

APPLICANT DISCLOSURES

Card issued by The Bank of Missouri and serviced by Home Credit US, LLC

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	24.74% . This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	29.74% This APR will vary with the market based on the Prime Rate.**
How to Avoid Paying Interest on Purchases	Your due date is at least 22 days after the close of each billing cycle. We will not charge you any interest on Purchases if you pay your entire new balance by the payment due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.
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"> • Cash Advance • Foreign Transaction 	Either \$10 or 5% of the amount of each advance, whichever is greater 3% of each transaction in US Dollars
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment • Returned Payment 	Up to \$39 Up to \$36

How We Will Calculate Your Balance: We use a method called "Average Daily Balance (including new transactions)".

How APRs are Calculated: We calculate the variable APR for Purchases and Cash Advances by adding the margins described below to the Prime Rate. We use the Prime Rate published in the "Money Rates" section of *The Wall Street Journal* on the 15th day (or preceding business day, if the 15th is not a business day) of the calendar month immediately prior to the month in which the applicable billing cycle begins. Increases or decreases to the Prime Rate will be effective on the first day of the month immediately following the change. As of August 15, 2019, the Prime Rate is 5.25%.

To determine the variable APRs for Purchases we add a margin of 19.49% to the Prime Rate.

To determine the variable APRs for Cash Advances we add a margin of 24.49% to the Prime Rate.

Increases in your APR may cause an increase in your required minimum monthly payment and the amount of interest charged on your Account. Variable APRs will not exceed 35.99%.

** Not all Accounts will be eligible for Cash Advances. If your Account is eligible, we may limit the amount of your credit limit that is available for Cash Advances.

TERMS AND CONDITIONS

You must be at least 18 years of age to apply (19 years of age in Alabama and Nebraska, 21 years of age in Puerto Rico). If you are under 21 years of age, you will be required to demonstrate your independent ability to repay. This product is not available to residents of Colorado, Connecticut, the District of Columbia, Idaho, Iowa, Kansas, Louisiana, Maine, New Hampshire, Oklahoma, Oregon, South Carolina, South Dakota, Wisconsin, and Wyoming.

Important Information about Procedures for Opening a New Account (USA PATRIOT Act): To help the government fight the funding of terrorism and money laundering activities, Federal law requires us and all other financial institutions to obtain, verify, and record information that identifies each person who opens an Account. To process your application, you must provide your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Important Information about Credit Reports: 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 report.

Important Information about Change in Terms: If you are approved, the terms and conditions of your Account are subject to change as allowed by applicable law.

By submitting this application:

- You certify that all information you have provided to us is complete and accurate.
- You certify that you have been provided and have read and agree to the Applicant Disclosures.
- You agree to abide by the terms and conditions of the Cardmember Agreement that will be provided at the time your Account is opened if your application is approved.
- You authorize The Bank of Missouri and Home Credit US, LLC to obtain and review your credit history in connection with your application and, if you are approved, the ongoing maintenance, administration, and servicing of your Account. If you request, you will be informed whether a credit report was obtained and, if so, of the name and address of each consumer reporting agency that furnished a credit report.
- You authorize The Bank of Missouri to share your information and its transaction and experience information with you with Home Credit US, LLC, and their respective affiliates and service providers in connection with your application and, if you are approved, the ongoing maintenance, administration, and servicing of your Account.
- You authorize The Bank of Missouri and Home Credit US, LLC to gather information about you from, or disclose information about you to, your employer, your bank, consumer reporting agencies, and others, as allowed by law to verify your identity, determine your eligibility for credit, or as otherwise needed for our everyday business purposes.
- You authorize Home Credit US, LLC and their service providers to contact you at the phone number you provide in this application about your Account, including for collection purposes. Contact may be made through text messages, automatic dialing systems and/or artificial or prerecorded voice calls. Message and data rates may apply. All communications may be monitored and/or recorded.

STATE NOTICES

Notice to New York Residents: New York residents may contact the New York State Department of Financial Services by telephone at or visit its website at for free information on comparative credit card rates, fees and grace periods. New York State Department of Financial Services: 1-877-226-5697 or <http://www.dfs.ny.gov>.

Notice to New York, Rhode Island and Vermont Residents: A consumer credit report may be obtained in connection with evaluating your application and subsequently in connection with updates, renewals, or extensions of credit for which this application is made. Upon your request, you will be informed whether a report was obtained, and if so, of the name and address of the consumer reporting agency that furnished a report. Subsequent consumer reports may

be requested or utilized in connection with an update, renewal or extension of the credit for which application was made. If you are a Vermont resident, you consent to the obtaining of such reports by signing or otherwise submitting a credit application.

Notice to California Residents: A married applicant may apply for a separate Account. After credit approval, each applicant shall have the right to use the Account up to its Credit Limit. Each applicant may be liable for all amounts extended under the plan to any joint applicant. As required by law, you are hereby notified that a negative credit reporting reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Notice to California and Nevada Residents: Pursuant to your Cardmember Agreement, interest is compounded on unpaid amounts.

Notice to Delaware Residents: Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month. You may pay more than the Minimum Payment Due, up to your entire outstanding balance, at any time.

Notice to Kentucky Residents: You may pay the unpaid balance of your Account in whole or in part at any time.

Notice to Ohio Residents: Ohio's laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and require credit reporting agencies to maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Notice to Utah Residents: As required by Utah law, you are hereby notified that a negative credit reporting reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Notice to Married Wisconsin Residents: No provision of any marital property agreement or unilateral statement under section 766.59 of the Wisconsin statutes or court decree under section 766.70, adversely affects our rights, unless you give us a copy of such agreement, statement, or decree before we grant you credit, or we have actual knowledge of the adverse obligation. If you are a married Wisconsin resident, credit extended under this Account will be incurred in the interest of your marriage or family. Married Wisconsin residents applying for an individual Account must give us the name and address of their spouse, regardless of whether the spouse may use the Card. Please provide this information to us at Home Credit, PO Box 2394, Omaha, NE 68103-2394.