

## INTEREST RATE AND INTEREST CHARGES

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Annual Percentage Rate (APR) for Purchases	<b>14.99%</b> This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	<b>14.99%</b> after the promotional period. This APR will vary with the market based on the Prime Rate. <b>0%</b> Introductory rate for 9 months from the date your balance transfer is posted to your account.
APR for Cash Advances	<b>21.50%</b> This APR will vary with the market based on the Prime Rate.
Penalty APR and When It Applies	<b>24.99%</b> This APR may be applied to your account if you: 1) Make a late payment twice within a 12 month period; 2) Make a payment that is returned or otherwise not processed.  <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.
How to avoid paying interest on purchases	Your due date is at least <b>25 days</b> after close of each billing cycle. We will not charge you interest on purchases if you pay entire balance by the due date each month.
Minimum Interest Charge	If you are charged periodic interest, the charge will be no less than <b>\$0.50</b> .
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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>
FEES	
Annual Membership Fee	<b>\$0</b>
Transaction Fees	
• Balance Transfer	Either <b>\$10</b> or <b>3.50%</b> of the amount of each transfer, whichever is greater (maximum fee: \$5000).
• Cash Advance	Either <b>\$5</b> or <b>5%</b> of the amount of each advance, whichever is greater (maximum fee: \$2500).
• Foreign Transaction	<b>1.0%</b> of each transaction in U.S. dollars, assessed by VISA®.
Penalty Fees	
• Late Fees	<b>Up to \$30</b>
• Returned Payment	<b>Up to \$30</b>

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new transactions)". See your Card Agreement for further information regarding how we calculate your balance.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Card Agreement.

**Loss of Introductory APR:** We may end your introductory APR and apply the post-introductory APR if you become more than 30 days late in paying your bill.

**Rates, Fees and Terms May Change:** We have the right to change the account terms (including APRs) in accordance with the terms of your Card Agreement.

To receive a Firsttrust Credit Card, you must meet our applicable criteria bearing on creditworthiness. Your credit limit will be determined by the income you provided and a review of your debt listed on your credit report. You will be informed of the amount of your credit limit when you receive your card. Some credit limits may be as low as \$250. Please note that cash advances may be limited to a portion of your credit limit.

**REWARDS TERMS AND CONDITIONS:** We will award 1.25 points for each \$1.00 in Qualifying Transactions that posts to your account. "Qualifying Transactions" means authorized new purchases posting to your account, net of refunds and credits (for returned merchandise or otherwise). Items that are not Qualifying Transactions include, without limitation, cash advances, special check transactions, balance transfers, charges for products, and all other finance charges and other charges that post to your account.

**BALANCE TRANSFERS:** You authorize us to make one or more of the balance transfers that you have requested. All balance transfer requests are subject to our approval; we are not liable if we do not make a requested balance transfer. We reserve the right to make balance transfers in the order we select and to limit the amount of the balance transfer that we make (this amount may be less than your total credit limit). If you request an amount that we do not approve, we may process a partial transfer for less than you requested or we may decline the entire request. The amount of available credit on your new account will be reduced by the amount transferred and the related balance transfer fees. In addition, transfer requests that are incomplete, illegible or requested to cash, to yourself or to another account with us or one of our affiliates need not be processed. To protect your billing rights, do not request a balance transfer of an amount you might dispute with another creditor. Allow 4 weeks from account opening for each balance transfer. Continue paying your other creditors the amounts owed for each balance transfer you request, until you receive a billing statement from those creditors showing the requested balance transfer has been processed.

**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 (including business entities) who opens an account.

What this means for you: When you open an account, we will ask for your name, physical address, date of birth, and other information that will allow us to identify you. We may ask for other identifying documents. We will let you know if additional information is required.



## Firsttrust Platinum Rewards Terms and Conditions

**Notice:** The Card Agreement contains an Arbitration and Jury Trial Waiver Clause. This arbitration clause replaces the right to go to court, including the right to participate in a class action proceeding. In arbitration a dispute is resolved by an arbitrator instead of a judge or jury and are more limited than court procedure. If you do not want the arbitration proceeding to apply you will have the right to reject it by providing written notice. If you are a covered borrower pursuant to the Military Lending Act, the above-mentioned arbitration provision does not apply.

Married applicants may apply for separate Accounts in their own names.

When you give us your telephone number, including your mobile phone number, we have your permission to contact you at that number about all your Firsttrust Bank accounts. Your consent allows us to use text messaging, artificial or prerecorded voice messages and automatic dialing for informational and account service calls. It may include contact from companies working on our behalf to service your accounts. Message and data rates may apply.

You authorize us to share with Firsttrust and its affiliates experiential & transactional information regarding your activity with us.

**Military Lending Act Notice:** Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). To hear this notice and to receive general information about the repayment obligation on this credit card account, please call us toll-free at 800-220-2265 and press option 9.

This credit card account is issued by Firsttrust Bank, member FDIC. Any account opened in response to this application will be governed by federal law and by the laws of the Commonwealth of Pennsylvania. The information about the costs of the card described in this application is accurate as of March 16, 2020. This information may change after that date. To find out what may have changed, write to us at: Firsttrust Credit Cards, 1 Walnut Grove Drive, Horsham, PA 19044 or visit us online at [Firsttrust.com](http://Firsttrust.com).