

## Terms and Conditions

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>15.24%</b> or <b>19.99%</b> based on your credit worthiness.</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>0%</b> APR on all Wyndham Timeshare Purchases (see below) for six billing cycles.</p> <p>After that, your APR will be <b>15.24%</b> or <b>19.99%</b> based on your credit worthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Balance Transfers</b>	<p><b>0%</b> 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 <b>15.24%</b> or <b>19.99%</b> based on your credit worthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Cash Advances</b>	<p><b>25.24%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>
<b>How to Avoid Paying Interest on Purchases</b>	<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>
<b>Minimum Interest Charge</b>	<p>If you are charged interest, the charge will be no less than \$0.50</p>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<p><b>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</b></p> <p><b><a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b></p>

Fees	
<b>Annual Fee</b>	<p><b>Wyndham Rewards Visa Card with Annual Fee: \$69</b></p> <p><b>Wyndham Rewards Visa Card with No Annual Fee: \$0</b></p>
<b>Transaction Fees:</b>	

<ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> <li>• Foreign Transaction</li> </ul>	<p>Either <b>\$5</b> or <b>3%</b> of the amount of each transfer, whichever is greater.</p> <p>Either <b>\$10</b> or <b>5%</b> of the amount of each cash advance, whichever is greater.</p> <p><b>3%</b> of each transaction in U.S. dollars.</p>
<p><b>Penalty Fees:</b></p> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Returned Payment</li> </ul>	<p>Up to <b>\$37</b> (the amount of the fee varies by state, see below)</p> <p>Up to <b>\$37</b> (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)".

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**Terms and Conditions Continued:**

**Important Information about the Wyndham Rewards 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 "Wyndham Timeshare Purchase" means all Wyndham qualifying timeshare down payments.

**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. **You agree that if you are not approved for a Signature account you may be approved for a Platinum account.**

**++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, or you may receive a Platinum card. Platinum benefits differ from Signature benefits. 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 11.99% 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.

**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](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 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](http://www.BarclaycardUS.com). I agree that Barclays Bank Delaware and Wyndham may share information about me and my Account to the extent needed to administer the Wyndham Rewards Visa Card in conjunction with the Wyndham Rewards Program.

### **The Wyndham Rewards® Visa® Credit Card Program**

a) Upon application approval, The Wyndham Rewards Visa Card Account ("Account") will be issued by Barclays Bank Delaware ("Barclays"). Barclays is solely responsible for all credit and eligibility standards and determination of Card issuance. To be eligible to earn Wyndham Rewards Points ("Points") on The Wyndham Rewards Visa Card, the Cardmember must keep their Account open and in good standing, be a consumer (no corporations etc. may participate) and be a permanent resident of the United States.

b) The Wyndham Rewards Program (the "Rewards Program") is a program offered by Wyndham Rewards, Inc., a subsidiary of Wyndham Hotel Group, LLC ("Wyndham"), its successors and assigns and is not a product or program of Barclays. Wyndham Rewards is solely responsible for establishing the terms and conditions of your participation and subsequent point accumulation in the Wyndham Rewards Program. All Rewards Program terms and conditions apply. Wyndham Rewards may change the Wyndham Rewards Program, including its rules and regulations, at any time with or without prior notice. Points are managed by Wyndham. Points expire after 4 years and are subject to forfeiture after 18 months of membership inactivity. For a complete explanation of Wyndham Rewards' (Privacy Policy and Terms and Conditions), go to [www.wyndhamrewards.com/services/terms](http://www.wyndhamrewards.com/services/terms). Wyndham Rewards and Wyndham Hotel Group, LLC are not responsible for any goods or services offered by Barclays Bank Delaware.

c) On the closing date of each billing cycle that your Account remains open and in good standing, Barclays will report to Wyndham Rewards the Net Purchases charged to your Account during a billing cycle and request that Wyndham award Wyndham Rewards Points as set forth in paragraph (d). If your Account is not open or in good standing on the date a billing cycle closes, then Barclays will report no Net Purchases to Wyndham Rewards for that billing cycle. Barclays will ask that Wyndham Rewards Points be awarded to the Primary Cardmember, regardless of who made the "Purchase." "Net Purchases" for a billing cycle are determined by totaling all new Purchases added to the Account during the billing cycle, and then subtracting credits posted to the Account during the period for returned Purchases and/or adjustments. For purposes of reporting Net Purchases, Barclays may round up or down to the nearest whole dollar amount. If credits for returned Purchases exceed new Purchases during a billing cycle, Barclays will calculate negative Net Purchases and reduce the Primary Cardmember's accrued Points accordingly. Point accumulation is subject to certain limitations, exclusions and restrictions. Net Purchases do not include fees, charges, credit insurance premiums, or transactions posting as Cash Advances or non-qualifying Balance Transfers, whether received from financial institutions, automated teller machines, by use of Barclays, checks, or by any other means. Barclays reserves the right to exclude from Net Purchases unauthorized Purchases, Purchases which are added to your Account after you are past due or over your credit line. Barclays may ask Wyndham Rewards to withdraw Wyndham Rewards Points previously awarded if your Account is more than sixty (60) days past due, or if the Points were awarded on Purchases not authorized by you. Barclays is not responsible to award Wyndham Rewards Points under the Program, to arrange or provide for any goods or services related to the use of Wyndham Rewards Points, for any delay, failure, or refusal by Wyndham Rewards to award or redeem Wyndham Rewards Points, or for any decision by Wyndham Rewards to revoke or cancel Points or membership in the Wyndham Rewards Program. Barclays will show on your monthly credit card Account statement the Primary Cardmember's accrued Points as reflected in their records. There is no limit to the number of Points you can earn with The Wyndham Rewards Visa Card.

**d) Points Accrual**

**Wyndham Rewards Visa Card with \$69 Annual Fee** - Cardholders will earn five (5) Wyndham Rewards Points for every one dollar (\$1.00) spent in new net retail purchase transactions (purchases less credits, returns, and adjustments) made with the Card on hotel stays within the Wyndham Hotels group network of participating hotel brands.

Cardholders will earn two (2) Wyndham Rewards Points for every one dollar (\$1.00) spent on all other new net retail purchase transactions (purchases less credits, returns, and adjustments) made with the Card anywhere else the Wyndham Rewards Visa Card is accepted.

**Wyndham Rewards Visa Card with \$0 Annual Fee** - Cardholders will earn three (3) Wyndham Rewards Points for every one dollar (\$1.00) spent in new net retail purchase transactions (purchases less credits, returns, and adjustments) made with the Card on hotel stays within the Wyndham Hotel Group network of participating hotel brands.

Cardholders will earn two (2) Wyndham Rewards Points for every one dollar (\$1.00) spent on all other new net retail purchase transactions (purchases less credits, returns, and adjustments) made with the Card anywhere else the Wyndham Rewards Visa Card is accepted.

For a list of hotels in the Wyndham Hotels network, please visit [www.wyndhamrewards.com](http://www.wyndhamrewards.com).

**Bonus Points**

**Wyndham Rewards Visa Card with \$69 Annual Fee** - Cardholders will earn 30,000 Wyndham Rewards Points upon the first use of the card for a purchase or balance transfer. Fifteen thousand (15,000) bonus points will be awarded after at least \$1,000 in Net Purchases (that are not later returned or rescinded) has been charged to the new account within 90 days of Account opening.

**Wyndham Rewards Visa Card with \$0 Annual Fee** - Cardholders will earn 15,000 Wyndham Rewards Points upon the first use of the card for a purchase or balance transfer. Fifteen thousand (15,000) bonus points will be awarded after at least \$1,000 in Net Purchases (that are not later returned or rescinded) has been charged to the new account within 90 days of Account opening.

All Wyndham Rewards Points will be awarded at the close of the Cardmember's billing statement after the qualifying transaction(s) have posted.

From time to time, Wyndham Rewards and/or Barclays may offer bonuses or awards or other premiums (for example, First-Purchase Bonus Points) to new Cardmembers of The Wyndham Rewards Visa Card. Unless otherwise stated in the offer, these bonuses and/or awards are intended for persons who are not and have not previously been Cardmembers of The Wyndham Rewards Visa Card. You understand and agree that, unless Barclays otherwise states, you are no longer eligible to receive these bonuses and/or awards for any new Wyndham Rewards Visa Card account you open after this Account is opened. If you receive a bonus or award for which you are not eligible, Barclays may direct Wyndham Rewards to revoke the bonus or awards, or reduce your Wyndham Rewards Points by the amount of the bonus or award, or charge your Account for the fair value of the bonus or award, at our option. There is no limit to the number of Points you can earn with The Wyndham Rewards Visa Card.

**Anniversary Bonus Points for Cardholders with \$69 Annual Fee:** Beginning with the first anniversary after Account opening, and every anniversary thereafter, Cardmembers will be awarded 15,000 Anniversary points. Anniversary points will be reflected on the billing statement following the payment of your Annual Fee.

e) **Redeeming Points** - To redeem your Points at anytime, log on to [www.wyndhamrewards.com](http://www.wyndhamrewards.com). You may also call Wyndham Rewards Member Services at 1-866-WYN-RWDS (1-866-996-7937).

Wyndham Rewards and Wyndham Hotel Group, LLC are not a party to the Credit Card Cardmember Agreement between you and Barclays, does not participate in any extension of credit, and has no authority regarding your Account. Barclays is the sole creditor and owner of your Account. You authorize Barclays to share information about your Account with Wyndham Rewards to the extent needed to administer the Wyndham Rewards Program. You also agree that Barclays may share Account information as set forth in its Privacy Policy which can be found at [www.barclaycardus.com](http://www.barclaycardus.com).

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