

Legal Terms and Conditions

| Interest Rates and Interest Charges | |
|---|---|
| Annual Percentage Rate (APR) for Purchases | 17.99%, 21.99% or 26.99% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. |
| APR for Balance Transfers | 0% introductory APR for the first fifteen billing cycles following each balance transfer that posts to your account within 45 days of account opening. After that, (and for balance transfers that do not post within 45 days of account opening) your APR will be 17.99%, 21.99%, or 26.99% based on your creditworthiness. This APR will vary with the market based on the Prime Rate. |
| APR for Cash Advances | 27.24% 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 23 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 http://www.consumerfinance.gov/learnmore. |

| Fees | |
|--|---|
| Annual Fee | \$79 |
| Transaction Fees: <ul style="list-style-type: none"> Balance Transfer Cash Advance Foreign Transaction | Either \$5 or 3% of the amount of each transfer, whichever is greater. Either \$10 or 5% of the amount of each cash advance, whichever is greater. 0% of each transaction in U.S. dollars. |
| Penalty Fees: <ul style="list-style-type: none"> Late Payment | Up to \$37 (the amount of the fee varies by state, see below) |

- Returned Payment

Up to **\$37** (the amount of the fee varies by state, see below)

How We Will Calculate Your Balance: We use a method called "daily balance (including new purchases)". If you are a resident of Iowa at the time the account is opened, we use a method called "average daily balance (including new purchases)".

Terms and Conditions Continued:

Important Information about the Frontier Credit Card Program: Offers may vary. Please carefully review the reward benefits (such as bonus miles/points and how miles/points are earned), interest rates and account fees and terms of this particular offer before applying.

Fees that Vary by State:

Late Payment Fee: Up to **\$37** (Up to **\$15** for residents of Iowa at time of account opening).

Returned Payment: Up to **\$37** (Up to **\$15** for residents of Iowa at time of account opening).

Agreement: The use of any account opened in connection with this offer will constitute acceptance of and will be subject to the Cardmember Agreement that will be sent to you. The APRs, fees, and other account terms, as well as the benefits and features associated with the account are subject to change to the extent permitted by law.

++Your Telephone Numbers: By providing us with a telephone number(s), at the time you apply or anytime thereafter, you authorize us and our affiliates and agents, to contact you at that number about your account or other products or services, and to use an automated dialing service, pre-recorded message or text message. Standard text messaging and/or calling charges may apply.

About This Offer: You must be at least 18 years of age. **This offer is available only to applicants who are residents of the United States, with the exception of the US territories.** You may not be eligible for this offer if you currently have or previously had an account with us in this Program. In addition, you may not be eligible for this offer if, at any time during our relationship with you as the issuer of an account in this Program, we have cause, as determined by us in our sole discretion, to suspect that the account is being obtained or will be used for abusive or gaming activity (such as, but not limited to, obtaining or using the account to maximize rewards earned in a manner that is not consistent with typical consumer activity and/or multiple credit card account applications/openings). If at the time of your application you do not meet the credit or income criteria previously established for this offer, or the income you report is insufficient based on your current obligations, we will not be able to open an account for you. Please review the materials provided with your card for details.

About Your Credit Report: You agree that we have a right to obtain a credit report in connection with our review of your application, and if we establish an account for you, to administer your account. You agree that we may report to others our credit experience with you. If you ask, we will tell the names and addresses of any credit bureaus from which we obtained a report about you.

About the Variable APRs on Your Account: We use the highest Prime Rate listed in the *The Wall Street Journal* on the last business day of each month. For the non-promotional purchase and balance transfer APR, we add either 12.74%, 16.74% or 21.74% to the Prime Rate based on your creditworthiness. For the cash advance APR, we add 21.99% to the Prime Rate. See your Cardmember Agreement for more detail. The APRs noted above are current as of 08/30/2019 using a Prime Rate of 5.25%.

***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 to you: When you apply for an account,

we will ask for your name, street address, date of birth, social security number, and other information that will allow us to identify you. We may also ask to see copies of identifying documents. We also ask for country of citizenship.

Balance Transfers. Here's How it Works: To request a balance transfer please enter the 15/16 digit account number from the Mastercard, Visa, American Express, or Discover Card account that you want us to process a balance transfer from. If the total amount you request exceeds the assigned credit line on your new account, we may either decline the request or send a partial payment to your creditor(s). The amount of available credit on your new account will be reduced by the amount transferred and the related balance transfer fees. We reserve the right to decline to process any requested balance transfer. We will not process a request to transfer a balance from any other account you may have with us. Balance transfers incur interest from the transaction date. You should not transfer the amount of any disputed purchase or other charge. If you do, you may lose your dispute rights.

Upon approval of your application we will process the requested balance transfer payment to the account(s) which you have requested on the 10th day after we've mailed you your card; during this 10 day time period you may cancel your balance transfer by contacting us at the number on the back of your card. A balance transfer may take up to 4 weeks to post to your other accounts. Continue to pay each creditor until the balance transfer appears on the other account as a credit. If you would like to complete a balance transfer from another account that is not a Visa, Mastercard, American Express or Discover Card account, please call the phone number on the back of your new credit card once you are approved. Balance transfers are subject to availability. We may deny balance transfer requests at any time and for any reason.

Avoiding Interest on Purchases: We will not charge you interest on any purchases if you pay your entire balance by the due date each month. In addition, during this introductory period we will not charge you interest on purchases if you pay by the due date each month your outstanding statement balance minus any new 0% introductory APR Balance Transfer balances. To avoid a late fee, you should pay at least the minimum payment due on your account each month.

Credit Limit: We do not permit applicants to request a specific credit limit. We do not consider a request for a balance transfer made with an application to be a request for a particular credit limit. We determine the credit limit on your account independent of and prior to processing any balance transfer request.

Cash Equivalent Purchases: The purchase of money orders, travelers' checks, foreign currency, lottery tickets, gambling chips, wire transfers and other similar transactions are treated as cash advances. Please see your Cardmember Agreement for details.

New York Residents: New York residents may contact the New York State Department of Financial Services by telephone (800) 342-3736, or visit the website, www.dfs.ny.gov (<http://www.dfs.ny.gov/>), for free information on comparative credit card rates, fees and grace periods.

Notice to 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.

Notice to Married Wisconsin Residents: No marital property agreement, unilateral statement or court decree under Wisconsin's marital property law will adversely affect our interests unless before your account is opened, you give us a copy of the agreement, statement or decree or we have actual knowledge of it. You understand that we may be required to give notice of this account to your spouse.

About Us and This Credit Card Program: This credit card program is issued and administered by Barclays Bank Delaware (Barclays), located in Wilmington, Delaware. Any account opened in response to this application shall be governed by the laws of the State of Delaware. Mastercard, World Mastercard, World Elite Mastercard and the circles design are registered trademarks of Mastercard International, Incorporated and is used by us pursuant to a license.

Express Delivery: If you are approved for an account your card will be sent via next day FedEx delivery after your account is opened if your request for express delivery is made before 3:00pm ET of that day. If the request is made after 3:00pm ET delivery will be made the following day. Delivery will be made only to your home address and a signature is required. If you added an additional card user(s) on your application the additional card(s) cannot be expressed delivered.

The information contained in these disclosures is accurate as of 08/30/2019 and may change after this date.

Information Sharing:

Barclays' Privacy Policy is available online at www.BarclaysUS.com (<http://www.BarclaysUS.com>). I agree that Barclays Bank Delaware and Frontier Airlines may share information about me and my account to the extent needed to administer the Frontier Airlines Mastercard in conjunction with the **Frontier Airlines® MyFrontierSM Miles** program.

Frontier Airlines® Mastercard® Reward Rules

This document contains the official Reward Rules for the Frontier Airlines Mastercard Account ("Account") issued by Barclays Bank Delaware ("Barclays", "we", "us", or "our") and includes important conditions and limitations ("Reward Rules"). Use of your Account constitutes your acceptance of each of the terms described below and the terms of the Cardmember Agreement ("Cardmember Agreement"). "You", "your" or "primary cardmember" means the person who applied for the Account. Capitalized terms not defined in these Reward Rules have the meaning ascribed to them in the Cardmember Agreement.

MyFrontierSM Miles is a frequent flyer loyalty program offered by Frontier Airlines (the "Program" or "MyFrontierSM Program") and is not a product or program of Barclays. Frontier Airlines is solely responsible for establishing the terms and conditions of your participation and mileage accumulation in the Program. Terms and conditions of the Program are published by Frontier Airlines at flyfrontier.com, and Frontier Airlines reserves the right to change the Program at any time with or without prior notice. As part of the Program, you will be issued a MyFrontierSM Miles Membership account.

Reward Rules Administration

To maintain your eligibility for participation in the Program through use of the Account:

- You must maintain an open Account that is not in default under your Cardmember Agreement with us (in "Good Standing"). **See sections titled "Miles Restrictions" and "Miles Forfeiture" for more details.**
- Your Account cannot have been inactive for six billing cycles in a row (representing approximately 6 months). "Inactive" means you have no balance, no payments and no purchases and/or transactions.
- You must be an individual (corporations, partnerships, and other entities may not participate) and use the Account only for personal, family or household expenses.
- You must pay your annual fee.

Program Membership

- If your Program membership number was included on your application, we will add that number to your Account automatically.
- If the Program membership number that you provided is found to be invalid, or you did not provide a Program membership number, a search for your MyFrontierSM Miles Membership account will be done. If none is found, a new MyFrontierSM Miles Membership account number will be assigned to you.
- Only one Program membership number will be established per Account, and assigned to the primary cardmember on that Account.

Earning MyFrontierSM Miles

You earn MyFrontierSM Miles ("Miles") for purchases less credits, returns and adjustments ("Net Purchases") made by you and/or any authorized user of the Account as follows:

- You earn 5 Mile(s) for every \$1.00 of Frontier Airlines Net Purchases made with the Account, on tickets, goods and services purchased directly from Frontier Airlines ("Frontier Purchases"). Eligible Frontier Airlines Net Purchases are items billed by Frontier Airlines as merchant of record booked through Frontier Airlines channels (flyfrontier.com, Frontier Airlines reservations, Frontier onboard purchases and Frontier Airlines airport and city ticket counters). Products or services that do not qualify are car rentals, hotel stays, Frontier Airlines Vacations

packages, and duty free items. Miles earned will be posted to the primary cardmember's Program account in 8-10 weeks.

- You earn 3 Miles for every \$1.00 of Net Purchases spent at restaurants. Qualifying restaurant purchases are categorized as: Restaurants, Bars and Fast Food Restaurants.
- You earn 1 Mile for every \$1.00 of Net Purchases made with the Account everywhere else.
- Purchases must be submitted by merchants using the merchant category codes for purchases in the above specified categories to qualify for the additional M Barclays and Frontier Airlines are not responsible for incorrectly coded purchases. Additional Miles may not be earned if the merchant submits the purchase using a mobile or wireless card reader or if you use a mobile or digital wallet to pay for the purchase. Additionally, purchases made through third parties, including online marketplaces and resellers, or using a third-party payment account will not earn additional Miles.
- Balance transfers, cash advances (including cash equivalent transactions such as, but not limited to, the use of your Account to obtain money orders, traveler's checks, foreign currency and lottery tickets), fees, interest charges and unauthorized/fraudulent purchases do not earn M
- When a purchase is not a whole dollar amount, any amount that is equal to or greater than \$0.50 will be rounded up to the nearest whole dollar and any amount that is equal to or less than \$0.49 will be rounded down to the nearest whole dollar to calculate your Miles earned. For example, if you make a purchase in the amount of \$25.50, you will be awarded 26 Miles, but if the purchase amount is \$25.49, you will be awarded 25 M
- There is no limit to the number of Miles you can earn as long as the Program continues and your Account remains open and in Good Standing.

Bonus Miles

You will receive a one-time 35,000 Mile bonus after you spend \$500 in Net Purchases within the first ninety (90) days of Account open date and the annual fee has been paid. The bonus will be reflected on the billing statement in which you have qualified to earn the bonus. Please allow 4-6 weeks for bonus Miles to be deposited into your Program account after the qualifying purchase has posted to your Account and the annual fee has been paid. The annual fee is considered paid when the cardmember makes payments greater than or equal to the disclosed annual fee. Welcome bonus Miles are available to new cardmembers only. This offer may be cancelled at any time without notice.

From time to time, we may offer bonuses of Miles or other incentives to new Frontier Airlines Mastercard cardmembers in connection with an application for a new account. These bonuses and/or incentives are intended for persons who are not and have not previously been Frontier Airlines Mastercard cardmembers. You understand and agree that you may no longer be eligible for any bonuses and/or incentives in connection with a new Frontier Airlines Mastercard account after this Account is opened. If you receive a bonus or incentive for which you are not eligible due to your status as a current or former Frontier Airlines Mastercard cardmember, we may revoke the bonus or incentive, or reduce your Miles by the amount of the bonus or incentive, or charge your Account for the fair value of the bonus or incentive, in our sole discretion.

\$100 Statement Credit

You will receive a one-time \$100 statement credit on your Account after you make your first purchase (provided the transaction is not later rescinded or returned) at flyfrontier.com within 90 days of your Account open date. The statement credit will appear at the close of the first billing statement in which the purchase posted. \$100 statement credit award is limited to new cardmembers only.

Redeeming Miles

Frontier Airlines manages the Program including redemption. You can obtain information regarding the redemption options available online at flyfrontier.com or by calling 801-401-9000.

Important Information about Miles

- As long as the Program continues and the Account is open, active and in Good Standing, there is no limit to the total Miles you can earn using your Account.

- In the event of any abusive, gaming or fraudulent activity related to the Account or violation of the Reward Rules, as determined by us in our sole discretion, we reserve the right to make corresponding adjustments to or invalidate Miles accrued in the Program through use of the Account, to disqualify you from participating in the Program through use of the Account, and/or to close your Account at any time. Abusive or gaming activity includes, but is not limited to, obtaining or using an Account to maximize rewards earned in a manner that is not consistent with typical consumer activity and/or multiple credit card account applications/opening, as determined by us in our sole discretion.
- All Miles earned by the primary cardmember and any authorized user, through use of the Account, will be transferred to the primary cardmember's Program account after the close of each billing statement. Your Program account is subject to the Program Terms and Conditions, located at [flyfrontier.com/myfrontier/terms-and-conditions](http://www.flyfrontier.com/myfrontier/terms-and-conditions) (<http://www.flyfrontier.com/myfrontier/terms-and-conditions>), which includes expiration and forfeiture policies.
- If you do not receive credit for earned Miles through use of your Account, please contact the Customer Service number on the back of your card. If you have questions once Miles are posted to your Program account, please contact Frontier Airlines at 801-401-9000.
- You have no property rights or other legal interest in Miles. Miles have no cash value or value of any kind until they are fully redeemed. Miles may not be assigned, transferred or pledged.
- You are responsible for any tax liability related to participating in the Program.
- Participation in the Program through use of your Account is subject to all applicable laws and regulations. The sale or barter of any reward offered through the Program earned through use of the Account, other than by us, is expressly prohibited.
- You can view a summary of your Miles earned through the use of your Account on your monthly Account billing statement or by logging into BarclaysUS.com. Your total Miles Program balance is available online at flyfrontier.com, or by calling 801-401-9000.
- Barclays is not responsible for awarding the Miles to your Program account or for arranging or providing for any goods or services related to the use of Miles, for any delay, failure, or refusal by Frontier Airlines to award or redeem Miles, or for any decision by Frontier Airlines to revoke or cancel Miles or membership in the Program.

Miles Restrictions

You may not earn Miles through use of the Account during a billing cycle in which any of the following occur:

- You, or any authorized user on the Account, engage in any illegal activity through the use of your Account or engage in activity that is deemed to be abusive or gaming conduct, as determined by us in our sole discretion. Abusive or gaming activity includes, but is not limited to, obtaining or using an account to maximize rewards earned in a manner that is not consistent with typical consumer activity and/or multiple credit card applications/openings, as determined by us in our sole discretion.
- You fail to make the minimum payment due by the payment due date.
- Your Account becomes delinquent.
- Your Account is otherwise in default under your Cardmember Agreement with us.

Miles Forfeiture

Miles earned through use of the Account, but not yet transferred to Frontier Airlines, may be forfeited if any of the following occur:

- You, or any authorized user on the Account, engage in any illegal activity through the use of your Account or engage in activity that is deemed to be abusive or gaming conduct, as determined by us in our sole discretion. Abusive or gaming activity includes, but not limited to, obtaining or using an account to maximize rewards earned in a manner that is not consistent with typical consumer activity and/or multiple credit card applications/openings, as determined by us in our sole discretion.
- Your Account becomes seriously delinquent, as determined by Barclays in its sole discretion.
- Your Account is otherwise in default under your Cardmember Agreement with us.

Additional Benefits of your Account

\$100 Frontier Airlines Flight Voucher

Earn a \$100 Frontier Airlines flight voucher after your Account anniversary when you have spent \$2,500 or more in Net Purchases on your Account during your cardmembership year (each 12 month period through and including your Account anniversary date). The flight voucher expires 180 days from date of issue. The flight voucher will be issued approximately 6-8 weeks after the Account anniversary date, provided the \$2,500 in Net Purchases requirement was met during the cardmembership year and your Account is open at the time of flight voucher issuance. The flight voucher will be delivered via email to the primary cardmember's email address on file with Barclays and will also be available by logging into the primary cardmember's online account at BarclaysUS.com. The flight voucher is only redeemable online at flyfrontier.com and is for one-time use only. The flight voucher value will be applied to the total price of any one transaction and may be used for payment toward Frontier Airlines airfare and associated taxes; however, the flight voucher cannot be used to pay for applicable fees (which will be incurred based on the fare type selected and services requested and may include bag fees, seat assignment and change fees to any reservation changed after ticketing) or Discount Den memberships. The flight voucher is only valid toward travel on Frontier Airlines flights operated by Frontier Airlines and does not qualify for frequent flyer mileage. Flight must be booked before the flight voucher expiration date; however, the flight may take place after the flight voucher expiration date. The flight voucher has no cash value and may not be refunded, sold, bartered or traded. Lost, stolen or otherwise destroyed flight voucher will not be replaced. Tickets purchased with the flight voucher, once issued, are non-transferable, non-refundable and may not be re-sold. Photo IDs will be verified upon flight check-in. The flight voucher can be applied toward one transaction and cannot be used in conjunction with other coupons, promotions, Frontier Airlines gift cards or forms of payment other than a major credit card. If the ticket price is greater than the value of the flight voucher, the difference may be paid with a credit card. If the ticket price is less than the value of the flight voucher, the flight voucher will not retain the remaining value for use in another transaction.

Award Redemption Fee Waiver

Award redemption fees assessed by Frontier Airlines will be waived for the primary cardmember when award tickets are reserved using Miles from the cardmember's Program account. All applicable fees/taxes (starting from \$5.60 for a one-way ticket) must be paid using the Frontier Airlines Mastercard at the time of award booking. Frontier Airlines is solely responsible for waiving the award redemption fee. Please visit flyfrontier.com for full details on award redemption fees.

Priority Boarding

Cardmembers will receive boarding priority and "ZONE 2" will be displayed on the member's boarding pass so long as they are logged into their Program account when booking their flight, or had their membership number added to their reservation. All "ZONE 2" passengers board after military passengers, elite status members, "Meet and Assist", passengers with disabilities, or passengers with children under the age of 5, who need extra time down the jet way and ZONE 1 passengers. Only the primary cardmember is eligible for this benefit.

Account Pooling

Account Pooling is the ability to consolidate multiple related parties' Miles for the purposes of increased rewards redemption. Cardmembers have the option to participate in Account Pooling, which allows one primary cardmember ("pool member") and up to 8 pool friends and family members ("pool contributors") to combine Miles, making mileage redemption more in reach. Participation is subject to the Program Terms and Conditions. For more information and specific Account Pooling terms, please visit flyfrontier.com/myfrontier/terms-and-conditions (<http://www.flyfrontier.com/myfrontier/terms-and-conditions>).

Spend to Elite Status

The Program offers additional benefits and perks when you meet specific thresholds by earning Qualifying Miles ("QM"). While cardmembers have the opportunity to earn Elite status by spending on their Frontier Airlines Mastercard, benefits will not apply until the cardmember has reached the minimum Elite Qualifying Mileage for each mileage tier. For Elite tiers and qualification rules, please visit <https://www.flyfrontier.com/ways-to-save/frequent-flyer/membership-guide/> (<https://www.flyfrontier.com/ways-to-save/frequent-flyer/membership-guide/>).

All benefits are contingent upon logging into your Program account at flyfrontier.com when booking flights or providing your Program Membership number to the agent upon booking. Benefits are determined based on membership status at the time of booking and any ancillary product purchased prior to reaching a specific status is non-refundable if status is reached after those options are purchased.

The primary cardmember may earn one QM for each dollar of Net Purchases that post to the cardmember's January through December billing statements. QM earned are in addition to the Miles earned for Net Purchases made using the Frontier Airlines Mastercard Account. Net Purchases made by authorized users through additional cards on the primary cardmember's Frontier Airlines Mastercard Account will earn QMs and count toward the primary cardmember's qualifying spend. QM's earned will post to the primary cardmember's Program account 4-6 weeks after qualifying transactions have posted. QM earned with the Frontier Airlines Mastercard Account qualify toward the primary cardmember's Miles Program elite status earning requirements once earned, for the remainder of the calendar year, plus the following full calendar year, subject to the terms and conditions of the Program. Full details on elite status and qualifications are available at flyfrontier.com/myfrontier/terms-and-conditions (<http://www.flyfrontier.com/myfrontier/terms-and-conditions>).

Responsibility of the Parties/Information Sharing

Frontier Airlines is not a party to the Cardmember Agreement between you and Barclays, does not participate in any extension of credit, and has no authority regarding the Account. Barclays has no authority regarding the Program and is not responsible for any goods or services offered by Frontier Airlines. You authorize Barclays to share information about your Account with Frontier Airlines and its affiliates and authorize Frontier Airlines to share information about your Program membership, to the extent needed to administer the Program and the Account. You also agree that Barclays may share Account information as set forth in Barclays's Privacy Policy. The Privacy Policy for Barclays is available online at BarclaysUS.com.

Limitation and Release of Liability

By participating in the Program through use of the Account and accepting Miles, you (on your behalf and on behalf of any person to whom you give the benefits from the Program) release, discharge and hold harmless Barclays, Frontier Airlines, and its respective parent companies, subsidiaries, affiliates, agents, administrators, employees, officers, directors, successors and assignees from all claims, damages or liability including, but not limited to, physical injury or death, arising out of participation in the Program through use of the Account or travel taken or use of products purchased in connection with the Program through use of the Account. Barclays has no liability in case of disagreement over issuance of Miles or a cardmember's right to possess Miles.

Barclays reserves the right to correct inaccurate Miles values represented on statements, our website and/or our mobile app, at our sole discretion. We may, at our sole discretion, cancel, modify, restrict, or terminate the Reward Rules or any aspects or features of the Reward Rules at any time without prior notice. All interpretations of the Reward Rules shall be in our sole discretion. Other significant terms may apply. All trademarks and service marks belong to their respective owners. Barclays is not responsible for typographical errors or omissions in this document, website, mobile app, or any marketing materials. Miles earned through use of the Account cannot be combined with other discount or reward programs unless specifically authorized by us or Frontier Airlines.

Customer Service

If you have any questions about your Account, please contact the Customer Service phone number on the back of your card.

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