

# BrightWay<sup>SM</sup> Mastercard<sup>®</sup> Credit Card

## ACCOUNT TERMS

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<b>30.49%*</b>
APR for Cash Advances	30.49%*
APR for Balance Transfers	30.49%*
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each Billing Cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .

Fees	
Annual Fee	<b>\$65</b>
Transaction Fees	<ul style="list-style-type: none"><li>• Cash Advance: Either <b>\$10</b> or <b>3%</b> of the amount of each cash advance, whichever is greater.</li><li>• Balance Transfer: Once available, either <b>\$10</b> or <b>3%</b> of the amount of each balance transfer, whichever is greater.</li><li>• Foreign Transaction: <b>1%</b> of each transaction in U.S. dollars.</li></ul>
Penalty Fees	<ul style="list-style-type: none"><li>• Late Payment: Up to <b>\$40</b>.</li></ul>

**How We Will Calculate Your Balance.** We use a method called “average daily balance (including new purchases). See “How We Calculate The Interest Charge” section below.

**\*Periodic Rate.** The APR above corresponds to a monthly **Periodic Rate of 2.54083%** See the “How We Calculate the Interest Charge” section below.

**Billing Rights Summary.** Information on your rights to dispute transactions and how to exercise those rights is provided in the “Your Billing Rights” section in the BrightWay Mastercard<sup>®</sup> Credit Card Agreement.

**How The Interest Charge is Determined.** On each Cash Advance or Balance Transfer, we begin charging interest on the transaction date. For Purchases, we do not charge periodic interest in any Billing Cycle if you pay the new balance, if any, as shown on your prior statement in full by the Payment Due Date shown on such statement every month. A Billing Cycle without periodic interest is an "Interest Free Period" (sometimes called a "grace period" on Purchases). If your current statement indicates that you made full payment of the previous balance (which is the same as the new balance shown on your previous statement) by the Payment Due Date as shown on the previous statement or if the current statement indicates that the previous balance was zero or a negative amount, and if you also make a payment equal to the new balance indicated on the current statement by the Payment Due Date shown on the current statement, then we will not charge interest on any portion of the new Purchases that appear on the current statement to which we allocated such payment. On each Purchase, we charge interest from the posting date on your statement unless the Purchase posts during an Interest Free Period for Purchases. If the Purchase posts during an Interest Free Period, but the next Billing Cycle is not an Interest Free Period (i.e., you fail to pay the new balance from the prior Billing Cycle in full by the Payment Due Date), we start charging interest as of the first day of that next Billing Cycle on the portion of the Purchase, if any, that is not paid by the Payment Due Date in that Billing Cycle. We do not charge interest on any Purchase that is made during an Interest Free Period and paid in full by the Payment Due Date in the next Billing Cycle so long as the previous month's balance was paid in full by that cycle's payment due date.

**How We Calculate The Interest Charge.** The Interest Charges for a Billing Cycle are computed by applying the monthly Periodic Rate for the transaction type (e.g., the Periodic Rate applicable to Purchases, Cash Advances, Balance Transfers, etc.) to the "Average Daily Balance" of that transaction type. To get the "Average Daily Balance", each day we take the beginning balance for each transaction type for your Account, add any interest charges, transactions or other debits (including new Purchases, Cash Advances, Balance Transfers and Transaction Fees) and subtract any payments or credits for each transaction type. This gives us the daily balance. (If a daily balance is less than zero, we will treat it as zero. Transactions that are subject to an Interest Free Period are not added to the daily balance.) We then add up all of the daily balances for the Billing Cycle and divide that number by the number of days in the Billing Cycle. This gives us the "Average Daily Balance." If a transaction type for your Account has an Interest Free Period for a Billing Cycle, the Balance Subject to Interest Rate for that transaction type during the Billing Cycle will be \$0.

**Military Lending Act Disclosure:** The following disclosure applies to any person who is a "covered borrower" under 32 C.F.R. § 232.3(g). 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). For any covered borrower under the Military Lending Act, the annual, balance transfer, cash advance, foreign transaction, and late fee disclosed above are waived while the person is a "covered member" or "dependent" as defined under 32 C.F.R. § 232.3(g). If you cease to be a "covered member" or "dependent", then this waiver will not apply.

**Exhibit A TO THE BRIGHTWAY MASTERCARD® CREDIT CARD AGREEMENT IS AN ARBITRATION CLAUSE. UNLESS YOU OPT OUT OR ARE A "COVERED BORROWER" AS DEFINED IN 32 C.F.R. § 232.3(g), THE ARBITRATION CLAUSE WILL HAVE A SUBSTANTIAL IMPACT ON YOUR RIGHTS IN THE EVENT OF A DISPUTE BETWEEN YOU AND US. UNLESS YOU SEND US THE REJECTION NOTICE DESCRIBED IN THE ARBITRATION PROVISION, THE ARBITRATION PROVISION WILL APPLY TO YOU.**

## **FREQUENTLY ASKED QUESTIONS**

### **How can you access the BrightWay Mastercard® Credit Card Agreement?**

You can access a sample card agreement by visiting [https://www.onemainfinancial.com/pdf/BrightWay\\_Cardholder\\_Agreement.pdf](https://www.onemainfinancial.com/pdf/BrightWay_Cardholder_Agreement.pdf)

### **How will your Credit Limit be established? How can you get a higher Credit Limit?**

We will determine your initial Credit Limit after a review of your application and your ability to pay. Your initial Credit Limit will be at least \$300. You may receive a higher limit after a review of your account.

### **What happens if you go over your Credit Limit?**

Generally, it is a default under the BrightWay Mastercard® Credit Card Agreement if you go over your Credit Limit.

### **How will your APR change over time?**

Your initial **APR** of **30.49%** is a fixed-rate APR; it does not increase or decrease with changes in market interest rates. You may receive a lower APR after a review of your account.

### **How do you earn CashBack Rewards?**

You earn CashBack Rewards when you make Qualifying Purchases. The CashBack Rewards you earn during a Billing Cycle equal 1% of the net Qualifying Purchases in that Billing Cycle. Qualifying Purchases are Purchases that post to your Account and for which you are eligible to earn CashBack Rewards. Qualifying Purchases do not include any of the following: finance charges; Account fees; payments; payment reversals; account adjustments; transactions prohibited under the BrightWay Mastercard® Credit Card Agreement; Cash Advances; money transfers; and any transactions determined by us to have been conducted solely for generating CashBack rewards. Transactions that are not Qualifying Purchases do not earn CashBack Rewards. You may be ineligible to earn CashBack rewards if your Account is not in Good Standing. We may deem your Account as not in Good Standing in our sole discretion, including without limitation, in cases where we suspect fraud or abuse, or other suspicious activity with respect to the CashBack program or your Account, your Account is delinquent or otherwise in default, your Account is over its applicable limits, your Account is closed, or your ability to use the Account for transactions is closed. For more information about CashBack Rewards Terms and Conditions, please visit <https://www.onemainfinancial.com/legal/brightway-rewards-terms-and-conditions>.

**What Income Should You Report in Applying for an Account?** You may include all your personal income, after withholding for taxes, including income you have earned (whether from full-time, part-time or seasonal jobs, tips and self-employment income, interest and dividends, and retirement and public assistance benefits). You may also include shared income, which is money from somebody else that is regularly deposited into your individual account or into a joint account that person shares with you. If you are 21 or over, you may also include somebody else's income that is regularly used to pay your expenses. You may (but need not) include income from alimony, child support or separate maintenance if you wish to have it relied on to establish your credit worthiness.

**Can Your Account Terms Change?** We can change the terms of your Account as permitted by law. When required, we will send you notice before doing so and/or give you a right to reject the change.

## **CERTAIN LEGAL NOTICES**

### ***Notices to All Applicants***

**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 all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means to you: When you open an account, we will ask for 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.

\* \* \*

A consumer credit report may be ordered in connection with this application, or subsequently for purposes of review or collection of the Account, increasing the credit line on the Account, or other legitimate purposes associated with the Account. You consent to the obtaining of such reports by signing or otherwise submitting a credit application.

Accounts are issued by WebBank and administered by OneMain Financial.

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

### ***Notice to California Residents***

Married applicants may apply for a separate account. You agree to waive the address confidentiality requirements section of the California Vehicle Code (Section 1808.21) and you authorize us to obtain information about you at any time from the California Department of Motor Vehicles.

### ***Notice to New York Residents***

New York Residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods. New York State Department of Financial Services: 1-800-342-3736 or <http://www.dfs.ny.gov>.

### ***Notice to New York, Rhode Island and Vermont Residents***

A credit bureau report may be requested in connection with your application. At your request, we will tell you whether or not a credit bureau report was obtained and, if so, the name and address of the credit bureau that furnished the report. We may also request credit bureau reports from time to time in connection with any update, renewal or extension of any Account you receive, whenever we believe that such action is appropriate.

### ***Notice to Ohio Residents***

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

### ***Notice to Washington Residents***

Washington state law prohibits discrimination in credit transactions because of race, creed, color, national origin, sex, or marital status. The Washington State Human Rights Commission administers compliance with this law.

### ***Notice to Married Wisconsin Residents***

No provision of any marital property agreement, unilateral statement, or court order applying to marital property will adversely affect a creditor's interests unless, prior to the time credit is granted, the creditor is

furnished with a copy of the agreement, statement or court order, or has actual knowledge of the provision. If the credit card for which you are applying is granted, you will notify the Bank if you have a spouse who needs to receive notification that credit has been extended to you.

**BrightWay credit cards are issued by WebBank.**