reject the arbitration provision with respect to your new account within 30 days after receiving your Card. **Ohio Residents:** Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. **New York Residents:** For more information call us at 1-800-347-3085. You may contact the New York State Department of Financial Services at 1-800-342-3736 or visit [www.dfs.ny.gov](http://www.dfs.ny.gov) for free information on comparative credit card rates, fees and grace periods. **Wisconsin Residents:** No agreement, court order or individual statement applying to marital property will adversely affect a creditor's interests unless prior to the time credit is granted the creditor is furnished with a copy of the agreement, court order or statement, or has actual knowledge of the adverse provision. Married Wisconsin residents must furnish their spouse's name and address to us at PO Box 15410, Wilmington, DE 19850-5410.

**REWARDS:** We will send full terms and conditions with your card. Earn unlimited 1.5 Miles on every dollar you spend on purchases. You will not earn Miles on cash advances, balance transfers, illegal transactions or any cash you receive in connection with a purchase at the point of sale through our Cash Over feature. Rewards have no expiration date. We will credit your account with your rewards balance if your account is closed or if you have not used it within 18 months. Call 1-800-DISCOVER for full details about the Miles reward program.

**TRAVEL PURCHASES:** Starting at 1 Mile, you can redeem for cash as an electronic deposit to your bank account or for a credit for Travel Purchases on your statement made within in last 180 days. Travel Purchases include airline tickets, hotel rooms, car rentals, travel agents, online travel sites and commuter transportation. Redemption may be delayed up to 48 hours if your card is lost or stolen. See Miles Terms and Conditions for details.

**IN-FLIGHT WI-FI CREDIT:** When you purchase wireless internet access on an aircraft with your Discover it Miles card, we will credit your statement within 7 business days for the purchase amount, up to a maximum of \$30 U.S each Anniversary Year. An Anniversary Year is the 12 consecutive months following your account open date and each subsequent 12-month period thereafter. You will lose unused credit if you don't use the full amount each year or if you close or convert your account. Airport and other Wi-Fi purchases are not eligible. This benefit may change or end in the future

**FICO® CREDIT SCORE:** Your FICO® Credit Score and key factors are based on data from TransUnion and may be different from other credit scores. This information is intended for and only provided to Primary cardmembers who have an available score. See [Discover.com/FICO](https://www.discover.com/FICO) about the availability of your score. Your score is provided on the statement for individual accounts and on Discover.com with key factors for individual and joint accounts. You will see up to a year of recent scores starting when you become a cardmember. Discover and other lenders may use different inputs, such as a FICO® Credit Score, other credit scores and more information in credit decisions. This benefit may change or end in the future. FICO is a registered trademark of the Fair Isaac Corporation in the United States and other countries.

**Freeze It:** When you freeze your account, Discover will not authorize new purchases, cash advances or balance transfers. However, some activity will continue, including bills that merchants mark as recurring, as well as returns, credits, dispute adjustments, payments, Discover protection product fees, other account fees, interest, rewards

**OVERNIGHT SHIPPING:** Overnight shipping is not available to P.O. boxes or addresses outside the U.S. Carrier overnight shipping limitations apply that may impact the exact delivery date.

**DOUBLE First Year Miles:** After the first 12 consecutive billing periods that your new account is open, we will double all the Miles you've earned and apply them to your account in the following one or two billing cycles. You've earned rewards when they have posted to your account by the end of the 12th consecutive billing period. You will not receive Double Miles if your account is closed or is no longer in the Miles reward program as of the award date. This promotional offer may not be offered in the future. This exclusive offer is available only to new cardmembers.

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