

Statement

Apple Card Customer
Saravanan Balasubramanian, saravanan.b@hotmail.com

Jul 1 — Jul 31, 2025



If you'd like to receive Apple Card notifications on your iPhone in the future, just go to Settings > Notifications > Wallet, and turn on Allow Notifications.

Your July Balance
as of Jul 31, 2025

\$981.31

This includes any Apple Card Monthly Installments as of Jul 31, 2025.

If you pay your monthly balance in full every month, you will avoid being charged interest.

Minimum
Payment Due

\$70.79

Apple Card transactions minimum payment	\$25.00
Apple Card Monthly Installments	\$45.79

Payment
Due By

Aug 31, 2025

Account Information

You have a recurring payment scheduled. Your balance of \$981.31 for July will be made from your bank account on August 31st. Please go to Wallet or card.apple.com to schedule new payments or view existing payments.

Previous Monthly Balance as of Jun 30, 2025	\$1,298.13
Previous Total Balance as of Jun 30, 2025	\$1,481.33
Total Balance as of Jul 31, 2025	\$1,118.72

Your total balance reflects all remaining Apple Card Monthly Installments, in addition to your July Balance.

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.		
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 will end up paying an estimated total of:
Only minimum payment	4 years	\$1,463

If you would like information about credit counseling services, call us at 1-877-255-5923. See Legal section for important information about your account.

New York residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods. 1-800-342-3736 or www.dfs.ny.gov

If your obligation has been discharged on this account because of a prior bankruptcy, or if you are the subject of a pending bankruptcy, this communication is for informational purposes only and is not an attempt for payment or to impose liability for any obligation.



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Payments

Date	Description	Amount
07/30/2025	ACH Deposit Internet transfer from account ending in 2946	-\$3,000.00
Total payments for this period		-\$3,000.00

Transactions

Date	Description	Daily Cash		Amount
06/30/2025	ETOLLAVIS U377515261 1150 N. ALMA SCHOOL RO 800-482-0159 85201 IL USA	1%	\$0.10	\$10.31
06/30/2025	TIM HORTONS #0871 116 WYSE RD DARTMOUTH B3A 1M3 NS CAN	2%	\$0.08	\$3.89
07/01/2025	ESSO COUCHE-TARD 2338 116 WYSE RD DARTMOUTH B3A1M3 NS CAN	2%	\$0.10	\$5.10
07/01/2025	ESSO COUCHE-TARD 2338 116 WYSE RD DARTMOUTH B3A1M3 NS CAN	2%	\$0.62	\$31.08
07/01/2025	TIM HORTONS #0871 116 WYSE RD DARTMOUTH B3A 1M3 NS CAN	2%	\$0.21	\$10.62
07/01/2025	HOPEWELL ROCKS 131 DISCOVERY RD HOPEWELL CAPEE4H4Z5 NB CAN	2%	\$1.59	\$79.54
07/01/2025	ZOO-MAG HILL TOLL 655 MAIN MONCTON E1C1E8 NB CAN	1%	\$0.07	\$7.36
07/01/2025	MAGIC MOUNTAIN 150 MAGIC MOUNTAIN R MONCTON E1G6A9 NB CAN	2%	\$1.19	\$59.62
07/01/2025	MAGNETIC HILL IRVING #2780 MOUNTAIN ROAD MONCTON E1G 2W5 NB CAN	2%	\$0.74	\$37.04
07/01/2025	TIM HORTONS #1932 2731 MOUNTAIN RD MONCTON E1G 2W5 NB CAN	2%	\$0.08	\$3.76
07/02/2025	PLAYDIUM #5002 21 Cabela Road DARTMOUTH B3B 0P4 NS CAN	2%	\$1.36	\$67.80
07/02/2025	PLAYDIUM #5002 21 Cabela Road DARTMOUTH B3B 0P4 NS CAN	2%	\$0.50	\$25.11
07/03/2025	UBER CANADA/UBERTRIP 66 WELLINGTON STREET TORONTO M5K1A0 ON CAN 3% Daily Cash at Uber	2%	\$0.25	\$12.31
		1%	\$0.12	
07/03/2025	UBER CANADA/UBERTRIP 66 WELLINGTON STREET TORONTO M5K1A0 ON CAN 3% Daily Cash at Uber	2%	\$0.04	\$2.21
		1%	\$0.02	
07/03/2025	UBER CANADA/UBERTRIP 66 WELLINGTON STREET TORONTO M5K1A0 ON CAN 3% Daily Cash at Uber	2%	\$0.22	\$10.96
		1%	\$0.11	
07/03/2025	UBER CANADA/UBERTRIP 66 WELLINGTON STREET TORONTO M5K1A0 ON CAN 3% Daily Cash at Uber	2%	\$0.04	\$2.21
		1%	\$0.02	
07/04/2025	NOFRILLS GOUTHROS #27118 WYSE RD DARTMOUTH B3A 1N7 NS CAN	2%	\$1.48	\$73.78
07/04/2025	TIM HORTONS #0871 116 WYSE RD DARTMOUTH B3A 1M3 NS CAN	2%	\$0.06	\$2.76
07/04/2025	ALDERNEY LANDING FACI2 OCHTERLONEY STREET HALIFAX B2Y3Z3 NS CAN	2%	\$0.18	\$8.85
07/04/2025	COWS CABLE WHARF 1751 LOWER WATER ST HALIFAX B3J1S5 NS CAN	2%	\$0.40	\$20.13



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Transactions

Date	Description	Daily Cash		Amount
07/04/2025	CURSOR, AI POWERED IDE801 West End Avenue NEW YORK 10025 NY USA	1%	\$0.20	\$20.00
07/05/2025	TIM HORTONS #2235 1 BELL BLVD DEPARTURE LEVEL ENFIELD B2T 1H5 NS CAN	2%	\$0.20	\$9.91
07/05/2025	YUL LA PETIT 975 ROMEO-VACHON BOU DORVAL H4Y1H1 QC CAN	2%	\$0.14	\$7.24
07/05/2025	UBER *TRIP 706 MISSION ST 8005928996 94105 CA USA 3% Daily Cash at Uber	2%	\$0.53	\$26.56
		1%	\$0.27	
07/05/2025	ANDOVER WINE & SPIRITS405 N ANDOVER RD ANDOVER 67002 KS USA	2%	\$0.06	\$3.00
07/05/2025	DILLONS #0085 225 E CLOUD AVE ANDOVER 67002 KS USA	2%	\$1.00	\$49.93
07/05/2025	ANDOVER WINE & SPIRITS125 W US 54 ANDOVER 67002 KS USA	2%	\$0.06	\$3.00
07/05/2025	SPANGLES 26 531 S ANDOVER RD ANDOVER 67002 KS USA	1%	\$0.02	\$2.16
07/05/2025	SQ *ASTORIA INDIAN GRI3242 N Rock Rd Ste 118 Wichita 67226 KS USA	2%	\$1.53	\$76.26
07/06/2025	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$0.03	\$0.99
07/06/2025	UBER *TRIP 706 MISSION ST 8005928996 94105 CA USA 3% Daily Cash at Uber	2%	\$1.21	\$60.25
		1%	\$0.60	
07/06/2025	UBER *EATS 1455 MARKET ST 8005928996 94103 CA USA 3% Daily Cash at Uber	2%	\$0.47	\$23.67
		1%	\$0.24	
07/06/2025	7-ELEVEN 15429 276 N WHISMAN AVE MOUNTAIN VIEW94043 CA USA	2%	\$0.09	\$4.57
07/07/2025	UBER *EATS 1455 MARKET ST 8005928996 94103 CA USA 3% Daily Cash at Uber	2%	\$0.33	\$16.56
		1%	\$0.17	
07/07/2025	GALAMART 1193 W EL CAMINO REAL SUNNYVALE 94087 CA USA	2%	\$0.11	\$5.45
07/07/2025	SQ *GIANTS LIQUOR AND 235 E MIDDLEFIELD RD STE 1 MOUNTAIN VIEW94043 CA USA	2%	\$0.07	\$3.36
07/08/2025	UBER *EATS 1455 MARKET ST 8005928996 94103 CA USA 3% Daily Cash at Uber	2%	\$0.20	\$10.12
		1%	\$0.10	
07/08/2025	SQ *GIANTS LIQUOR AND 235 E MIDDLEFIELD RD STE 1 MOUNTAIN VIEW94043 CA USA	2%	\$0.10	\$5.04
07/09/2025	UBER *EATS 1455 MARKET ST 8005928996 94103 CA USA 3% Daily Cash at Uber	2%	\$0.31	\$15.64
		1%	\$0.16	
07/09/2025	GALAMART 1193 W EL CAMINO REAL SUNNYVALE 94087 CA USA	2%	\$0.33	\$16.39
07/10/2025	UBER *ONE 706 MISSION ST 8005928996 94105 CA USA	1%	\$0.10	\$9.99
07/10/2025	UBER *EATS 1455 MARKET ST 8005928996 94103 CA USA 3% Daily Cash at Uber	2%	\$0.20	\$10.12
		1%	\$0.10	
07/10/2025	GALAMART 1193 W EL CAMINO REAL SUNNYVALE 94087 CA USA	2%	\$0.08	\$3.76
07/11/2025	CLAUDE.AI SUBSCRIPTION548 Market Street PMB 90375 SAN FRANCISCO94104 CA USA	1%	\$0.20	\$20.00



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Date	Description	Daily Cash		Amount
07/11/2025	UBER *EATS 1455 MARKET ST 8005928996 94103 CA USA 3% Daily Cash at Uber	2%	\$0.33	\$16.56
		1%	\$0.17	
07/11/2025	SQ *GIANTS LIQUOR AND 235 E MIDDLEFIELD RD STE 1 MOUNTAIN VIEW94043 CA USA	2%	\$0.10	\$5.04
07/12/2025	ROTTEN ROBBIE #04 310 N WHISMAN RD MOUNTAIN VIEW94043 CA USA	2%	\$0.04	\$1.89
07/12/2025	MADRAS CAFE 1177 WEST EL CAMINO REAL SUNNYVALE 94087 CA USA	2%	\$0.33	\$16.27
07/12/2025	GALAMART 1193 W EL CAMINO REAL SUNNYVALE 94087 CA USA	2%	\$0.08	\$3.76
07/12/2025	UBER *EATS 1455 MARKET ST 8005928996 94103 CA USA 3% Daily Cash at Uber	2%	\$0.44	\$22.09
		1%	\$0.22	
07/12/2025	SQ *GIANTS LIQUOR AND 235 E MIDDLEFIELD RD STE 1 MOUNTAIN VIEW94043 CA USA	2%	\$0.10	\$5.04
07/13/2025	Netflix.com 100 Winchester Circle Los Gatos 95032 CA USA	1%	\$0.08	\$7.99
07/13/2025	ROGERS DELI DONUTS 295 E MIDDLEFIELD RD MOUNTAIN VIEW94043-3909CA USA	2%	\$0.05	\$2.50
07/13/2025	SQ *CLOCKTOWER COFFEE 4920 Bates Street Southeast Turner 97392 OR USA	2%	\$0.06	\$2.95
07/13/2025	UBER *EATS 1455 MARKET ST 8005928996 94103 CA USA 3% Daily Cash at Uber	2%	\$0.33	\$16.56
		1%	\$0.17	
07/13/2025	SQ *GIANTS LIQUOR AND 235 E MIDDLEFIELD RD STE 1 MOUNTAIN VIEW94043 CA USA	2%	\$0.48	\$24.05
07/13/2025	UBER *EATS 1455 MARKET ST 8005928996 94103 CA USA 3% Daily Cash at Uber	2%	\$0.41	\$20.73
		1%	\$0.21	
07/14/2025	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$0.18	\$5.99
07/14/2025	UBER *EATS 1455 MARKET ST 8005928996 94103 CA USA 3% Daily Cash at Uber	2%	\$0.31	\$15.64
		1%	\$0.16	
07/14/2025	GALAMART 1193 W EL CAMINO REAL SUNNYVALE 94087 CA USA	2%	\$0.11	\$5.43
07/14/2025	SQ *GIANTS LIQUOR AND 235 E MIDDLEFIELD RD STE 1 MOUNTAIN VIEW94043 CA USA	2%	\$0.13	\$6.64
07/16/2025	UBER *EATS 1455 MARKET ST 8005928996 94103 CA USA 3% Daily Cash at Uber	2%	\$0.20	\$10.12
		1%	\$0.10	
07/16/2025	GALAMART 1193 W EL CAMINO REAL SUNNYVALE 94087 CA USA	2%	\$0.08	\$3.76
07/16/2025	STATE FARM INSURANCE 1 STATE FARM PLAZA BLOOMINGTON 61710 IL USA	1%	\$2.48	\$248.30
07/16/2025	UBER *EATS 1455 MARKET ST 8005928996 94103 CA USA 3% Daily Cash at Uber	2%	\$0.37	\$18.40
		1%	\$0.18	
07/16/2025	CLYDES LIQUOR 239 W. EL CAMINO REAL MOUNTAIN VIEW94040 CA USA	2%	\$0.08	\$3.94
07/16/2025	SQ *GIANTS LIQUOR AND 235 E MIDDLEFIELD RD STE 1 MOUNTAIN VIEW94043 CA USA	2%	\$0.07	\$3.36
07/17/2025	SPOTIFY 4 WORLD TRACE CENTER, 62 8777781161 10007 NY USA	1%	\$0.20	\$19.99



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Date	Description	Daily Cash		Amount
07/17/2025	UBER *TRIP 706 MISSION ST 8005928996 94105 CA USA 3% Daily Cash at Uber	2%	\$0.58	\$29.05
		1%	\$0.29	
07/18/2025	JACOB LIQUOR EXCHANGE 3049 N. ROCK RD WICHITA 67226 KS USA	2%	\$0.07	\$3.54
07/18/2025	SQ *ASTORIA INDIAN GRI3242 N Rock Rd Wichita 67226 KS USA	2%	\$1.70	\$84.88
07/19/2025	TST* PARIS BAGUETTE - 9780 E 21ST ST N WICHITA 67206 KS USA	2%	\$0.06	\$3.22
07/19/2025	TARGET 0001944810800 E 21ST STREET N WICHITA 67226 KS USA	2%	\$3.13	\$156.54
07/19/2025	TARGET 0001944810800 E 21ST STREET N WICHITA 67226 KS USA	2%	\$0.13	\$6.50
07/19/2025	TARGET 0001944810800 E 21ST STREET N WICHITA 67226 KS USA	2%	\$0.06	\$2.96
07/19/2025	PETSMART # 2370 11739 EAST KELLOGG DR. WICHITA 67207 KS USA	2%	\$1.25	\$62.33
07/19/2025	APPLEBEES 9446 436 S ANDOVER RD ANDOVER 67002 KS USA	2%	\$1.52	\$76.05
07/20/2025	TST* PARIS BAGUETTE - 9780 E 21ST ST N WICHITA 67206 KS USA	2%	\$0.07	\$3.67
07/20/2025	TST* PARIS BAGUETTE - 9780 E 21ST ST N WICHITA 67206 KS USA	2%	\$0.06	\$3.22
07/20/2025	MSE BRANDED FOODS OF W2277 S. EISENHOWER AIRPOR WICHITA 67209 KS USA	2%	\$0.14	\$7.07
07/20/2025	ICT AIR CAPITAL MARKETWichita National Airport 2277 S EISENHOWER AIRPOWICHITA 67209 KS USA	2%	\$0.09	\$4.53
07/20/2025	JASONHEALTH.COM 1887 Whitney Mesa Dr #3040 HENDERSON 89014 NV USA	2%	\$2.62	\$131.00
07/20/2025	UBER *TRIP 706 MISSION ST 8005928996 94105 CA USA 3% Daily Cash at Uber	2%	\$0.51	\$25.67
		1%	\$0.26	
07/20/2025	UBER *EATS 1455 MARKET ST 8005928996 94103 CA USA 3% Daily Cash at Uber	2%	\$0.36	\$17.76
		1%	\$0.18	
07/20/2025	BEVERAGES & MORE #67 1247 W EL CAMINO REAL SUNNYVALE 94087 CA USA	2%	\$0.17	\$8.32
07/21/2025	UBER *EATS 1455 MARKET ST 8005928996 94103 CA USA 3% Daily Cash at Uber	2%	\$0.36	\$18.13
		1%	\$0.18	
07/22/2025	UBER *EATS 1455 MARKET ST 8005928996 94103 CA USA 3% Daily Cash at Uber	2%	\$0.13	\$6.44
		1%	\$0.06	
07/22/2025	SQ *GIANTS LIQUOR AND 235 E MIDDLEFIELD RD STE 1 MOUNTAIN VIEW94043 CA USA	2%	\$1.81	\$90.61
07/23/2025	UBER *EATS 1455 MARKET ST 8005928996 94103 CA USA 3% Daily Cash at Uber	2%	\$0.19	\$9.67
		1%	\$0.10	
07/24/2025	PG&E/EZ-PAY 300 Lakeside Drive 800-743-5000 94612 CA USA	1%	\$0.18	\$17.97
07/24/2025	SAFEWAY #2719 525 EL CAMINO REAL MENLO PARK 94025 CA USA	2%	\$0.07	\$3.25



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Date	Description	Daily Cash		Amount
07/24/2025	UBER *EATS 1455 MARKET ST 8005928996 94103 CA USA 3% Daily Cash at Uber	2%	\$0.28	\$13.81
		1%	\$0.14	
07/24/2025	CHEVRON 0090699 45 W EL CAMINO REAL MOUNTAIN VIEW94040 CA USA	2%	\$1.23	\$61.74
07/25/2025	UBER *EATS 1455 MARKET ST 8005928996 94103 CA USA 3% Daily Cash at Uber	2%	\$0.29	\$14.72
		1%	\$0.15	
07/26/2025	TST*IDLY EXPRESS - MOU565 San Antonio Road Suit Mountain View94040 CA USA	2%	\$0.61	\$30.38
07/26/2025	SQ *GIANTS LIQUOR AND 235 E MIDDLEFIELD RD STE 1 MOUNTAIN VIEW94043 CA USA	2%	\$1.75	\$87.40
07/26/2025	UBER *EATS 1455 MARKET ST 8005928996 94103 CA USA 3% Daily Cash at Uber	2%	\$0.87	\$43.54
		1%	\$0.44	
07/27/2025	APPLE ESPR BAR APVC 11600 N Tantau Ave CUPERTINO 95014 CA USA	3%	\$0.24	\$8.00
07/27/2025	UBER *EATS 1455 MARKET ST 8005928996 94103 CA USA 3% Daily Cash at Uber	2%	\$0.76	\$38.19
		1%	\$0.38	
07/28/2025	DOSA EXPRESS 3625 THORNTON AVENUE FREMONT 94536 CA USA	2%	\$0.60	\$29.75
07/28/2025	DOSA EXPRESS 3625 THORNTON AVENUE FREMONT 94536 CA USA	2%	\$0.08	\$3.85
07/28/2025	USPS CHANGE OF ADDRESS6060 PRIMACY PKWY 800-2383150 38119 TN USA	1%	\$0.01	\$1.25
07/28/2025	USPS CHANGE OF ADDRESS6060 PRIMACY PKWY 800-2383150 38119 TN USA	1%	\$0.01	\$1.25
07/28/2025	UBER *TRIP 706 MISSION ST 8005928996 94105 CA USA 3% Daily Cash at Uber	2%	\$0.26	\$13.03
		1%	\$0.13	
07/28/2025	UBER *TRIP 706 MISSION ST 8005928996 94105 CA USA 3% Daily Cash at Uber	2%	\$0.30	\$14.97
		1%	\$0.15	
07/28/2025	MADURAI IDLI KADAI 744 SOUTH WOLFE ROAD SUNNYVALE 94086 CA USA	2%	\$0.50	\$25.07
07/29/2025	UBER *EATS 1455 MARKET ST 8005928996 94103 CA USA 3% Daily Cash at Uber	2%	\$0.32	\$16.12
		1%	\$0.16	
07/29/2025	GALAMART 1193 W EL CAMINO REAL SUNNYVALE 94087 CA USA	2%	\$0.08	\$3.76
07/30/2025	PETSMART # 1575 2440 E. CHARLESTON ROAD MOUNTAIN VIEW94043 CA USA	2%	\$1.71	\$85.42
07/31/2025	SUN LIQUORS 215 E WASHINGTON AVE SUNNYVALE 94086 CA USA	2%	\$0.15	\$7.35
Total Daily Cash this month			\$54.97	

Total charges, credits and returns

\$2,637.39

If you have an iPhone, you can check to see your accumulated Daily Cash balance through Apple Wallet. If you do not have an iPhone, you can still apply your accumulated Daily Cash as statement credit.



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Apple Card Monthly Installments

Dates	Description	Daily Cash	Amounts
11/11/2023	Apple Online Store Cupertino CA TRANSACTION #fd4bafc28840 This month's installment: \$45.79 Final installment: Nov 30, 2025		\$1,099.00
07/17/2024	Apple Store SANTA CLARA CA TRANSACTION #dcc28ebd5dd7 Good news. There are no more payments due for this installment.		\$899.00
Total financed			\$1,998.00
Total payments and credits			\$1,814.80
Total remaining			\$183.20

Daily Cash

Daily Cash from Apple Card	\$54.97
Daily Cash from Apple Card Monthly Installments	\$0.00
Total Daily Cash	\$54.97

Interest Charged

—	\$0.00
Total interest for this month	\$0.00

Interest Charges
2025 Total Year-to-Date:
– Total interest charged in 2025 \$0.00

Interest Charge Calculation
Annual Percentage Rate (APR) 15.24 % (variable)
Balance subject to interest rate \$0.00

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Legal

How can I avoid being charged interest?

Pay your Monthly Balance as of the end of last month in full by the payment due date this month in order to obtain your Grace Period.

How do you calculate the Balance Subject to Interest Charge?

We use the "daily balance method (including new Transactions)" to calculate interest owed on each category of Transactions on your Account each month.

We determine the daily balance for each balance of your Account as follows:

- we begin with the balance at the end of the prior day (excluding interest for that day); then
- we add the prior day's interest; then
- we add any new Transactions from that day (unless your Account qualifies for a Grace Period on New Transactions); and then
- we subtract any new payments or credits posted to your Account that day (and not already deducted from your Account).

If any daily balance is less than zero, we treat it as zero. Additionally, if you had a Grace Period on New Transactions in the prior month, we subtract all payments and credits that are posted within the current month as of the first day of the current month.

How can my variable APR change?

Variable APRs may increase or decrease each month if the Prime Rate changes. Your APR for purchases is a variable rate. If the Prime Rate changes, the new variable APRs will take effect as of the first day of the next month and apply to existing and new balances. Any increase in the Prime Rate may result in an increase to your interest and Minimum Payment Due.

The "Prime Rate" in effect for a given month is the highest U.S. Prime Rate published in the print edition of The Wall Street Journal (WSJ) on the last day of the prior month that the Prime Rate was published. If the WSJ does not publish the Prime Rate on that day, then we will look to the last day before then that such rate was published.

How do I make payments?

You may make electronic payments on your Account through Apple Wallet or at card.apple.com

When will you Credit my Payments?

We credit electronic payments made by 11:59 p.m. Eastern time on the day the payment is made.

Do you report my information to credit bureaus?

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit bureau report. If you believe that there is an error in the information we have reported about you to a credit bureau, contact us at Goldman Sachs Bank USA, Salt Lake City Branch, Lockbox 6112, P.O. 7247, Philadelphia, PA 19170-6112. Please include a copy of the information you believe is incorrect.

We credit report to the following credit bureaus: Equifax, Experian, and TransUnion. You may contact Equifax, Experian, and TransUnion at Central Source, LLC P.O. Box 105283 Atlanta, GA 30348-5283.

What if my card is lost or stolen?

Contact us immediately using Messages or at 877-255-5923.

See your Apple Card Customer Agreement for definitions and other important information.

Billing Rights Summary

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:

Goldman Sachs Bank USA, Salt Lake City Branch
Lockbox 6112
P.O. Box 7247
Philadelphia, PA 19170-6112

In your letter, give us the following information:

- *Account information:* Your name and email address associated with your account.
- *Dollar amount:* The dollar amount of the suspected error.
- *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 Purchase:

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 is 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.
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, write us at:

Goldman Sachs Bank USA, Salt Lake City Branch
Lockbox 6112, P.O. Box 7247, Philadelphia, PA 19170-6112

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.