Exhibit 1.1  
  
BA CREDIT CARD TRUST  
(Issuer)  
  
BANK OF AMERICA, NATIONAL ASSOCIATION  
(Originator and Servicer)  
  
BA CREDIT CARD FUNDING, LLC  
(Transferor)  
  
UNDERWRITING AGREEMENT  
(Standard Terms)  
  
December 10, 2020  
  
BofA Securities, Inc.,  
As Underwriter and as Representative