

Disclosure of Rate, Fee and Other Cost Information

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>13.99-25.99% when you open your account, based on your creditworthiness.</p> <p>After that, your APR will vary with the market based on changes to the Prime Rate.</p>
Penalty APR and When it Applies	<p>29.99%</p> <p>This APR may be applied to new transactions on your Account if you make a late payment or your payment is returned.</p> <p>How Long Will the Penalty APR Apply?: If your APR is increased for either of these reasons, the penalty APR will apply until you make three consecutive minimum payments when due.</p>
How to Avoid Paying Interest on Purchases	Your due date is at least 21 days after the close of each billing cycle. We will not charge interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	There is no minimum interest charge. You will be charged any interest due, regardless of amount.
For Credit Card Tips from the Consumer Financial Protection Bureau (CFPB)	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau website at www.consumerfinance.gov/learnmore
Fees	
Annual Fee	None
Transaction Fees	
<ul style="list-style-type: none"> ● Foreign transaction 	\$0
Penalty Fees	
<ul style="list-style-type: none"> ● Late payment 	\$0
<ul style="list-style-type: none"> ● Return payment 	\$0
<ul style="list-style-type: none"> ● Over-the-credit-limit 	\$0
Other Fees	None

How We Will Calculate Your Balance: We use a method called “average daily balance” (including new transactions).

This Notice: The information about the costs of the card described in this form is accurate as of 12/16/2020. This information may have changed after that date. To find out what may have changed, write to us at Cardless, 350 Townsend #610, San Francisco, CA 94107 or call us toll-free at 1-888-227-3537.

Your Billing Rights: Information on your rights to dispute transactions and how to exercise those rights are included in the Cardholder Agreement. See Billing Rights in the Cardholder Terms for more details.

How We Will Calculate Your Variable APRs: We will add a "margin" to the U.S. Prime Rate to determine your 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. Any new rate will apply as of the first day of your billing cycle during which the Prime Rate has changed. Any change in the U.S. Prime Rate may increase or decrease your finance charges, daily periodic rates, and your minimum payment. If the Wall Street Journal stops publishing the Prime Rate, we will select a similar reference rate.

U.S. Prime Rate effective as of March 9, 2021 is 3.25%.

Purchase APR - Prime Rate plus a margin of 12.74%-22.74%.

The daily periodic rate for your Purchase APR is 13.99%-25.99%.

How We Will Calculate the Interest Charge: We use the “average daily balance (including new transactions)” method to calculate the interest charge. This means that at the end of each Billing Cycle, we: (1) multiply your average daily balance (including new transactions) by the daily periodic rate for that transaction type, and (2) multiply the result by the number of days in the Billing Cycle. The “daily periodic rate” is equal to the APR applicable to the transaction type, divided by 365. To get the “average daily balance (including new transactions),” we take the beginning balance of your Account each day of the Billing Cycle, add any new transactions posted that day, and the periodic interest charge and fees incurred the previous day (compounding interest), and then subtract any payments or credits. If any day’s daily balance is a credit balance, we will treat it as a balance equal to \$0.00. This gives us the daily balance. Then, we add up all the daily balances for each day of the Billing Cycle and divide the total by the number of days in the Billing Cycle. This gives us the “average daily balance (including new transactions).” Due to rounding, this interest calculation may vary from the interest charge actually assessed. You can avoid interest charges on purchases if you pay your entire balance by the Payment Due Date each Billing Cycle. We will not charge you interest for an entire Billing Cycle on new purchases and fees posted during that Billing Cycle if you paid the entire Statement balance by the Payment Due Date in the previous Billing Cycle (or if your balance was \$0.00 or a credit balance).

Avoiding Paying Finance Charges: If you pay your Statement’s new balance in full by the payment due date, we will not charge interest on any new transactions that post to the purchase balance. If you have been paying your Account in full without finance charges, but fail to pay your next new balance in full, we will charge interest on the unpaid balance and any new transactions that post to the purchase balance.

Military Lending Act (MLA) Disclosure: The following disclosure applies to persons covered by the MLA. Other governmental programs and laws may also govern or apply to this transaction but are not described in the following disclosure. 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 credit application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). To receive this information and a description of your payment obligation verbally, please call us toll free at (888) 227-3537.