

# NORDSTROM

Credit Cards

## **CREDIT CARD**

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**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 for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

**NORDSTROM CREDIT CARD ACCOUNT OPENING DISCLOSURE TABLE, APR, FEE, AND OTHER IMPORTANT INFORMATION**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Nordstrom Purchases	<b>26.65%</b> This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 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.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50.
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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .

Fees	
Annual Fee	None
Penalty Fees <ul style="list-style-type: none"><li>Late Payment</li><li>Returned Payment</li></ul>	Up to <b>\$40</b> . Up to <b>\$29</b> .

**How We Will Calculate Your Balance:** We use a method called “daily balance.” See your Nordstrom Credit Card Agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Nordstrom Credit Card Agreement.

**Notice to Members of the Armed Forces and Their Dependents:** Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. See your Nordstrom Credit Card Agreement for more details. You may also call 888.246.8731.

**Notice:** We may report information to credit bureaus about this account with respect to all approved applicants and all authorized users. Late payments, missed payments, or other defaults on this account may be reflected in your credit report and that of your authorized user's credit report. If you do not want the status of this account to be reported to your authorized user's credit bureau file, do not list an authorized user.

The information about the costs of the card described in this application and the enclosed Nordstrom Credit Card Agreement are accurate as of **May 16, 2022**. This information may have changed after that date. To find out what may have changed, call us at **1.800.964.1800** or write to us at: Nordstrom, P.O. Box 6555, Englewood, CO 80155-6555.

**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 for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

**NORDSTROM VISA PLATINUM® AND NORDSTROM VISA SIGNATURE® ACCOUNT OPENING DISCLOSURE TABLE APR, FEE, AND OTHER IMPORTANT INFORMATION**

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Nordstrom Purchases</b>	<b>19.65% to 26.65%</b> when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate. The APR assigned to your account for Nordstrom Purchases will be printed on the temporary card you receive when you open your account.
<b>APR for Non-Nordstrom Purchases</b>	<b>19.65% to 26.65%</b> when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate. The APR assigned to your account for Non-Nordstrom Purchases will be printed on the temporary card you receive when you open your account.
<b>APR for Cash Advances</b>	<b>27.65%</b> This APR will vary with the market based on the Prime Rate.
<b>Paying Interest</b>	Your due date is at least 25 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. We will begin charging interest on cash advances on the transaction date.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$0.50.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<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>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b> • Cash Advance • Foreign Transaction	Either <b>\$10</b> or <b>5%</b> of the amount of each cash advance, whichever is greater. <b>None</b>
<b>Penalty Fees</b> • Late Payment • Returned Payment	Up to <b>\$40</b> . Up to <b>\$29</b> .

**How We Will Calculate Your Balance:** We use a method called "daily balance." See your Nordstrom Credit Card Agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Nordstrom Credit Card Agreement.

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**Notice:** We may report information to credit bureaus about this account with respect to all approved applicants and all authorized users. Late payments, missed payments, or other defaults on this account may be reflected in your credit report and that of your authorized user's credit report. If you do not want the status of this account to be reported to your authorized user's credit bureau file, do not list an authorized user.

The information about the costs of the card described in this application and the enclosed Nordstrom Credit Card Agreement are accurate as of **May 16, 2022**. This information may have changed after that date. To find out what may have changed, call us at **1.800.964.1800** or write to us at: Nordstrom, P.O. Box 6555, Englewood, CO 80155-6555.

## NORDSTROM CREDIT CARD AGREEMENT

In this Nordstrom Credit Card Agreement (“Agreement”) “**we**,” “**us**,” “**our**,” and “**TD Bank**” mean TD Bank USA, N.A., a national bank with its main office located in Delaware, and its successors and assignees. The terms “**I**,” “**my**,” “**me**,” “**you**,” and “**your**” mean each person who has signed or otherwise submitted an application or other forms when opening or requesting a Nordstrom credit card account (a “Nordstrom credit card account,” “Nordstrom Visa Platinum,” “Nordstrom Visa Signature,” or collectively, the “Credit Card Account”) and each person who is liable to pay for amounts owed under the Credit Card Account. By applying for and using a Nordstrom Credit Card, you acknowledge and agree that you are providing, and you direct the recipient to provide, information from your application (and updates you provide to this information) to both TD Bank for its credit card banking purposes, and to Nordstrom, Inc. (“Nordstrom”) for its retail purposes. Please keep in mind that TD Bank shares information about you to Nordstrom and its affiliates for use in connection with the Nordstrom Credit Card program and as otherwise permitted by law. Please see the enclosed Nordstrom Credit Card Privacy Notice for more information.

We have engaged Nordstrom Card Services, an affiliate of Nordstrom, as our service provider for the Nordstrom Credit Card program and your Credit Card Account. When you call or write to us, you will be contacting Nordstrom Card Services for Credit Card Account servicing.

Part I of this Agreement sets forth the terms and conditions applicable to all Credit Card Accounts. Part II of this Agreement provides consumer disclosure statements addressing Credit Card Accounts Billing Rights Summary.

## PART I – CREDIT CARD ACCOUNTS TERMS AND CONDITIONS

### 1. ACCEPTANCE OF AGREEMENT.

This Agreement governs the use of my Nordstrom Credit Card Account. I have read and kept this Agreement for my records. The application I signed or otherwise submitted (including the accompanying federal and state notices) and the card carrier sent with my Credit Card Account are part of and are incorporated into this Agreement. My signature on the application I submitted requesting a credit card represents my signature on this Agreement and each use of the Credit Card Account confirms my agreement to the terms and conditions stated in this Agreement, as they may be amended from time to time. This Agreement begins on the earlier of the date that my application is approved, or the date that I am allowed to use my Credit Card Account, as evidenced by a signed sales slip, memorandum, or otherwise. If my application is approved and I am issued a credit card, I agree to pay all amounts owed under this Agreement.

### 2. CHANGE IN TERMS.

Subject to the governing law provision (described below in Part I, paragraph 8 of this Agreement), (a) TD Bank has the right to change any term of this Agreement at any time, including, without limitation, any Annual Percentage Rate (as defined below), any other rates and fees, and may add or delete fees and other provisions relating to my Credit Card Account, and to the nature, extent and enforcement of the rights and obligations I may have under this Agreement; and (b) the change may be applied to any amount owed in connection with my Credit Card Account at the time of the change. Subject to applicable law, I will be given written notice before the effective date of any such change.

### 3. PROMISE TO PAY.

I agree to pay in U.S. Dollars for all purchases and cash advances, (including applicable Interest Charges for Credit Card Accounts) and Fees (as defined in paragraphs 20 and 21 of Part I, below) incurred by me or anyone I authorize or permit to use my Credit Card Account or credit card, even if I do not notify TD Bank that

others are using my Credit Card Account or credit card. All checks must be drawn on funds on deposit in the United States. If my Credit Card Account is a joint account, all cardmembers agree to be liable individually for the entire amount owed on the Credit Card Account. We can accept late payments or partial payments or checks and money orders marked “payment in full” without losing our right to receive the full amount owing on your Credit Card Account or any of our other rights under this Agreement. I understand that I may pay the unpaid balance in whole, or in part, at any time. I agree to address all communications concerning disputed debts, including instruments tendered as full satisfaction of debt, to the following address: Nordstrom, P.O. Box 6555, Englewood, CO 80155.

### 4. AUTHORIZED USERS.

I understand and agree that if I authorize or permit other persons to use my Credit Card Account, TD Bank will be unable to determine whether any particular purchase charged to my Credit Card Account by an authorized user was in fact authorized by me or made for my benefit, and I specifically agree that I will pay for all purchases charged to my Credit Card Account by an authorized user, whether or not such purchases were specifically authorized by me or made for my benefit. If I want to cancel the authorized or permitted use of my Credit Card Account by another person, I must call 1.800.964.1800, or provide written notification to Nordstrom at P.O. Box 6555, Englewood, CO 80155, and recover and destroy any such credit card in such person's possession.

### 5. LOST OR STOLEN CARDS.

If any credit card is lost or stolen, or if I think that someone is using my Credit Card Account or credit card without my permission, I will immediately call 1.800.964.1800, or provide written notification to Nordstrom at P.O. Box 6555, Englewood, CO 80155.

### 6. MISREPRESENTATION.

In the event that any information given to TD Bank in connection with my application or any future transaction involving my Credit Card Account is false or misleading, TD Bank reserves the right to terminate this Agreement and take any and all legal action available under applicable law.

### 7. CANCELLATION.

For any reason not prohibited by applicable law and with only such notice as is required by law, TD Bank has the right at any time to terminate my Credit Card Account and this Agreement as it relates to future purchases or cash advances, or to limit or cancel my Credit Card Account and credit card privileges. I may terminate this Agreement, by providing notice in writing to Nordstrom at P.O. Box 6555, Englewood, CO 80155, and destroying my credit card(s). Termination of this Agreement, or any limitation or cancellation of my Credit Card Account or credit privileges, will not affect my liability with respect to all outstanding balances, and I will still be responsible for paying any outstanding balance or other amounts I owe according to the terms of this Agreement. TD Bank specifically reserves the right to close my current Credit Card Account based on the delinquency of any of my other Credit Card Accounts.

### 8. GOVERNING LAW; ENFORCEABILITY.

I understand that this Agreement, each term of this Agreement, and any amendment to this Agreement are governed by and construed in accordance with United States federal law and the laws of the state of Delaware (without regard to any Delaware conflict of law principles). For example, for Credit Card accounts, this Agreement is made in Delaware and credit is extended to me from Delaware, so the Credit Card terms of this Agreement are governed by Delaware law, regardless of where I reside or where I use my account.

I agree that if a dispute arises and I file suit against TD Bank, service of process may be made only at TD Bank's main office in Cherry Hill, New Jersey. If any part of this

Agreement becomes unenforceable, it will not make any other part of this Agreement unenforceable.

For Maryland residents with a Credit Card Account, to the extent federal law and the laws of the State of Delaware do not apply, this Agreement is governed by Title 12, Subtitle 9 of the Maryland Commercial Law Article.

## **9. RESERVATION OF RIGHTS.**

We reserve the right not to assess part or all of any fee or other amounts, or not to exercise any other of its rights under this Agreement, and, by doing so, we will not have waived our right to assess such fee or other amounts or exercise other rights under this Agreement in the future. We reserve the right to reject, or refuse to accept, payments or credits, for any reason, including based on the frequency or amount of the transaction, or as set forth in Part I, paragraph 16, below.

## **10. CREDIT REPORTING; INACCURATE INFORMATION.**

I hereby authorize TD Bank at its discretion to furnish information concerning my Credit Card Account to consumer reporting agencies and others who may properly receive such information. I may provide written notification by writing to Nordstrom at P.O. Box 6555, Englewood, CO 80155, if I believe TD Bank has information about me that is inaccurate, or that TD Bank has reported or may report to a consumer reporting agency information about me that is inaccurate.

## **11. AUTHORIZATIONS.**

Some purchases made with my Credit Card Account will require prior authorization, and I may be asked to provide identification. If our authorization system is not working, we may not be able to authorize a transaction, even if your Credit Card Account has sufficient available credit. TD Bank will not be liable to me if any of these events happen. TD Bank is not responsible for the refusal of anyone to accept or honor my credit card.

## **12. ASSIGNMENT.**

I may not sell, assign, or transfer my Credit Card Account without first obtaining TD Bank's prior written consent. TD Bank may sell, assign or transfer my Credit Card Account and TD Bank's rights under this Agreement without prior notice to me.

## **13. USE OF CARD.**

I understand and agree that I may use my Credit Card Account only for personal, family and household purposes, and I may not use my Credit Card Account for any illegal purpose. Joint cardmembers shall have the right to use the Credit Card Account to the extent of any available credit limits.

## **14. CHANGE OF RESIDENCE.**

If I move, I agree to promptly notify TD Bank of my new address by calling 1.800.964.1800, or by writing to Nordstrom at P.O. Box 6555, Englewood, CO 80155.

## **15. TELEPHONE COMMUNICATIONS.**

You agree that we, and our representatives on our behalf, may monitor and/or record your calls for quality assurance and other appropriate purposes, unless, at the commencement of each telephone conversation, you advise the representative assisting you that you do not wish the call to be monitored and/or recorded. You authorize us and our representatives to make telephone calls to you or send you text messages at any telephone number you have given to us and our representatives or from which you have telephoned, including, without limitation, cellular or mobile phones. You authorize us and our representatives to make such telephone calls and/or leave prerecorded messages, using automatic telephone dialing devices at any telephone number you have given to us and our representatives, for any purpose related to your Credit Card Account.

## **16. MONTHLY PAYMENTS.**

Each month, I agree to pay at least the Minimum Payment Due shown on my monthly billing statement no later than the payment Due Date shown on the monthly billing statement. The Minimum Payment Due is the sum of the Current Due and any past due amount. The Current Due is calculated as shown under paragraph 17, below ("MINIMUM MONTHLY PAYMENTS"), and may include "Fees." I may at any time pay more than the Minimum Payment Due, or pay off my entire Credit Card Account balance in full without incurring any additional charge. All payments must be mailed or delivered to Nordstrom at the address shown on my monthly billing statement. Any payment received at this address will be posted in a timely manner as required by law. The back of my statement can be referenced for payment instructions. I must include my payment stub, and not send cash. If any payment does not conform to these requirements, the payment may not be credited to my Credit Card Account for up to five (5) days, or may be rejected. I understand that a credit may not be treated as a payment and will not satisfy the Minimum Payment Due, and that there may be a delay in the posting of a credit on my Credit Card Account.

## **17. MINIMUM MONTHLY PAYMENTS.**

The Current Due each month will be the greater of \$40 or the sum of all Interest Charges and Fees imposed during the current billing cycle plus 1% of my New Balance, rounded to the next higher whole dollar amount; provided, that if the New Balance shown on my monthly billing statement is less than \$40, the Current Due will be my New Balance.

## **18. SPECIAL PAYMENT OPTIONS.**

From time to time TD Bank may reduce my Annual Percentage Rate or interest charge, or allow me to take advantage of other options that may be made available. We may end the special payment option if your minimum payment is not received within 60 days of your due date. Qualifying promotional balances are included in the calculation of your minimum payment due. Other restrictions and details of these special programs will be provided to me at the time they are offered.

## **19. INTEREST CHARGES.**

### **A. Balance Categories.**

Interest charges are calculated separately for Purchases and Cash Advances. "Purchases" are purchases of goods or services from a Nordstrom or other merchant location. "Cash Advances" are advances from an automated teller machine (ATM); through a convenience check, home banking, a financial institution, casino, hotel, or similar location; by making a wire transfer, balance transfer, or bill payment; by acquiring a money order, traveler's check, lottery ticket, casino chip, or similar item; or other similar transactions.

Interest Charges will be calculated separately for Nordstrom and Non-Nordstrom Purchases. "Nordstrom Purchases" are purchases I make using my Nordstrom retail or Nordstrom Visa card at Nordstrom locations, including Nordstrom full-line stores, Nordstrom Rack stores, nordstrom.com, nordstromrack.com, through Nordstrom catalogs and for purchases of Nordstrom gift cards through CashStar®. "Non-Nordstrom Purchases" are purchases I charge to my Nordstrom Visa card that are not Nordstrom Purchases. I understand at this time the Nordstrom retail credit card cannot be used to make purchases at Nordstrom stores located in Canada.

In this Agreement, a separate balance for Nordstrom Purchases, Non-Nordstrom Purchases or Cash Advances is sometimes called a "Balance Category." My billing statement may show a single calculation of interest charges for multiple Balance Categories if the same Annual Percentage Rate applies to the Balance Categories.

### **B. When Interest Charges Begin to Accrue on Purchases.**

My due date is at least 25 days after the close of each billing cycle. In order to be eligible for a grace period on Purchases for the current billing cycle, I must pay my

New Balance in full by the payment Due Date shown on that billing statement. If I do not pay the entire amount of the New Balance by that date, there will be an interest charge on each Purchase from the date the Purchase is made. For purposes of this paragraph 19.B, TD Bank will consider credits to my Credit Card Account resulting from an exchange or return of a Purchase included in my Previous Month's New Balance only when determining whether I have paid the entire New Balance shown on my monthly billing statement by the payment Due Date.

#### **C. When Interest Charges Begin to Accrue on Cash Advances.**

There is no "grace period" for Cash Advances. The interest charge on any Cash Advance begins on the date of the transaction. This paragraph 19.C only applies to Credit Card Accounts that have a Cash Advance feature.

#### **D. Daily Balance Method for Computation of the Balances Subject to Interest Charges.**

The interest charge is figured by applying the periodic rate (as described below in paragraph 19.E) to the "daily balance" of my account for each day in the billing cycle. To get the "daily balance" of a Balance Category, we take the beginning balance of that Balance Category each day, add any new transactions or charges and subtract any credits or payments (or portions thereof) that are applicable to that Balance Category. This gives us the daily balance for each Balance Category.

Each day's interest charge on a Balance Category is added to the daily balance of that Balance Category to get the beginning balance for the next day and will be part of the Balance Category on which future interest charges are assessed until paid. The total interest for a billing cycle is equal to the sum of the daily interest for each day in the billing cycle.

Late Payment Fees and/or Return Payment Fees are prorated and allocated to the Balance Categories based on the balances of my Balance Categories on the day I incurred the Late Payment Fee or Return Payment Fees. Miscellaneous fees will be added to my Nordstrom Purchase Balance Category on the day I incurred the fee.

We will round daily interest charge calculations for a Balance Category to the nearest whole cent. If I paid in full the New Balance shown on my previous month's billing statement by the specified payment Due Date, we will consider your daily balance of Nordstrom Purchases and Non-Nordstrom Purchases to be zero for each day of the current month's billing cycle. A credit balance on a Balance Category is considered to be zero for purposes of calculating the balance subject to interest charges.

#### **E. Interest Charge Rates.**

The Daily Periodic Rate for a Balance Category is determined by dividing the ANNUAL PERCENTAGE RATE for the Balance Category by 365. The ANNUAL PERCENTAGE RATE for a Balance Category is determined by adding a percentage rate (called a "Margin") to the Prime Rate for a billing cycle.

The ANNUAL PERCENTAGE RATE (and Daily Periodic Rate) for a Balance Category may vary from billing cycle to billing cycle if the Prime Rate for a billing cycle changes. The "Prime Rate" is the highest prime rate published in the "Money Rates" section of *The Wall Street Journal* print edition on the 15th day of a month, or the next business day if the 15th is not a business day. The Prime Rate for a billing cycle is the Prime Rate most recently available as of the beginning of the billing cycle.

Any change in the ANNUAL PERCENTAGE RATE (and Daily Periodic Rate) will take effect on the first day of the next billing cycle following a change in the Prime Rate and will apply to any outstanding balance on my Credit Card Account. If the ANNUAL PERCENTAGE RATE (and Daily Periodic Rate) increases, the amount of the interest charges and the Current Due may increase.

The ANNUAL PERCENTAGE RATES that may apply to a Balance Category are the "Standard ANNUAL PERCENTAGE RATES" for the Balance Category (described in paragraph 19.F).

#### **F. Standard ANNUAL PERCENTAGE RATES.**

##### **Nordstrom Credit Card Accounts.**

The Standard ANNUAL PERCENTAGE RATE for Nordstrom Purchases is the Prime Rate plus a Margin of 22.65 percentage points. As of May 16, 2022, this **ANNUAL PERCENTAGE RATE** was **26.65%** (Daily Periodic Rate of **0.07301%**).

##### **Nordstrom Visa Platinum and Nordstrom Visa Signature Accounts.**

The Standard ANNUAL PERCENTAGE RATE(S) that apply to Purchases are based on my creditworthiness and described below in Tiers I and II. TD Bank will disclose the Standard ANNUAL PERCENTAGE RATE(S) that apply to Nordstrom Visa Platinum or Nordstrom Visa Signature before I use my account.

**Tier I Accounts:** The Standard ANNUAL PERCENTAGE RATE for both Nordstrom and Non-Nordstrom Purchases is the Prime Rate plus a Margin of 15.65 percentage points. As of May 16, 2022, this **ANNUAL PERCENTAGE RATE** was **19.65%** (Daily Periodic Rate of **0.05384%**).

**Tier II Accounts:** The Standard ANNUAL PERCENTAGE RATE for both Nordstrom and Non-Nordstrom Purchases is the Prime Rate plus a Margin of 22.65 percentage points. As of May 16, 2022, this **ANNUAL PERCENTAGE RATE** was **26.65%** (Daily Periodic Rate of **0.07301%**).

##### **G. Cash Advance ANNUAL PERCENTAGE RATE.**

The Cash Advance ANNUAL PERCENTAGE RATE is the Prime Rate plus a Margin of 23.65 percentage points. As of May 16, 2022, this **ANNUAL PERCENTAGE RATE** was **27.65%** (Daily Periodic Rate of **0.07575%**). This paragraph 19.G only applies to Credit Card Accounts that have a Cash Advance feature.

##### **H. Minimum Interest Charge.**

A minimum **interest charge of \$0.50** will be assessed on my Credit Card Account for any billing cycle in which an interest charge of less than \$0.50 is due.

#### **20. CASH ADVANCE FEE.**

For each Cash Advance on my Credit Card Account (including advances to me directly or to someone else at my direction), TD Bank will assess a Cash Advance Fee in an amount equal to 5% of the amount of the Cash Advance or \$10, whichever is greater. This paragraph 20 only applies to Credit Card Accounts that have a Cash Advance feature.

#### **21. PENALTY FEES.**

##### **A. Late Payment Fee.**

My Credit Card Account will be subject to a Late Payment Fee of up to \$40 for any late or missed Minimum Payment Due. The amount of the Late Payment Fee will be determined in accordance with applicable law. Therefore, the fee generally will not exceed the amount of the applicable Minimum Payment Due. The first Late Payment Fee will not exceed \$29. A subsequent Late Payment Fee assessed within six billing cycles will not exceed \$40.

##### **B. Returned Payment Fee.**

If any payment on my Credit Card Account (such as a check, draft, or similar instrument, or any electronic fund transfer) is uncollectible or is dishonored for any reason, TD Bank may charge me and I agree to pay a Returned Payment Fee of up to \$29. The amount of the Returned Payment Fee will be determined in accordance with applicable law. Therefore, the fee generally will not exceed the amount of the applicable Minimum Payment Due. TD Bank may assess this fee the first time any one of my payment(s) is not honored or paid, even if such payment is later paid following resubmission. TD Bank does not have to attempt to collect any payment more than once.



## 22. CREDIT LIMIT.

I agree that TD Bank may establish credit limits and that my credit purchases and cash advances at any one time will not exceed my credit limits. I will be advised of my initial credit line at the time I receive my credit card. I agree that TD Bank may change my credit line from time to time based upon TD Bank's evaluation of changes in my credit capacity. If I exceed my credit line, TD Bank has the right to refuse further purchases or advances, and to suspend or cancel my account under the terms of this Agreement. TD Bank will identify any subsequent changes to my credit line on my periodic billing statements.

## 23. AVAILABLE CREDIT.

After a payment or credit is posted to my Credit Card Account, or after TD Bank learns my payment has been dishonored and attempts to resubmit my payment, it may take up to 21 days before my total available credit is restored in an amount equivalent to the payment or credit amount. For example, if I pay my account balance in full, it may take up to 21 days after my payment is made before that payment is considered in determining the amount I can borrow on my account.

## 24. APPLICATION OF PAYMENTS.

Unless otherwise required by applicable law, TD Bank will apply payments up to the Minimum Payment Due, to amounts owing on my Credit Card Account in the following order: interest charges, fees, old cash advances, old purchases (when applicable, to Purchase Balance Categories with higher Standard ANNUAL PERCENTAGE RATES first), new cash advances, and new purchases (when applicable, to Purchase Balance Categories with higher Standard ANNUAL PERCENTAGE RATES first). TD Bank will apply payments in excess of the Minimum Payment Due to amounts owing on my Credit Card Account in a manner specified by federal law.

## 25. DEFAULT.

Subject to applicable law, TD Bank may, at its option, declare me to be in default if I fail to comply with any provision of this Agreement, including failing to make a required payment when due or exceeding my Credit Card Account credit limit, or if I file for bankruptcy or am otherwise insolvent, or if TD Bank determines, in its sole discretion, that the prospect of payment on my Credit Card Account has become significantly impaired. If I am in default, (a) unless otherwise prohibited by applicable law, TD Bank may require that I pay the entire balance on my account immediately, at any time, even though TD Bank did not require me to pay the entire balance on any previous occasion when I was in default, and (b) I will pay all collection costs, including reasonable attorneys' fees and legal costs, if TD Bank refers my Credit Card Account for collection to an attorney other than a salaried employee of TD Bank or the holder of the account, to the extent not prohibited by applicable law. Balances in default on my Credit Card Account may be set-off against any credit balances on any of my other TD Bank Credit Card Account(s).

## 26. CURRENCY CONVERSION RATE.

If a charge or cash advance made outside of the U.S. is converted into U.S. Dollars, Visa will select either (1) a rate from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or (2) a government-mandated rate in effect for the applicable central processing date.

## STATE-SPECIFIC INFORMATION

### California Residents:

If you are married, you may apply for credit in your own name.

### Florida Residents:

I agree that, should TD Bank obtain a judgment against me, a portion of my disposable earnings may be attached or garnished (paid to TD Bank by my employer), as provided by Florida and federal law.

### Maine Residents:

We may obtain a consumer report in connection with your application for credit. You may ask whether a consumer report was obtained by us, and we will tell you the name and address of the consumer reporting agency, if a report was obtained.

### New Hampshire Residents:

I understand that reasonable attorneys' fees will be awarded to me if I prevail in any action or suit brought by TD Bank. Also, if I successfully assert a partial defense or counterclaim to an action brought by TD Bank, the court may withhold from TD Bank the entire amount or such portion of the attorneys' fees as the court considers equitable.

### New Jersey Residents:

Because certain provisions of this Agreement are subject to governing law, they may be void, unenforceable or inapplicable in some jurisdictions. None of these provisions are void, unenforceable or inapplicable within New Jersey.

### New York Residents:

New York residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees, and grace periods. New York State Department of Financial Services: 1.800.342.3736 or <http://www.dfs.ny.gov>.

### Ohio Residents:

The 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.

### Rhode Island and Vermont Residents:

A consumer credit report may be ordered in connection with this application, or subsequently for purposes of review or collection of the account, increasing the credit line on the account, or other legitimate purposes associated with the account. If you are a Vermont resident, you consent to the obtaining of such reports by signing or otherwise submitting a credit application.

### Wisconsin Residents:

No provision of a marital property agreement, a unilateral statement under section 766.59 Wis. Stats. or a court decree under section 766.70 Wis. Stats. adversely affects the interest of the creditor unless the creditor, prior to the time credit is granted, is furnished a copy of the agreement, statement, or decree, or has actual knowledge of the adverse provision when the obligation to the creditor is incurred. Married Wisconsin residents must furnish their account number, and spouse's name and address, to Nordstrom at P.O. Box 6555, Englewood, CO 80155.

## NOTICE TO MEMBERS OF THE ARMED FORCES AND THEIR DEPENDENTS

The following important notice applies if you are a member of the Armed Forces or a dependent of one at the time your account is established.

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

If you would like more information, please call 888.246.8731.

## **PART II – CONSUMER DISCLOSURE STATEMENTS**

### **CREDIT CARD ACCOUNTS**

#### **Your Billing Rights: Keep This Notice For Future Use**

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

#### **What To Do If You Find A Mistake On Your Statement**

If you think there was an error on your statement, write to us at:

Nordstrom  
P.O. Box 6555  
Englewood, CO 80155

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

#### **What Will Happen After We Receive Your Letter**

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to the amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

#### **Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchases.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

Nordstrom  
P.O. Box 6555  
Englewood, CO 80155

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.



FACTS	WHAT DOES TD BANK USA, N.A. DO WITH YOUR NORDSTROM VISA CREDIT CARD OR NORDSTROM CREDIT CARD (“NORDSTROM CARD”) PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: - Social Security number and income - account balances and payment history - credit history and credit scores - account transactions
How?	All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons TD Bank USA, N.A. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does TD Bank USA, N.A. share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes –</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don’t share
<b>For our affiliates’ everyday business purposes –</b> information about your transactions and experiences	Yes	No
<b>For our affiliates’ everyday business purposes –</b> information about your creditworthiness	No	We don’t share
<b>For our affiliates to market to you</b>	No	We don’t share
<b>For nonaffiliates to market to you</b>	No	We don’t share

Questions?	Call us toll-free at <b>1.866.759.0151</b> .
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Who we are	
<b>Who is providing this notice?</b>	This notice is provided by TD Bank USA, N.A. solely with respect to your Nordstrom Card. This notice applies only to your Nordstrom Card account issued by TD Bank USA, N.A. and does not apply to any other accounts you have with TD Bank USA, N.A. or its affiliates.

What we do	
<b>How does TD Bank USA, N.A. protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does TD Bank USA, N.A. collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• open an account or give us your contact information</li> <li>• give us your income information or pay your bills</li> <li>• use your credit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness  <i>- TD Bank USA, N.A. does not share information with its affiliates.</i></li> <li>• sharing for our affiliates to market to you  <i>- TD Bank USA, N.A. does not share information for its affiliates to market to you.</i></li> <li>• sharing for nonaffiliates to market to you  <i>- TD Bank USA, N.A. does not share information with nonaffiliates other than Nordstrom and its affiliates.</i></li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>- <i>TD Bank USA, N.A.'s affiliates include those companies that control, are controlled by or under common control with TD Bank US Holding Company.</i></li> <li>- <i>Nordstrom's affiliates include those companies that control, are controlled by or under common control with Nordstrom, Inc., including Nordstrom stores and website.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>- <i>Nonaffiliates we share with may include vendors of products and services that you have purchased, or that we believe will be of interest to you, financial service providers or non-profit organizations.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other important information	
<p>Please keep in mind that we share information about you with Nordstrom and its affiliates for use in connection with the Nordstrom Card program and as otherwise permitted by law. They may use this information to maintain and service your account, create and update their records, to provide you with notices of special promotions and other tailored offerings, to answer questions about your account and perform other Nordstrom Credit Card program functions or for other purposes permitted by law. Federal law does not give you the right to limit such sharing. We can change our privacy notice at any time and will let you know if we do if/as required by applicable law.</p>	
<p><b>California and Vermont Residents:</b> We only share information with third parties as permitted by your state's law.</p>	

**CUSTOMER SERVICE**

For questions or assistance, just give us a call at 1.800.964.1800, seven days a week, 24 hours a day.

Thanks for being one of our most valued customers!

Revised 05/22