

Account Statement

Send Notice of Billing Errors and Customer Service Inquiries to:
BEST BUY CREDIT SERVICES
PO Box 790441, St. Louis, MO 63179



My Best Buy[®]
Credit Card



Customer Service:
bestbuy.accountonline.com



Account Inquiries:
1-888-574-1301 (TTY: 711)

Account Number: xxxx xxxx xxxx 9004

Summary of Account Activity

Previous Balance	\$1,088.09
Payments	-\$50.00
Other Credits	-\$0.00
Purchases	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$2.00
Interest Charged	+\$0.00
New Balance	\$1,040.09
Past Due Amount	\$0.00

Payment Information

New Balance	\$1,040.09
Minimum Payment Due	\$30.00
Payment Due Date	February 27, 2024

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$41.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	8 years	\$3,178
\$54	3 years	\$1,947 (Savings=\$1,231)

If you would like information about credit counseling services, call 1-877-337-8187 (TTY: 711).

Credit Limit	\$3,700.00
Available Credit	\$2,659.00
Amount Over Credit Limit	\$0.00
Statement Closing Date	02/02/2024
Next Statement Closing Date	03/01/2024
Days in Billing Cycle	31

12 month financing*

on storewide purchases \$299 and up

*Subject to credit approval. Terms and conditions apply. Easy Replenish™ purchases excluded. In select stores. Online offer may vary. Subject to change without notice. See BestBuy.com/CreditCard for details.

You must pay your promotional balance of **\$434.99** in full by **06/28/24** to avoid paying deferred interest charges.

You must pay your promotional balance of **\$583.73** in full by **07/27/24** to avoid paying deferred interest charges.

Marketing offers included in this statement are intended for residents of the United States and its Territories.

18 month financing* on appliance purchases \$599 and up

*Subject to credit approval. Terms and conditions apply. Easy Replenish™ purchases excluded. In select stores. Online offer may vary. Subject to change without notice. See BestBuy.com/CreditCard for details.

HN 1

PLEASE SEE IMPORTANT INFORMATION ON PAGE 2.

Page 1 of 6

This Account is Issued by Citibank, N.A.

↓ Please detach and return lower portion with your payment to ensure proper credit. Retain upper portion for your records. ↓



PO BOX 6204
SIOUX FALLS, SD 57117-6204

Your Account Number is xxxx xxxx xxxx 9004

Payment Due Date	February 27, 2024
New Balance	\$1,040.09
Past Due Amount	\$0.00
Minimum Payment Due	\$30.00

Amount Enclosed: \$

Please see reverse side to change your address.

Make Checks Payable to ▼

Statement Enclosed

TRACEE GIBBONS
3716 BIGLER WAY
SACRAMENTO, CA 95817-3327

BEST BUY CREDIT SERVICES
PO BOX 78009
PHOENIX, AZ 85062-8009

9004001

900401

How to Avoid Paying Interest on Purchases. Your payment due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your New Balance by the payment due date each month. This is called a grace period on purchases. To get a grace period on purchases you must pay the New Balance by the payment due date every billing cycle. If you do not, you will not get a grace period until you pay the New Balance for two billing cycles in a row.

If you have a balance subject to a deferred interest promotion and that promotion does not expire before the payment due date, that balance (an “excluded balance”) is excluded from the amount you must pay in full to get a grace period on a purchase balance other than an excluded balance. In addition, if you have a reduced rate credit plan, that balance (an “excluded balance”) is excluded from the amount you must pay in full to get a grace period on a purchase balance other than an excluded balance. However, you must still pay any separately required payment on the excluded balance. In billing cycles in which payments are allocated to deferred interest balances first, the deferred interest balance will be reduced before any other balance on the account. However, you will continue to get a grace period on purchases, other than an excluded balance, so long as you pay the New Balance (less any excluded balance, plus any separately required payment on an excluded balance) in full by the payment due date each billing cycle. Deferred interest offers may also be called Same As Cash or No Interest.

In addition, certain promotional offers not described above may also allow you to have a grace period on purchases without having to pay all or a portion of the promotional balance by the payment due date. If that is the case, the promotional offer will describe what happens.

How We Calculate Your Balance Subject to Interest Rate. We use a daily balance method (including current transactions) to calculate interest charges. To find out more information about the balance computation method and how the resulting interest charges were determined, contact us at the Account Inquiries number on the front.

Other Account and Payment Information.

Payment Amount. You may pay all or part of your account balance at any time. However, you must pay, by the payment due date, at least the minimum payment due.

When Your Payment Will Be Credited. If we receive your payment in proper form at our processing facility by 5 p.m. local time there, it will be credited as of that day. A payment received there in proper form after that time will be credited as of the next day. Allow 5 to 7 days for payments by regular mail to reach us. There may be a delay of up to 5 days in crediting a payment we receive that is not in proper form or is not sent to the correct address. The correct address for regular mail is the address on the front of the payment coupon. The correct address for express mail is shown in the Express Mail section.

Proper Form. For a payment sent by mail or courier to be in proper form, you must:

- **Enclose** a valid check or money order. No cash, gift cards, or foreign currency please.
- **Include** your name and the last four digits of your account number.

Payment Other Than By Mail.

- **In-Store (Where Available).** Any payment in proper form accepted in-store will be credited as of that day. However, credit availability may be subject to verification of funds. Not all stores accept payments. Contact your local store to see if in-store payments are accepted at that location.
- **Online/AutoPay.** Go to the URL on Page 1 of your statement to make a payment online. You can also enroll in AutoPay and have your payment amount automatically deducted each month from the payment account you choose.
- **Phone.** Call the number on Page 1 of your statement to make a payment by phone. For phone payments, you authorize us to electronically debit your specified bank account by an ACH transaction in the amount and on the date that you indicate on the phone. You may cancel a phone payment by calling us at the Customer Service number at the top of Page 1 within the time period disclosed to you on the phone. There is no fee for making a payment using our automated voice response system.
- **Agent-Assisted Phone Payments.** If you call us to make a payment with the assistance of a live agent, the payment will be applied the same day and you will be charged a \$5.00 agent expedited payment fee.

- **Express Mail.** Send payment by express mail to: Consumer Payment Dept., 6716 Grade Lane, Building 9, Suite 910, Louisville, KY 40213.
- **Crediting Payments other than by Mail.** The payment cutoff time for Online bill payments, Phone payments, and Express Mail payments is midnight Eastern time. This means that we will credit your account as of the calendar day, based on Eastern time, that we receive your payment request.

If you send an eligible check with this payment coupon, you authorize us to complete your payment by electronic debit. If we do, the checking account will be debited in the amount on the check. We may do this as soon as the day we receive the check. Also, the check will be destroyed.

Credit Reporting Disputes. We may report information about your account to credit bureaus. If you think we reported inaccurate information, please write us at: Credit Bureau Dispute Verification, P.O. Box 6497, Sioux Falls, SD 57117.

Report a Lost or Stolen Card Immediately. Call the Account Inquiries number shown on Page 1.

What To Do If You Think You Find A Mistake On Your Statement. If you think there is an error on your statement, write to us at the address for billing errors and customer service inquiries shown on Page 1 of your statement.

In your letter, give us the following information:

1. Account information: Your name and account number.
2. Dollar amount: The dollar amount of the suspected error.
3. 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.

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.

While we investigate whether or not there has been an error, the following are true:

- 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. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to 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.

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 are 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 purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at the address for billing errors and customer service inquiries shown on Page 1 of your statement.

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.

BBY PL NA FEB20

/A/- HN - 9038-7001-0002 - N1 -/B/- 4740898255 - C -/C/- 0 - - 91 -/D/- P - E - Y - 0 - Y -/E/- 0 - - - N - - 0 - 0 -/F/- 01/03/24 - 10/01/22 - 16 - January 2, 2024
/G/- N - - - /H/- 0 - - YA7B - V -/I/- - - 0 - 0 - -/J/- - - - - -

Easily manage your contact information

It's important we have your current contact information, so if anything changes (including your email or mailing address or phone number), please do one of the following to easily update your information:

- You can update your contact information by logging into your online account via the URL located in the Customer Service section on the front of your statement, or
- Call the Account Inquiries phone number located in the Customer Service section on the front of your statement



Free shipping.

Learn more at
BestBuy.com/Shipping

Account: **** * 9004

TRANSACTIONS

Trans Date	Description	Reference #	Amount
01/19	ONLINE PAYMENT DEERFIELD IL	P919400D3EYB6BDA1	\$ 50.00-

FEES

02/02	MINIMUM INTEREST CHARGE		\$ 2.00
	TOTAL FEES FOR THIS PERIOD		\$ 2.00

INTEREST CHARGED

	TOTAL INTEREST FOR THIS PERIOD		\$ 0.00
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2024 Totals Year-to-Date

Total Fees Charged in 2024	\$4.00
Total Interest Charged in 2024	\$0.00

ACTIVITY AND PROMOTIONS DETAIL

Original Promotion Trans Amount	Promo Trans Date	Previous Balance	Payments & Other Credits	Purchases, Cash Adv, Fees & Other Debits	Interest Charged	New Balance	Promotion Minimum Payment Due	Deferred Interest Charges	Promotion Expiration Date
PURCHASES									
REGULAR									
-	-	\$69.37	\$50.00-	\$2.00	-	\$21.37	-	-	-
NO INT W/PYMTS FOR 12 MOS									
\$434.99	06/22/23	\$434.99	-	-	-	\$434.99	-	\$93.54	06/28/24
NO INT W/PYMTS FOR 12 MOS									
\$583.73	07/08/23	\$583.73	-	-	-	\$583.73	-	\$115.88	07/27/24
TOTAL		\$1,088.09	\$50.00-	\$2.00	\$0.00	\$1,040.09	\$0.00	\$209.42	

INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES			
REGULAR	31.49% (M)(V)	\$45.93	\$0.00
NO INT W/PYMTS FOR 12 MOS	31.49% (M)(V)	-	-
NO INT W/PYMTS FOR 12 MOS	31.49% (M)(V)	-	-

(V) = Variable Rate

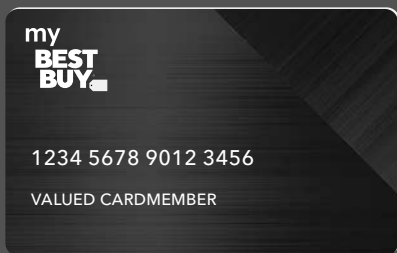


Option to
bank your My Best Buy® points*
until you're ready to issue a reward certificate.

*Point banking will be terminated if your Credit Card account is closed, and banked points will be issued as reward certificates.
See My Best Buy® Program Terms for details.

Learn more at MyOffers.BestBuy.AccountOnline.com

646



Your Card unlocks so many benefits.

5% back¹
in rewards

Here's how it works.

Get a **\$5** reward certificate² for every **\$100** spent at Best Buy[®] with your Card.



Financing that works for you.

See the latest financing offers at [BestBuy.com/CreditCard](https://www.bestbuy.com/CreditCard).

Earn on premium brands
like Apple, Beats and Thermador.

Bank your points³
until you're ready to redeem.

Bonus rewards
and more throughout the year.

Enjoy the flexibility
of low monthly payments.

Multiple plans
can be open on your account.

A variety of options
for any purchase big or small.

Plus, even more benefits.



Free shipping⁴



24/7 account access



Shop.
Get rewards.
Repeat.

¹ Get 2.5 points per \$1 spent (5% back in rewards) on qualifying Best Buy[®] purchases when you choose Standard Credit with your Best Buy Credit Card. Points are not awarded on promotional credit purchases. Does not include tax. Additional limitations may apply. Subject to My Best Buy Program Terms. Subject to change without notice.

² Reward certificates are coupons for discounts off future purchases at Best Buy[®] stores and BestBuy.com[®].

³ Point banking will be terminated if your Credit Card account is closed and banked points will be issued as reward certificates. See My Best Buy Program Terms for details.

⁴ Limitations apply. See details at [BestBuy.com/Shipping](https://www.bestbuy.com/Shipping).

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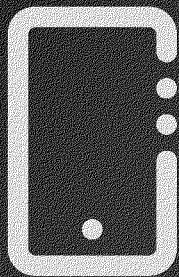
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Access your Cardmember offers and rewards.

We've made it faster and easier to access your personalized Card offers and rewards. Check back frequently for new offers.

See your latest offers and rewards at
MyOffers.BestBuy.AccountOnline.com

Pay your bill with just a text.



The quicker way to pay your bill:

- Text **PAY** to **81964**¹ using the mobile device connected to your BestBuy.AccountOnline.com account.
- After we confirm your identity, you'll receive a text asking how much you would like to pay and which payment account² you would like to use.
- You'll receive a payment confirmation via text.

¹Message and Data rates may apply. ²Payment account information must be on BestBuy.AccountOnline.com to take advantage of pay by text – feature is not available for debit card payments.

513



**BEST
BUY** Home

Free Home Consultation.

Let a Best Buy Home Expert show you all the ways to bring your dream tech and appliances to life in your home.

Schedule a consultation now at **BestBuy.com/Consult**

Add a user to your account to get more rewards.

- More convenient
- Easily track all purchases
- Combines all rewards

Get started at [BestBuy.AccountOnline.com](https://www.bestbuy.com/account)