

APPLICANT DISCLOSURES

Sprint® Credit Card

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	17.74% to 35.99% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	20.74% to 35.99% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
Paying Interest	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 Account balance by the payment due date each month. We will begin charging interest on Cash Advances on the transaction date.
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 transfer, whichever is greater 3% of each transaction in US Dollars
Penalty Fees <ul style="list-style-type: none">• Late Payment• Returned Payment	Up to \$38 Up to \$35

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

This Account may not be eligible for Cash Advances.

How We Will Calculate and Determine Rates: We calculate the variable APR for Purchases and Cash Advances by adding the margins described below to the Prime Rate. The Prime Rate is 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. As of August 15th, 2018, the Prime Rate is 5.25%

We add a margin of 12.49% to 31.49% to the Index for Purchases, depending on your creditworthiness, but the APRs for these transaction categories will not go above 35.99%. We add a margin of 15.49% to 31.49% for Cash Advances, depending on your creditworthiness, but the APR for this transaction categories will not go above 35.99%.

Authorization to Obtain Credit and Employment Information: By requesting an Account, you authorize The Bank of Missouri ("TBOM") to obtain and review your credit history in connection with your application for the Account and to obtain credit reports in the future when updating, renewing or extending your Account. You also authorize your employer to release and/or verify information to TBOM in order to determine your eligibility for the Account. Upon your request, you will be informed whether a report was obtained and, if so, of the name and address of each consumer reporting agency that furnished a report. You certify that all information provided in your application is accurate.

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 and Oregon 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 Nevada residents only: We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by sending a request to Home Credit, PO Box 2394, Omaha, NE 68103-2394 or calling us at 855-456-8048. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: 702-486-3132; email: BCPINFO@ag.state.nv.us.

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.

TERMS AND CONDITIONS OF OFFER

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 Account application, we must have 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.

You must be at least 18 years of age to qualify (19 in Alabama and Nebraska, 21 years of age in Puerto Rico). If you are under 21, you will be required, due to federal law, to demonstrate the ability to repay individually or have a joint Account owner who has the ability to repay.

Additional Authorizations: By submitting your application, you understand that:

- This credit card offer is issued by The Bank of Missouri ("TBOM"). TBOM may share with Sprint, Home Credit US, LLC ("HCUS"), and their respective affiliates, your application information, as well as experiential and transactional information regarding your activity. TBOM and HCUS may gather such information from, and transmit to, your employer, your bank, consumer reporting agencies, and others, to verify your identity, determine your eligibility for credit and future extensions of credit, and as otherwise needed for our everyday business purposes.
- HCUS may send you marketing offers and promotions via email, at the email addresses on file with Sprint or HCUS. You may unsubscribe at any time.
- You agree to allow HCUS and companies working on its behalf to contact you about your account, including through text messages, automatic dialing systems and/or artificial or prerecorded voice calls for informational, servicing, or collection related communications. Message and data rates may apply. The contact phone number will be the phone number(s), including mobile phone number(s), on file with Sprint or HCUS. All communications may be monitored and/or recorded.
- You certify that you are the Account owner or have been designated as a delegate by the Account owner, have read and agree to the pricing and terms presented above, and that the Cardmember Agreement sent to you will govern your Account. The terms of your Account (including the APRs) may be changed in accordance with your Cardmember Agreement and all applicable laws.

NEGATIVE CREDIT REPORTS

YOU ARE HEREBY NOTIFIED THAT A NEGATIVE CREDIT REPORT REFLECTING YOUR CREDIT HISTORY WITH US MAY BE SUBMITTED TO A CREDIT REPORTING AGENCY IF YOU FAIL TO FULFILL THE TERMS OF YOUR CREDIT OBLIGATIONS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

SMS Consent: When you consent to receive special offers and discounts, we may send offers and discounts via SMS messages, artificial or pre-recorded voice messages using automatic dialing technologies. Your consent is not a condition of purchasing any property, goods, or services. Message and data rates may apply. You may contact us at any time to change your preferences. To cancel messages, contact 855-456-8048 or reply STOP to any single SMS.

Consent to Electronic Disclosures and Communications

Please read this Consent for Electronic Disclosures and Communications (“Consent”) carefully and keep a copy for your records.

Communications to Be Provided in Electronic Form

This Consent applies to all disclosures, agreements, notices and other communications relating to your Account (“Communications”). Without limiting the foregoing, the following lists some of the items that are Communications and that will be provided to you in electronic form:

- All legal and regulatory disclosures and communications associated with your Account or provided in connection with your Account
- All notices with respect to any changes to this Consent, your Account, or any of your agreements with us
- All Inquiries or notices to you about your Account
- All responses by us to your inquiries about your Account Our Privacy Policy

By checking the box below, you agree (a) to conduct your Account transactions by electronic means and (b) that we may deliver all of the Communications described below to you in electronic form instead of in paper form. Without limiting the foregoing, you agree that we do not need to provide you with additional paper (non-electronic) copies of the Communications unless specifically requested by you. Once you consent to electronic delivery of the Communications, you may request a paper copy of any Communication, but we may charge a copy fee as described below.

Electronic Delivery of Disclosures and Notices

In order to access, receive and retain the Communications in electronic form you must provide, at your own expense, an Internetconnected device that is compatible with HCUS’ requirements deployed at the time of access. Your device must meet the minimum requirements outlined below. By agreeing to receive the Communications in electronic form, you also confirm that your device will meet these specifications and requirements and will permit you to access and retain the disclosures, agreements, change notices, terms and conditions and any other documents electronically.

Please review the attached disclosures prior to continuing with your application. These disclosures will be emailed to you at the address you provided with this application. In order to access and retain the documents emailed to you, please click on the link provided in the email for each document. Once you have opened the link, you may print or save the documents. **System Requirements to Access Information**

To receive an electronic copy of the Communications you must have the following equipment, accounts, and software: -
- A personal computer or other device which is capable of accessing the Internet;
- A valid email address;

- An Internet web browser which is capable of supporting 128-bit SSL encrypted communications, which requires a minimum web browser version of Microsoft® Internet Explorer version 6.0 (available for download at <https://support.microsoft.com/enus/products/internet-explorer>) and your system or device must have 128-bit SSL encryption software; and
- You must have software which permits you to receive and access Portable Document Format or “PDF” files, such as Adobe Acrobat Reader® version 8.0 and above (available for download at <https://get.adobe.com/reader/>).

Withdrawal of Electronic Acceptance of Disclosures and Notices

You may withdraw your consent to receive Communications in electronic form for your Account by contacting us by telephone at (855) 456-8048. We also may treat your provision of an invalid email address or the subsequent malfunction of a previously valid email address as your withdrawal of consent to receive Communications in electronic form. If you withdraw your consent, all subsequent disclosures, agreements, change notices, terms and conditions and any other documents will be sent via postal mail, but you may be charged a fee for each document as described below in “Requesting Paper Copies.” Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal.

How to Update Your Records and Request Paper Copies

It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to this disclosure and your Account, and to maintain and update promptly any changes in this information. We will not send you a paper copy of any Communication unless: (a) you request it; or (b) the email you provide to us is not valid. You can obtain a paper copy of any Communication by printing it yourself, or you may request that we mail you a paper copy if you do so within a reasonable time after we first provided the Communication to you. To request paper copies of documents or update your email address, please contact us at (855) 456-8048. If you request paper copies of any document, you may be charged an additional \$5.00 per copy. Please Note: Home Credit is not able to change your address based on postal forwarding notifications

YOUR BILLING RIGHTS – KEEP THIS DOCUMENT FOR FUTURE USE

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What to Do If You Find A Mistake On Your Statement

If you think there is an error on your Statement, write to us at the address for billing inquiries and correspondence shown on the front of your Statement. You may also contact us on the Web: www.homecreditus.com/myaccount In your letter, give us the following information:

- *Account information:* Your name and Account number.
- *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.
- At least 3 business days before an automated payment is scheduled if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors *in writing* or *electronically*. 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.

What Will Happen After We Receive Your Written Complaint

When we receive your written complaint, we must do two things:

1. Within 30 days of receiving your written complaint, we must tell you that we received your written complaint. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your written complaint, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on the disputed amount.
- The charge in question may remain on your Statement, and we may continue to charge you interest on 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. After we finish our investigation, one of two things will happen:
- *If we made a mistake:* You will not have to pay the amount in question or any interest or other fees related to that amount.

- *If we do not believe there was a mistake:* You will have to pay the amount in question, along with applicable interest and fees. We will send you a Statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within *10 days* telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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 are 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. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
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, contact us *in writing* or *electronically* at the address for billing inquiries and correspondence shown on the front of your Statement.

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.

PRIVACY NOTICE

Rev. 11/2018

FACTS

WHAT DOES HOME CREDIT US, LLC (“HCUS”) DO WITH YOUR PERSONAL INFORMATION IN CONNECTION WITH YOUR SPRINT CREDIT CARD?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment history <input type="checkbox"/> Credit history and credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons HCUS chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does HCUS share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don’t share

For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call 1-855-456-8048
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Who we are

Who is providing this notice?	Home Credit US, LLC ("HCUS")
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What we do

How does HCUS protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does HCUS collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • Open a credit card account or give us your income information • Pay your credit card bill or provide employment information • Provide account information to us We also collect your personal information from others, such as credit bureaus, affiliates, and other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for additional information on State laws.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <input type="checkbox"/> <i>Our affiliates include Sprint; Home Credit US Holding, LLC; Home Credit Group B. V.; and Home Credit International.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <input type="checkbox"/> <i>Nonaffiliates we share with include service providers, mail service providers, printing vendors, and credit card marketing companies.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <input type="checkbox"/> <i>We do not share your information with nonaffiliated financial companies to engage in joint marketing.</i>

Other Important Information

For Vermont and California residents only: We will not share your information with companies outside of HCUS except as permitted by law, such as to service your account.

For Nevada residents only: We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by sending a request to Home Credit, PO Box 2394, Omaha, NE 68103-2394 or by calling us at 855-456-8048. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: 702-486-3132; email: BCPINFO@ag.state.nv.us.

PRIVACY POLICY

Account Issued by: The Bank of Missouri

Serviced by: Home Credit US, LLC

Rev. 11/2018

FACTS

WHAT DOES THE BANK OF MISSOURI ("TBOM") DO WITH YOUR PERSONAL INFORMATION IN CONNECTION WITH YOUR ACCOUNT SERVICED BY HOME CREDIT US, LLC?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and transaction history
- account balances and payment history
- credit history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons TBOM chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does TBOM share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No

For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call 1-855-456-8048
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Who we are

Who is providing this notice?	TBOM, solely with respect to your Sprint® Credit Card. This notice does not apply to any other account you have with TBOM.
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What we do

How does TBOM protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. In addition, we only allow employees, authorized service providers and other parties as required or permitted by law to access your account.
How does TBOM collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • open an account or give us your contact information • pay your bills or apply for a loan • use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you
	State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <input type="checkbox"/> <i>TBOM does not share with our affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <input type="checkbox"/> <i>Nonaffiliates we share with include the retailer named on your account, its affiliates and its service providers, as well as direct marketing companies.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <input type="checkbox"/> <i>Our joint marketing partners include companies such as other financial companies and financial service providers.</i>

Other Important Information

For Vermont residents only: In accordance with Vermont law, TBOM will not share information we collect about Vermont residents with companies outside of TBOM except as permitted by law, such as with the consent of the customer, to service the customer's accounts or to other financial institutions with which we have joint marketing agreements. We will not share creditworthiness information about Vermont residents among TBOM's affiliates except with the authorization or consent of the Vermont resident.

For California residents only: In accordance with California law, we will not share information we collect about California residents with nonaffiliated third parties except as permitted by law, such as with the consent of the customer, to service the customer's accounts, or to fulfill on rewards or benefits. We will also limit the sharing of information about you with our affiliates to the extent required by applicable California law.