FIRSTRUST BANK

Business Platinum Terms and Conditions

INTEREST RATE AND INTEREST CHARGES

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Annual Percentage Rate (APR) for Purchases	**15.24%** This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**15.24%** This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**26.75%** This APR will vary with the market based on the Prime Rate.
Penalty APR and When It Applies	**24.99%** 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. **How Long Will the Penalty APR Apply?** 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 **25 days** 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 **$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 Membership Fee	**$0**
Transaction Fees • **Balance Transfer** • **Cash Advance** • **Foreign Transaction**	 Either **$10** or **3.50%** of the amount of each transfer, whichever is greater (maximum fee: $5,000). Either **$5** or **5%** of the amount of each advance, whichever is greater (maximum fee: $2,500). **1.0%** of each transaction in U.S. dollars, assessed by VISA®.
Penalty Fees • **Late Fees** • **Returned Payment**	 **Up to $30** **Up to $30**

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.

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 Firstrust 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.

Individual and Company Liability: You understand that by responding to this offer you agree to be personally responsible, both individually and jointly with the Company, for payment of all balances incurred on all cards and accounts issued pursuant to this application now or whenever such additional accounts may be established in the future. You understand that if you close, sell or leave the employment of the Company, you will continue to be responsible for the outstanding balances on the accounts. You must notify us immediately to close the accounts and prevent further usage.

BALANCE TRANSFERS: You agree that all transferred balances consist of business-related expenses. 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.

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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.

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 Firstrust 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 Firstrust and its affiliates experiential & transactional information regarding your activity with us.

This credit card account is issued by Firstrust 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 July 27, 2023. This information may change after that date. To find out what may have changed, write to us at: Firstrust Credit Cards, 1 Walnut Grove Drive, Horsham, PA 19044 or visit us online at Firstrust.com.