



# Key Cashback<sup>®</sup> Credit Card

As of January 27, 2022

The Key Cashback credit card offers 2% cash back on every purchase when you make at least \$1,000 in deposits per month to your KeyBank checking account, and have a KeyBank savings or investment account with a minimum daily balance of \$1,000. Even if you don't bank and save at Key, you can still earn 1.5% cash back on every purchase.<sup>1</sup>

| Interest Rates and Interest Charges        |   |
|--|---|
| Annual Percentage Rate (APR) for Purchases | Your APR will be <b>13.99%</b> to <b>22.99%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.   |
| APR for Cash Advances                      | <b>23.99%</b> This APR will vary with the market based on the Prime Rate.   |
| APR for Balance Transfers                  | <b>0.00%</b> Introductory APR for the first 12 monthly billing cycles following account opening when balance is transferred within the first 60 days following account opening. After that, your APR will be <b>13.99%</b> to <b>22.99%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate. |

|   |  |
|---|--|
| <b>Paying Interest</b>  | Your payment due date is at least <b>25</b> days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date of each month. We will begin charging interest on cash advances, convenience check advances and balance transfers on the transaction date. |
| <b>Minimum Interest Charge</b>  | If you are charged interest, the charge will be no less than <b>\$0.50</b>   |
| <b>For Credit Card Tips from the Consumer Financial Protection Bureau</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: <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>  |

| <b>Fees</b>                              |   |
|--|---|
| <b>Annual Fee</b>                        | NONE  |
| <b>Transaction Fees:</b>                 |   |
| <b>Balance Transfer Fee</b>              | Either <b>\$10.00</b> or <b>4%</b> of the amount of each transaction, whichever is greater.   |
| <b>Cash Advance Fee</b>                  | Either <b>\$10.00</b> or <b>5%</b> of the amount of each transaction, whichever is greater.   |
| <b>Convenience Check Advance Fee</b>     | Either <b>\$10.00</b> or <b>4%</b> of the amount of each transaction, whichever is greater.   |
| <b>Overdraft Protection Transfer Fee</b> | <b>\$10.00</b>  |
| <b>Foreign Transaction Fee</b>           | <b>3%</b> of the amount of each foreign transaction after its conversion into U.S. Dollars. Transactions originating in Canada are excluded from this fee. Refer to Terms & Conditions. |

|                         |                      |
|-------------------------|----------------------|
| <b>Penalty Fees:</b>    |                      |
| <b>Late Payment Fee</b> | Up To <b>\$40.00</b> |

**Apply Now**

**For help, call us at 1-800-539-9055.**

Clients using a TDD/TTY device: 1-800-539-8336.

**How We Calculate Your Balance:** We use a method called the average daily balance method (including new purchases).

**Loss of Introductory APR:** If you make a late payment, we may end offering you a lower introductory APR and begin charging you the higher APR (for both Purchases and Balance Transfers) that is specified in the table above and scheduled to take effect after the introductory APR is no longer effective.

**Subject to credit approval.**

- <sup>1</sup> To be eligible for the 2% cash back, you must have a KeyBank checking account, excluding a health savings account, with \$1,000 in aggregate deposits per month, excluding transfers from another KeyBank account, and a KeyBank savings or investment account with a minimum daily balance of \$1,000. If you do not meet either of the criteria above after 1 month of your account opening, you will earn 1.5% cash back on all eligible purchases. We will determine whether you have met the bank and save criteria on the last Monday of each calendar month, based on your deposit and balance activity over the thirty (30) days prior to the immediately preceding Saturday. If you have not met the bank and save criteria, your rate for the following calendar month will be 1.5%.

Cash back is awarded based on eligible credit card purchases excluding transactions such as cash advances of any type, balance transfers, convenience check transactions, overdraft protection transfers and quasi-cash transactions. See [Terms and Conditions](#), which are subject to change.