

Discover it® Cash Back Application

Important Information

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases

0% intro APR for 15 months from date of account opening.

After the intro APR expires, your APR will be **17.74%** to **27.74%** based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

APR for Balance Transfers

0% intro APR for 15 months from date of first transfer, for transfers under this offer that post to your account by January 10, 2025.

After the intro APR expires, your APR will be **17.74%** to **27.74%** based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

APR for Cash Advances

29.74%

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

Intro fee of **3%** of the amount of each transfer for transfers that post to your account by January 10, 2025 with the 0% intro APR balance transfer offer described above. After that, **5%** of the amount of each transfer.

Cash Advance

Either **\$10** or **5%** of the amount of each cash advance, whichever is greater.

Penalty Fees

Late Payment

None the first time you pay late. After that, up to **\$41**.

Returned Payment

Up to **\$30**.

HOW WE WILL CALCULATE YOUR BALANCE:

We use a method called "daily balance (including new transactions)."

HOW WE CALCULATE VARIABLE RATES BASED ON THE PRIME RATE:

We use the highest U.S. Prime Rate listed in the online *The Wall Street Journal* (www.wsj.com) on the last business day of the month. For the purchase APR, we add from 9.74% to 19.74% to the Prime Rate based on your creditworthiness. When we

evaluate your creditworthiness, we consider your credit report, all the information you provided and other information. Customers with the best credit profiles receive the lowest rates. Some customers may 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. Your variable APRs will never be less than zero or higher than 29.99%.

BALANCE TRANSFERS:

This offer applies to balance transfers that post to your account by 1/10/2025. An account must be open for 14 days before Discover can begin processing your balance transfer request. After that, most transfers are processed within 4 days. 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. The minimum payment requirement can cause promotional balances to be paid in full prior to the end of the promotional period. **There is no grace period on your balance transfers. If you take advantage of this balance transfer offer, you will be charged interest on purchases unless your purchase APR is at a promotional 0% APR. To avoid interest on new purchases after you transfer a balance, you must pay all balances on your account, including any balances you transfer under this offer, in full by the first payment due date.** See your Cardmember Agreement for details. Your account may not always be eligible for balance transfers.

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. You are eligible to apply for a second Discover credit card

account after your first Discover credit card account is opened more than twelve months. You may have a maximum of two Discover credit card accounts. You agree Discover Bank, its affiliates, and agents ("Discover") may call you, including texts, about any current or future accounts or applications, with respect to all products you have with Discover at any phone number you provide. In addition, you agree Discover may contact you using an automatic dialer or pre-recorded voice message. Message and Data rates may apply. Click here for text [terms and conditions](#) and our [privacy policy](#). 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 September 30, 2024, 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 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 you full [terms and conditions](#) with your card. Earn 5% cash back on everyday purchases at different places you shop each quarter, up to the quarterly maximum when you activate. The amount of the cap may change. [Click here](#) to see the current 5% program details. 5% category purchases over the quarterly maximum, and all other purchases, earn 1% cash back. You will not earn *Cashback Bonus* on cash advances, portion of purchases paid with rewards, balance transfers, transfers from Discover checking or other deposit accounts, illegal transactions or any cash you receive in connection with a purchase at the point of sale through our Cash Over feature. For full details about your rewards, call 1-800-347-3085.

Redeem your **Cashback Bonus**[®] – any amount, any time. Rewards never expire. We reserve the right to determine the method to disburse your rewards balance. We will credit your Account or send you a check with your rewards balance if your Account is closed or if you have not used it within 18 months. You may redeem your **Cashback Bonus** in any amount, starting at a penny, for a Statement Credit to your Account, as an Electronic Deposit to an eligible checking or savings account that you designate, as a charitable donation to select charities, or Pay with **Cashback Bonus** at select merchant(s). Visit Discover.com/redeem for a list of current merchant(s). Redeem **Cashback Bonus**[®] for gift cards at popular brands, starting at \$5.

We may prevent you from redeeming your rewards based on your account status. Your Account must also not be used for any illegal transactions. We apply security measures before clearing a redemption that may limit your ability to redeem in certain channels or result in a delay. All redemptions are final. If your card is reported lost or stolen, you may not be able to earn or redeem rewards for approximately 24-48 hours.

Cashback Match:

We'll match all the cash back rewards you've earned on your credit card from the day your new account is approved through your first 12 consecutive billing periods or 365 days, whichever is longer, and add it to your rewards account within two billing periods. You've earned cash back rewards only when they're processed, which may

be after the transaction date. We will not match: rewards that are processed after your match period ends; statement credits; rewards transfers from Discover checking or other deposit accounts; or rewards for accounts that are closed. This promotional offer may not be available in the future and is exclusively for new cardmembers. No purchase minimums.

Rewards at Amazon.com:

Amazon is not a sponsor of this promotion. Amazon, the Amazon.com logo, the smile logo and all related marks are trademarks of Amazon.com, Inc. or its affiliates.

PayPal:

PayPal, the PayPal logo are trademarks of PayPal or its Affiliates. Listed merchants are in no way sponsoring or affiliated with this program.

FICO[®] Credit Score Terms:

Your FICO[®] Credit Score, key factors and other credit information are based on data from TransUnion[®] and may be different from other credit scores and other credit information provided by different bureaus. This information is intended for and only provided to Primary account holders who have an available score. See [Discover.com/FICO](https://www.discover.com/FICO) about the availability of your score. Your score, key factors and other credit information are available on Discover.com and cardmembers are also provided a score on statements. Customers will see up to a year of recent scores online. Discover and other lenders may use different inputs, such as FICO[®] Credit Scores, other credit scores and more information in credit decisions. This benefit may change or end in the future. FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries.

If you prefer not to receive your FICO[®] Credit Score just call us at 1-800-DISCOVER (1-800-347-2683). Please give us two billing cycles to process your request. To learn more, visit [Discover.com/FICO](https://www.discover.com/FICO).

TERMS OF STATEMENT CREDIT OFFER:

You will receive a \$100 statement credit after making a purchase within three months of account opening. A Balance Transfer or Cash Advance does not qualify as a purchase. You must apply online through your friend's digital referral link and be approved by 11:59pm ET, December 31, 2024 in order to be eligible for the \$100 statement credit offer. Phone, mail-in, and other digital applications are not eligible for referral rewards. Offer may not be combined with any other introductory offer. Promotional award will be applied within 8 weeks. Statement credits you receive may be taxable to you. Please contact your tax advisor.

Freeze it[®]:

When you freeze your account, Discover will not authorize new purchases, cash advances or balance transfers. However, some activity will continue, including merchant-indicated recurring bill payment, as well as returns, credits, dispute adjustments, delayed authorizations (such as some transit purchases), payments, Discover protection product fees, other account fees, interest, rewards redemptions and certain other exempted transactions.

Discover[®] Identity Alerts:

Discover[®] Identity Alerts (Alerts) are offered by Discover Bank at no cost, are available only online, and do not impact your credit score. The Alerts currently provide: (a) daily monitoring of your Experian[®] credit report and an alert when a new inquiry or account is listed on your report; (b) daily monitoring of thousands of Dark Web sites known for revealing personal information and an alert if your Social Security Number is found on such a website. Alerts are only provided to, Primary cardmembers who agree to receive them online and whose accounts are open, in good standing, have a Social Security Number, and an email address on file. This benefit may change or end in the future. Discover Bank is not a credit repair organization as defined under federal or state law, including the Credit Repair Organizations Act. To see a list of Frequently Asked Questions, visit discover.com/freealerts.

FREE OVERNIGHT CARD REPLACEMENT:

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.

Online Privacy Protection:

Online Privacy Protection is offered by Discover Bank at no cost and only available in the mobile app. About every 90 days we will scan at least 10 people-search sites for your online personal information and help you submit opt-out requests. Types of personal information found on these sites will vary.

* You will receive a \$100 statement credit after making a purchase within three months of account opening. A Balance Transfer or Cash Advance does not qualify as a purchase. You must apply online through your friend's digital referral link and be approved by 11:59pm ET, December 31, 2024 in order to be eligible for the \$100 statement credit offer. Phone, mail-in, and other digital applications are not eligible for referral rewards. Offer may not be combined with any other introductory offer. Promotional award will be

applied within 8 weeks. Statement credits you receive may be taxable to you. Please contact your tax advisor.