

Legal Terms and Conditions

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	13.99%, 16.99% or 19.99% , based on your credit worthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	13.99%, 16.99%, or 19.99% based on your credit worthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	25.24% 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:	
<ul style="list-style-type: none"> • Balance Transfer 	Either \$5 or 3% of the amount of each transfer, whichever is greater.
<ul style="list-style-type: none"> • Cash Advance 	Either \$10 or 5% of the amount of each cash advance, whichever is greater.
<ul style="list-style-type: none"> • Foreign Transaction 	3% of each transaction in U.S. dollars.
Penalty Fees:	

<ul style="list-style-type: none"> • Late Payment 	Up to \$37 (the amount of the fee varies by state, see below)
<ul style="list-style-type: none"> • 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 L.L.Bean 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).

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 10.74%, 13.74% or 16.74% 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.

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 (<http://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.

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 the request for express delivery is made before 3:00 p.m. ET of that day. If the request is made after 3:00 p.m. 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.

Information Sharing:

Barclays' Privacy Policy is available online at www.BarclaycardUS.com. I agree that L.L.Bean, Inc. ("L.L.Bean") and Barclays may share my name, contact information and experiential and transaction information, as well as information necessary to administer the L.L.Bean Outdoor Advantage Program® in conjunction with the L.L.Bean Visa Card.

Important Information About The L.L.Bean Outdoor Advantage Program:

Upon application approval, your L.L.Bean Visa Card credit card Account ("Card") will be issued by Barclays Bank Delaware ("Barclays"). To be eligible to participate in the L.L.Bean Outdoor Advantage Program ("The Program"), the Cardmember must keep their Account open and in good standing, be a consumer (no corporations etc. may participate) and reside in the United States. L.L.Bean is solely responsible for establishing the terms and conditions of your participation in The Program and reserves the right to modify, amend or terminate The Program at any time. See Program Guidelines.

Free Return Shipping: Free regular return shipping applies to items purchased at L.L.Bean and requires the use of the L.L.Bean Designated Return Label(s) included with your order. Returns from APO/FPO addresses must use the L.L.Bean USPS Designated Return Label. Free return shipping does not apply to items requiring freight shipping nor is it valid for Direct to Business items or items returned from U.S. Territories or International locations. Free return shipping may be restricted if the number of items returned in the prior one year period exceeds the number of items purchased within that time.

Free Monogramming: Free monogramming service ("Monogramming") applies to those items which have been purchased at L.L.Bean by using the Card and for which Monogramming is offered. Monogramming is defined as the machine stitching of up to ten spaces per line using one thread color in the availability of the styles L.L.Bean offers. Monogramming is free for multiple lines as space permits on each individual item. Monogramming does not apply to Direct to Business orders or International orders.

L.L.BEAN COUPON DOLLARS AND COUPONS

A Cardmember in good standing earns "Coupon Dollars" in the following amounts based upon the percentage of types of purchase transaction charged to the Card:

- (a) 3% on all qualifying net retail transaction purchases at L.L.Bean (valid only at L.L.Bean's businesses in the U.S. and excluding L.L.Bean Outdoor Discovery School® ("Discovery School") course purchases).
- (b) 10% on the enrollment fee of each Discovery School course purchased.
- (c) 1% on all other net retail transaction purchases.

Coupon Dollar earnings are based on the new net retail transaction activity (i.e. purchases less credits, returns and adjustments) charged to the Card during each periodic billing cycle. Please see complete Program Guidelines for transactions that do not qualify for Coupon Dollars including fees, finance charges and other transaction charges. Fractions of Coupon Dollars will be rounded to the 100th decimal place and are subject to verification. Eligible purchases may be made by the Cardmember(s) and/or any authorized user(s) of the Card.

Coupon Dollars will be itemized on the Cardmember's periodic statement and will indicate the total number of Coupon Dollars earned, Coupon(s) issued and Coupon Dollars carried over during the statement month. Each time a Cardmember earns ten (10) Coupon Dollars, a ten dollar (\$10) Coupon will automatically be issued with the statement. Coupons expire twelve (12) months from the date of issue. Coupon Dollars that total less than ten (10) will carry over to your next statement. The total value of your L.L.Bean purchase made with Coupon(s) must equal or exceed the total value of the Coupon(s). Coupon Dollars cannot be returned to The Program once they have been converted into a Coupon. There can be no partial use of a Coupon and in no event are Coupons or any part thereof convertible to cash or cash equivalent. Coupon Dollars and Coupons shall have no cash or monetary value. Coupon Dollars and/or Coupons may not be used to pay off or pay down any Barclays Account.

To continue to participate in the rewards program, your account must remain open and in good standing, you must maintain your creditworthiness and you must use your card for at least one (1) purchase transaction every twelve (12) months. **Failure to meet these requirements may result in account closure and forfeiture of all outstanding Coupon Dollars earned.** In addition, if your payment is late in a particular billing cycle, this may result in the forfeiture of Coupon Dollars earned in that billing cycle. If your Coupon Dollars are forfeited for any reason, we will not reinstate these Coupon Dollars to your account.

Bonus Coupon Dollars: Qualifying Cardmembers will receive 30 Bonus Coupon Dollars after at least \$250 in Net Purchases (that are not later returned or rescinded) has been charged to your new Account within 90 days after account opening. Bonus Coupon Dollars will be awarded at the close of the first billing statement in which the qualifying purchase(s) has posted.

Other Restrictions:

Other restrictions apply. Upon approval, please review the L.L.Bean Outdoor Advantage Program Guidelines that will arrive with your new card for complete details.

L.L.Bean and the Outdoor Advantage Program are federally registered trademarks of L.L.Bean, Inc.

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