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)  
 February 2, 2015   
 XXXXXXX LYNCH, PIERCE, XXXXXX & XXXXX  
 INCORPORATED,  
As Underwriter or as the Representative  
 of the Underwriters named in Schedule I to the Terms Agreement  
Xxx Xxxxxx Xxxx  
Xxx Xxxx, XX 00000  
 Ladies and Gentlemen:  
 BA Credit Card Trust, a Delaware statutory trust (the “Issuer”), and BA Credit Card Funding, LLC, a Delaware limited liability company (the “”), as beneficiary (in such capacity, the “”) of the Issuer, propose to sell the notes of the series, classes and tranches designated in the applicable Terms Agreement (as hereinafter defined) (the “”). The Notes will be issued pursuant to the Third Amended and Restated Indenture, dated as of October 1, 2014, between the Issuer and The Bank of New York Mellon, as trustee (in such capacity, the “”), as acknowledged and accepted by Bank of America, National Association (the “”), as servicer, as supplemented by the Second Amended and Restated BAseries Indenture Supplement, dated as of October 1, 2014, and a Terms Document having the date stated in the applicable Terms Agreement (as so amended and supplemented, the “”), each between the Issuer and the Indenture Trustee. The Issuer is operated pursuant to a Fourth Amended and Restated Trust Agreement, dated as of October 1, 2014 (the “”), between the Company, as Beneficiary and as transferor (in such capacity, the “”), and Wilmington Trust Company, as owner trustee (the “”), as acknowledged and accepted by the Issuer and the Bank. The Notes will be secured by certain assets of the Issuer, including the Collateral Certificate referred to below (collectively, the “”).