

Curacao

Credit Card Disclosures - CA

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	A rate between 19.99% to 34.99%
Paying Interest	No Grace Period is Provided. We will begin charging interest on purchases and all other amounts charged to your account on the transaction date.
Method of Computing Balance	We use a method called "average daily balance (including new purchases)."
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.50.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .

Fees	
Annual Fee	None
Transaction Fees	None
Penalty Fees	
• Late Payment	Up to \$10
• Returned Payment	Up to \$15

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in the Credit Card Terms and Conditions.

Monthly Periodic Rate: The monthly periodic rate we use to calculate interest is a rate between 1.67% and 2.92%, and the corresponding annual percentage rate is stated in the table above.

Rates, fees, and terms may change: We have the right to change the rates, fees, and terms at any time, for any reason, in accordance with the cardmember agreement and applicable law. These reasons may be based on information in your credit report, such as your failure to make payments to another creditor when due, amounts owed to other creditors, the number of credit accounts outstanding, or the number of credit inquiries. These reasons may also include competitive or market-related factors. If we make a change for any of these reasons, you will receive advance notice and a right to opt out in accordance with applicable law.

This information was accurate as of the date it was printed and is subject to change without notice. You should contact Curacao.

See reverse side for additional information.

Curacao Credit Card Disclosures - CA (cont'd)

APPROVAL AND CREDIT LIMIT TERMS: By accepting this Offer you are requesting a Curacao credit card account. You also certify that you are at least 18 years of age. If you are under 21 years of age, we will require that you provide us additional information in compliance with the Credit CARD Act of 2009.

Notice: If you accept or use an account, you do so subject to the terms of this Offer and the Credit Card Agreement, which will be provided to you ("Agreement"). The Agreement and terms of your account are subject to change. Any changes that you make to the Application will have no effect. This Offer and any resulting account are subject to California and federal law. You agree that: You will be responsible for and will pay all charges and fees incurred on any account granted according to the Agreement; all statements made and information provided by you are true; our company, its affiliates and service or marketing vendors may monitor and/or record any conversations with you; your account will only be used for personal, family or household purposes; we are authorized to verify all information you provide; we may use any email address provided to us to send information to you about this Offer and your account including information about the status of this Offer or your account; we may obtain consumer credit reports related to this request for credit and for updates, renewals, extensions of credit and review or collection of your account; we are authorized to furnish information about you and your account to consumer credit reporting agencies and others who help service your account. Upon request, we will tell you the name and address of each consumer credit reporting agency from which we obtained a consumer credit report about you.

You request us to issue a Card bearing your account number to, and in the name of, the Applicant. You have read the account information notices, disclosure of credit cards terms, and other terms that accompanied the Application. You understand and agree to them. You further agree that this Application and all resulting agreements will be subject to the United States and California Law.

California Residents: Married applicants may apply for separate credit; prohibitions barring class actions not applicable.

By submitting an Application you understand that you are requesting a Curacao Credit Card that will have a credit limit that is subject to increase or decrease at our sole discretion.

USA PATRIOT Act Notice: Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account, including your name, address, date of birth and other information that will allow us to verify your identity.

See reverse side for additional information.