



Personal Credit Cards Wells Fargo Platinum Card **Wells Fargo Platinum Card Terms and Conditions**

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If you opened a Wells Fargo Credit Card within the last 15 months, you may not be eligible for introductory annual percentage rates, fees, and/or bonus rewards offers. See important exclusions below (on page 2 if printed).

IMPORTANT DISCLOSURES

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	0.00% introductory APR for 18 months. After that, your APR will be 17.49% to 26.99% , based on your creditworthiness. This APR will vary with the market based on the U.S. Prime Rate.
Annual Percentage Rate (APR) for Balance Transfers	0.00% introductory APR for 18 months. After that, your APR will be 17.49% to 26.99% , based on your creditworthiness. This APR will vary with the market based on the U.S. Prime Rate. A balance transfer request must be made within 120 days from account opening to qualify for the introductory APR.
APR for Cash Advances and Overdraft Protection Advances	25.99% to 27.99% , based on your creditworthiness. This APR will vary with the market based on the U.S. Prime Rate.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing period. 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 \$1.00.
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	None
Transaction Fees	<ul style="list-style-type: none"> Balance Transfers Introductory fee of either \$5 or 3% of the amount of each balance transfer, whichever is greater, for 120 days from account opening. After that, up to 5% for each balance transfer, with a minimum of \$5. Cash Advances Either \$10 or 5% of the amount of each advance, whichever is greater. Overdraft Protection Advances \$12.50 if the total of overdraft protection advances for the day is \$50 or less; \$20 if the total of overdraft protection advances for the day is greater than \$50. Foreign Currency Conversion Fee 3% of each transaction converted to U.S. dollars.
Penalty Fees	<ul style="list-style-type: none"> Late payment Up to \$37 Returned Check or Returned Payment Up to \$37

How we will calculate your balance

We use a method called "average daily balance (including new purchases)".

Eligibility for introductory rate(s), fees, and bonus rewards offers

You may not be eligible for introductory annual percentage rates, fees, and/or bonus rewards offers if you opened a Wells Fargo Credit Card within the last 15 months from the date of this application and you received introductory APR(s), fees, and/or bonus rewards offers, even if that account is closed and has a \$0 balance.

You may not qualify for an additional Wells Fargo credit card if you have opened a Wells Fargo credit card in the last 6 months.

Credit limit reallocation

If you have a credit card with Wells Fargo, have no current balance on that card and have not used your card for any purpose in the past six months and you are applying for an additional card, you agree to allow Wells Fargo to allocate your credit limits between your existing and new credit card accounts, to allow for use of both cards. Please note that you can change or reallocate your limits on your own by calling Customer Service at any time, with certain restrictions.

How we will calculate your variable APRs

- Unless an introductory or promotional APR is in effect, we will add a "Margin" to the U.S. Prime Rate to determine your standard variable APR. For each billing period we will use the U.S. Prime Rate, or the average of the U.S. Prime Rates if there is more than one, published in the Money Rates column of *The Wall Street Journal* three business days prior to your billing statement closing date. If the U.S. Prime Rate is not published or is otherwise unavailable, whether temporarily or permanently, we will select a substitute index that we believe, in our sole discretion, to be similar to the U.S. Prime Rate. The U.S. Prime Rate is 5.25 percentage points as of 08/08/2019.
- The "Margin" for purchases and balance transfers will be 12.24 to 21.74 percentage points, based on your creditworthiness.
- The "Margin" for cash advances and overdraft protection advances will be 20.74 to 22.74 percentage points, based on your creditworthiness.

Wells Fargo reserves the right to change terms, rates (APRs) and fees, at its discretion in accordance with the Consumer Credit Card Customer Agreement and Disclosure Statement ("Agreement") for your account and applicable law.

You may not qualify for the lowest APRs disclosed above. The APRs applicable to your account will be determined by our review of your credit report, information you provide on your application, and other relevant information available to us.

Application of payments

Generally, we will apply your minimum payment first to lower APR balances (such as Purchases) before balances with higher APRs (such as Cash Advances). Payments made in excess of the minimum payment will generally be applied to balances with higher APRs first before balances with lower ones.

Overdraft protection

If you choose to link your Account to your Wells Fargo checking account for Overdraft Protection, please note the following. If you have a joint checking account, you will be responsible for all advances, including interest and charges, from your credit card to cover overdrafts, regardless of who writes the check, makes the debit card purchase, or engages in any other transaction that causes the overdraft. Depending on your account terms, an Overdraft Protection Advance Fee may be charged to your Account each day an Overdraft Protection Advance is made, and interest will accrue from the date each advance is made. Your credit card must be activated; if it is not activated, no money will transfer to cover the overdraft. Once your credit card has been activated, please allow up to 3 business days for your Overdraft Protection service to be fully enabled. Refer to the Consumer Credit Card Customer Agreement and Disclosure Statement for details. There may be other options available to protect against overdraft that may be less costly. Please visit <https://www.wellsfargo.com/checking/quickstart/overdraft-services/> for details.

Important information about procedures for opening a new account

To help the government fight the funding of terrorism and money laundering activities, U.S. Federal law requires financial institutions to obtain, verify, and record information that identifies each person (individual or business) 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 for your driver's license or other identifying information.

Consent to contact you

By providing us with any telephone number, you are expressly consenting permission to contact you at that number about all of your Wells Fargo accounts. You give consent to allow us to contact your past, present and future phone service providers to verify the information you have provided against their records. You agree that your phone service providers may verify any phone numbers you have supplied to the name, address, and status on their records. For us to service your Account or to collect any amounts you may owe, you agree that we may contact you using any contact information related to your Account including any number (i) you have provided to us (ii) from which you called us, or (iii) which we obtained and reasonably believe we can reach you. We may use any means to contact you and this may include contact from companies working on our behalf to service your accounts. This may include automated dialing devices, prerecorded/artificial voice messages, mail, e-mail, text messages, and calls to your cell phone or Voice over Internet Protocol (VoIP) service, or any other data or voice transmission technology. You are responsible for any service provider charges as a result of us contacting you. You agree to promptly notify us if you change any contact information you provide to us. This includes your name, mailing address, e-mail addresses, or phone numbers. If you have a joint Account, a notice to one of you will serve as a notice to both of you.

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

If you are married, by submitting your credit card application you are confirming that this credit card obligation is being incurred in the interest of your marriage and your family. No provision of any marital property agreement (pre-marital agreement), unilateral statement under 766.59 of the Wisconsin Statutes, or a court decree under 766.70 adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decrees or has actual knowledge of the adverse provision. If the credit card for which you are applying is granted, you will notify the Bank if you have a spouse who needs to receive notification that credit has been extended to you.

Application agreement

This application is for a credit card with Wells Fargo Bank, N.A. You certify that all information provided is true, correct, and complete and that you have the legal capacity to enter into this contract. The Bank is authorized to verify or check any of the information given, to obtain credit reports on you and to make Overdraft Protection advances if you requested that feature. You authorize the Bank to obtain information from others to investigate your credit, employment and income history and state records including state employment security agency records and to report information regarding your account to consumer reporting agencies. You agree that the Bank will determine the amount of credit extended, as well as which product you qualify for, based on the Bank's review criteria. If you do not qualify for the product or pricing requested or for the lowest pricing offered, you authorize the Bank to grant you the product and pricing for which you do qualify. **You agree to be bound by the terms and conditions of the Agreement, which will be sent to you, and understand that the terms of your account may be changed at any time, subject to applicable law.** You hereby stipulate to the terms of the arbitration program described in the Agreement. You understand and agree that you will be liable for payment of all amounts owing on the account. The minimum credit limit, provided you meet the terms and conditions of this offer, is \$1,000.00.

A consumer report from consumer reporting agencies will be obtained in considering this application and for the purposes of any update, renewal, extension of credit, review or collection of the account. Upon request, we will inform you of the name and address of each consumer reporting agency from which we obtain a consumer report relating to you. If you are a married applicant you may apply for credit in your own name.

Important notice

Please call to activate your new card as soon as you receive it. If you do not do so, your requests for certain services such as balance transfers, *Wells Fargo Online* banking and ATM access may be delayed and you may be denied access to your account.

This information about the cost of the credit card account described in this disclosure is accurate as of June 2019. This information may have changed after that date. To find out what may have changed, call 1-800-642-4720.

Cellular telephone protection

Cellular Telephone Protection can reimburse the eligible Wells Fargo Consumer Credit Card cardholder for damage to or theft of a cell phone. Reimbursement is limited to the repair or replacement of your original cell phone, less a \$25 deductible with a maximum benefit limit of \$600 per claim and \$1,200 per 12 month period. **This benefit does not cover cell phones that are lost (i.e. disappear without explanation).** This protection is only available when cell phone bills are paid from your Wells Fargo Consumer Credit Card. The coverage does not apply if the cell phone bill is paid from a Wells Fargo Debit Card, Wells Fargo Business Credit Card, Wells Fargo Commercial Card or from the card that is linked to a Line of Credit. Coverage does not apply to cell phones that are rented, borrowed, or received as part of a prepaid plan. Electronic failure or issues related to the software of the device are not covered. Cellular Telephone Protection coverage begins the first day of the calendar month following your first cell phone billing on your Wells Fargo Consumer Credit Card, and remains in effect when you continue to charge your total monthly cell phone bill to your Wells Fargo Consumer Credit Card. This protection may not be equivalent to or better than other applicable coverage. This is supplemental coverage not otherwise covered by another insurance policy (for example, cell phone insurance programs, or your homeowner's, renter's, automobile, or employer's insurance policies) and may be applied after all other insurance. For complete coverage benefits and exclusions regarding this protection, go to www.wellsfargo.com/ctp.

Note: Call your cellular provider (or sign on to their website) and request to set up automatic payments. Setting up automatic payments is not required to qualify for Cellular Telephone Protection; however, you need to pay your monthly cell phone bill with your eligible Wells Fargo Consumer Credit Card to get up to \$600 protection.

Apply for a Wells Fargo Platinum Card

[Apply Now](#)

You can also apply in person at a [Wells Fargo location](#) near you.