

## **1. What are the minimum incomes required to apply for each card?**

For the Gold variant, a minimum income of R\$1,000 is required; Platinum a minimum income of \$5,000 and Black a minimum income of \$15,000.

## **2. Where can I apply for the card?**

If you already have a checking account with ABC Bank, you can apply at our branches or through the [www.abc.com/creditcard](http://www.abc.com/creditcard) website. If you don't have a checking account yet, go to the [www.abc.com/creditcard/newclient](http://www.abc.com/creditcard/newclient).

## **3. Where can I apply for an additional card?**

Additional cards can be requested along with the card, either at the branch or on the website. And it is possible to request the additional ones, after receiving and unlocking the card, in the application.

## **4. How many additional fees can I apply for and how much will I be charged as an annual fee?**

It is possible to request up to 5 additional ones with no annual fee in the first year and with a 50% reduction in the other years.

## **5. Will I have a reduction in the annual fee of the card if I have a minimum spend?**

There will be no reduction in the annual fee for expenses

**6. Will I have a reduction in the annual fee of the card if I have a specific service package?**

Yes. Account holders and with the current ABC Bank service packages have a 50% reduction in the monthly installment of the annual fee of the ABC Bank Gold and Platinum card in the multiple functionality. And account holders and with the current ABC Bank Private service packages have a 50% reduction in the monthly installment of the ABC Bank Black card annuity in the multiple functionality.

**7. Do I need to apply for the Mastercard Airport Experience or register to be able to use the program?**

No. If the ABC Bank Black card is approved, the customer will be entitled to the Mastercard Airport Experience (airport lounge program provided by LoungeKey and Mastercard).

**8. Where can I check my card application?**

Through the proposal consultation page: [www.abc.com/myrequest](http://www.abc.com/myrequest) or at the Call Center.

**9. After the request, can I pick up my card at the branch?**

No, the card will only be delivered via post office at any time.

**10. What is the delivery time for the card?**

Delivery time is up to 15 working days.

**11. How will I receive the card PIN?**

The PIN will be sent by SMS as a priority or via PIN letter to the same address as the card.

**12. Where can I unlock the card?**

Unlocking can be done in the App, ATM, and Internet Banking.

**13. Where can I check my card limit?**

Through the App and Internet Banking.

**14. Where can I request a review of my limit?**

Through the Application in cases where there is already a pre-approved limit, at the Call Center or at the branches.

**15. Is access to VIP lounges free with the Mastercard Airport Experience?**

With the Mastercard Airport Experience, customers and their companions will be entitled to 4 free accesses per year. From the fifth access onwards, a fee of US\$27 will be charged for each access. However, it is important to note that the Mastercard Airport Experience does not grant access to the Admirals Club lounges.

**16. Do all cards grant Mastercard Airport Experience?**

No, only the ABC Bank Black card.

**17. How many miles does each card grant?**

For every \$1.00 in credit purchases, the ABC Bank Gold Card awards 1 mile, the ABC Bank Platinum Card awards 1.5 miles, and the ABC Bank Black Card awards 2 miles.