

Important Information



Information About Credit Bureau Reporting: 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.

Annual Fee. If your account has an annual fee, it will be billed each year. We will give you advance notice on your billing statement prior to the assessment of the annual fee. You may choose to call us at 866-603-7217 within 45 days of receiving such notice to discuss alternative products that may be available or to close your account so that the fee will not be billed. If your account is closed, any outstanding reward points or miles on your account may be forfeited at that time. Payment of the annual fee does not affect our ability to close your account and/or to limit your transactions.

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. If your card is lost or stolen, please contact us immediately at 866-603-7217 at any time.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement and on your home page when you login to BarclaysUS.com. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead". This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to Barclays. **Please allow 7 to 10 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, please call 866-603-7217.

Mailed Payments: A conforming payment received by us by 5:00 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed with the payment coupon included with this statement or printed from BarclaysUS.com to Barclays, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in U.S. dollars from a U.S. based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc. will be considered a "non-conforming payment", which may delay the crediting of the payment for up to 5 days.

Other Payment Options:

Web: Visit BarclaysUS.com to set up your payments.

Mobile: To download the Barclays Mobile App, text MOBILE to 60956.*

Phone: Call us at 866-603-7217 and we will process your payment.

All payments made via web, mobile app or pay by phone by 11:59 p.m. ET will be credited to your account that same day.

*Message and data rates may apply based on your mobile carrier.

Overnight Payments: Send overnight courier service or U.S.P.S. Priority Mail payments to Card Services, 400 White Clay Center Drive, Newark, DE 19711. A payment received at this address by 5 p.m. ET that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

How We Will Calculate Interest. We use a method called "daily balance" (including new purchases). We calculate interest separately for each "Balance Subject to Interest Rate." These include for example, Purchases at the current rate, Balance Transfers at the current rate, Cash Advances at the current rate, and different promotional balances. Your monthly billing statement shows each "Balance Subject to Interest Rate."

To calculate interest, we first calculate a daily balance for each Balance Subject to Interest Rate. We start with the balance, for that Balance Subject to Interest Rate, as of the end of the previous day. We add any interest calculated on the previous day's balance. (This means interest is compounded daily). We add any new Purchases, Balance Transfers or Cash Advances to the appropriate balance, subtract any new payments or credits from the appropriate balance, and make other adjustments. A credit balance is treated as a balance of zero. We then multiply each daily balance by the applicable daily periodic rate. We do this for each day in the billing period. That gives us the daily interest. We add up all the daily interest for all of the daily balances to get the total interest for the billing period.

Accrual of Interest and How to Avoid Paying Interest on Purchases. Your due date is at least 23 days after the close of each billing cycle. On Purchases, interest begins to accrue as of the transaction date. However, you can avoid paying interest if you pay your Purchases subject to interest (excluding Easy Pay Offers) plus any monthly Easy Pay Payment Amount in full by the Payment Due Date every month.

If you do not pay your Purchases subject to interest (excluding Easy Pay Offers) plus any monthly Easy Pay Payment Amount by the due date each month, you will pay interest on those purchases from the date they are posted to your account until the date you pay those Purchases in full. When those Purchases (excluding Easy Pay Offers) are paid in full, your next statement will include interest accrued from the first day of that statement period until the date your payment in full was received.

Purchases that are enrolled in an Easy Pay Offer will be charged interest in accordance with the plan as disclosed at enrollment.

If you have Purchase balances with a 0% promotional APR, you can avoid paying interest on those Purchase balances during the promotional period. (However, to avoid a late fee, pay

Continued on Page 4

Make Changes to your contact information below

Name

Address

City

State

Zip

Home Phone

Work Phone

Email Address