

# RBC BANK® CREDIT CARD DISCLOSURES

125913 (11/2023)

Summary of Credit Terms			
Interest Rates and Interest Charges	Visa Signature Black	Visa Platinum Rewards	Visa Signature Black Plus
<b>Annual Percentage Rate (APR) for Purchases and Balance Transfers</b>	If applicable, <b>0.00%</b> <sup>1</sup> introductory APR for <b>6</b> months when you open your account. After that, your APR will be <b>18.49%</b> to <b>25.24%</b> for Visa Platinum accounts and Visa Signature accounts, based on your credit worthiness. This APR will vary with the market based on the Prime Rate. <sup>2, 3</sup>		
<b>APR for Cash Advances</b>	<b>28.24%</b> This APR will vary with the market based on the Prime Rate. <sup>4</sup>		
<b>Paying Interest</b>	Your due date is at least <b>21</b> days after your account statement is mailed or otherwise delivered to you. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. There is no interest free grace period for balance transfers or cash advances.		
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than <b>\$1.00</b> .		
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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 <a href="https://consumerfinance.gov/learnmore">consumerfinance.gov/learnmore</a> .		

FEES	Visa Signature Black	Visa Platinum Rewards	Visa Signature Black Plus
<b>Annual Fee</b>	<b>\$0</b>	<b>\$0</b>	<b>\$75</b> <sup>5</sup>
			NOTICE: This fee may be assessed before you begin using your card and will reduce the amount of credit you initially have available. For example, if you are assigned the minimum credit limit of \$5,000, your initial available credit will be <b>\$4,925</b> .
<b>Transaction Fees</b> • Balance Transfer • Cash Advance • Foreign Transaction	<ul style="list-style-type: none"> <li>• Either <b>\$10</b> or <b>3%</b> of each balance transfer, whichever is greater (after the end of the introductory period, the maximum fee is <b>\$99</b>)<sup>6</sup></li> <li>• Either <b>\$5</b> or <b>3.5%</b> of the amount of each cash advance, whichever is greater.</li> <li>• Visa Signature Black: <b>1.5%</b> of the U.S. dollar amount of the transaction if the transaction is conducted in a foreign currency.</li> <li>• Visa Signature Black Plus: Foreign transaction fee does not apply.</li> <li>• Visa Platinum: <b>3%</b> of the U.S. dollar amount of the transaction if the transaction is conducted in a foreign currency.</li> </ul>		
<b>Penalty Fees</b> • Late Payment • Returned Payment	<ul style="list-style-type: none"> <li>• Up to <b>\$35</b>.</li> <li>• Up to <b>\$35</b>.</li> </ul>		

**How We Will Calculate Your Balance:** We use a method called the “Average Daily Balance” (including current transactions). See your Cardholder Agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Cardholder Agreement.

## **IMPORTANT THINGS YOU SHOULD KNOW ABOUT YOUR CARD**

<sup>1</sup> **Introductory APR:** If applicable, the fixed introductory APR applies to purchases and balance transfers for the first 6 months following the date your account is established. Thereafter, the APR for all outstanding indebtedness and new balances relating to purchase and balance transfer transactions will be the then-applicable variable APR.

<sup>2</sup> **Prime Rate:** As used herein, the term "Prime Rate" means the WSJ Prime Rate as published in the Wall Street Journal. Current rate is 8.50% as of September 1, 2023.

<sup>3</sup> **APR for Purchases and Balance Transfers.** The APR associated with purchases and balance transfers are variable, and the APR will equal:

### **Visa Platinum and Visa Signature**

- Non-introductory Purchase APR: Prime Rate plus a margin between 9.99% and 16.74%, based on creditworthiness
- Non-introductory Balance Transfer APR: Prime Rate plus a margin between 9.99% and 16.74%, based on creditworthiness

Your initial APR will be described in the welcome letter enclosed with your first card.

<sup>4</sup> **APR for Cash Advances.** The APR for cash advances will be the Prime Rate plus a fixed margin of 19.74%.

<sup>5</sup> **Annual Fee.** The Annual Fee is waived for Private Banking customers and RBC Bank employees.

<sup>6</sup> **Balance Transfer Fee.** The balance transfer fee has no maximum during the introductory period (first 6 months); thereafter, this fee will be a maximum of \$99 per balance transfer.

**Changes to Account Terms.** We can change the terms of your account as permitted by law. After account opening, your APR may change periodically based on changes to your creditworthiness, as more particularly described in your Cardholder Agreement.

**Additional Terms.** You understand that this offer to establish a credit card account is on behalf of RBC Bank, Three Alliance Center, 3550 Lenox Road NE, Suite 1950, Atlanta, GA 30326. If an account is opened, the lender on the account will be RBC Bank (Georgia), N.A. You understand that the use of any card issued in connection with this offer will constitute your acceptance of and will be subject to the terms and conditions of the Cardholder Agreement that will be sent with the card. If your credit line is less than \$5,000, you will receive a Platinum account. The benefits for Platinum accounts differ from Visa Signature accounts. You agree to be responsible for all charges incurred according to the Cardholder Agreement. You understand that the terms of your account are subject to change as provided in the Cardholder Agreement.

We may communicate information about our experiences and transactions with you to consumer reporting agencies and third parties, to the extent permitted by law. At certain income and credit line levels, proof of employment or income verification may be required. This information was published in November 2023 and was accurate as of that date and is subject to change after that date. Call RBC Bank at 1-888-257-6837 to find out what may have changed.

### **LOSS OR THEFT OF CARD:**

You must notify us promptly in the event of the loss or theft of your card. You may be liable for the unauthorized use of your credit card. However, you will not be liable for unauthorized use that occurs after you notify us orally or in writing of the loss, theft, or possible unauthorized use. In any case, your liability will not exceed \$50 for each occurrence of loss or theft. We may impose a fee of \$35 in connection with any request for expedited delivery of a replacement credit card.

To report a lost/stolen card, call 1-888-257-6837. Or write to us at: RBC Bank Cardholder Services, P.O. Box 869 Buffalo, NY 14240-0869. Or report it electronically using the web: Send a secure message after signing into online banking at: <https://www.rbcbank.com/>. State that you are reporting a lost/stolen card. Please have your account number ready.

### **QUESTIONS OR FURTHER INFORMATION:**

To have your questions answered or for further information, please contact RBC Bank Card Customer Service toll free at: 1-888-257-6837

Or by mail at:

RBC Bank Cardholder Services  
P.O. Box 869  
Buffalo, NY 14240-0869

Or visit our website:

<https://www.rbcbank.com/>



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