

BEYOND ONE VISA® & MASTERCARD® Credit Card Application Disclosures

Next you will find a summary of the APR's, additional information about rates, fees, charges and other costs. All terms, including fees, charges, and APR's for new transactions are subject to change. Please read carefully since some terms vary by credit card product. The terms that could apply to you will differ depending on the specific product applied for and your creditworthiness at the time of application.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases:	1.99% introductory APR for the first 6 months that your account is open, for purchases made within the first 6 months of account opening date. Then, your APR will be from 17.50% to 29.75% , based on your creditworthiness at the time you opened your account. This APR will vary with the market, based on the United States Prime Rate. The introductory offer applied for may be improved by FirstBank if you comply with certain terms and conditions established by FirstBank, including your credit score.
APR for Balance Transfers:	0% introductory APR for the first 15 months that your account is open, for transfers completed within the first 3 months of account opening date. After that, your APR will be from 17.50% to 29.75% based on your creditworthiness at the time you opened your account. This APR will vary with the market, based on the Prime Rate. The introductory offer applied for may be improved by FirstBank if you comply with certain terms and conditions established by FirstBank, including your credit score.
APR for Cash Advances:	APR from 26.00% to 31.00% , based on your creditworthiness at the time you opened your account. This APR ("Cash Advance APR") will vary with the market, based on the Prime Rate.
Penalty APR and When It Applies:	29.99%* This APR may be applied to you if FirstBank does not receive the minimum payment within sixty (60) days of the date when it is due. How Long Will the Penalty APR Apply? If your APR is increased for this reason, the Penalty APR will apply until the account is up to date and you make six (6) consecutive minimum payments on or before the date in which they are due.
Paying Interest:	Your due date is at least twenty-five (25) days after the close of each billing cycle. FirstBank will not charge you interest on new purchases if you pay your entire balance by the due date of each month. FirstBank will begin charging interest on cash advances, convenience checks and balance transfers on the transaction date.
Minimum Interest Charge:	If you are charged interest, the charge will be no less than \$1.50.
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 https://www.consumerfinance.gov/learnmore

Fees			
Product	Beyond One Beyond Platinum	Beyond Global	Beyond Ultimate
Annual Fee:	\$0 Annual Fee	\$0 Annual Introductory Fee for 12 months, after that \$50	\$0 Annual Introductory Fee for 12 months, after that \$150
Transaction Fees: - Balance Transfers - Cash Advance - Convenience Checks - Foreign Transactions	2.00% of the amount of each balance transfer (\$2.00 minimum; \$10.00 maximum) 2.00% of the amount of each cash advance (\$2.00 minimum; \$10.00 maximum) 2.00% of the amount of each convenience check (\$2.00 minimum; \$10.00 maximum) 1.00% of each transaction in US Dollars for Visa 1.40% of each transaction in US Dollars for Mastercard®		
Penalty Fees: - Late Payment - Returned Check	Up to \$35 Up to \$10		

How FirstBank Will Calculate Your Balance: FirstBank uses a method called "average daily balance" including new purchases. See the Pricing and Terms of the Credit Card for more details.

Loss of Introductory APR: FirstBank may end your introductory APR and apply the Penalty APR if you become more than sixty (60) days late paying your bill.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Late Payment: The penalty charge of a late payment for a first violation will not exceed \$25. However, if a second violation occurs, within a six(6) month billing period, FirstBank will charge up to the maximum fee in the table above. The Late Payment fee will not exceed the related minimum payment that was due. The Returned Check fee will not exceed the related check amount.

*The Daily Periodic Rate for the Penalty APR is 0.0822%

Terms and Conditions

You have read the application, and you affirm that everything you have stated is true and complete. You represent that you are at least

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eighteen (18) years of age, emancipated and with the financial capacity to fulfill the corresponding payments as required by FirstBank Puerto Rico, or you are at least twenty-one (21) years of age. If you are applying with a co-applicant who is between the ages of eighteen (18) to twenty (20) years old, you certify that you are the father, mother or legal guardian of said co-applicant. By completing and submitting this application, you authorize FirstBank, its representatives, agents, subsidiaries and/or affiliates to obtain credit bureau reports that FirstBank will use when considering your application for credit. You also authorize FirstBank to obtain and use your credit bureau reports and any other information about you for the purpose of: (1) providing extensions of credit; (2) the administration, review or collections of your account; and (3) for marketing purposes, including, but not limited to pre-approval offers, cross-selling and the offering of other financial products or services. If you ask, FirstBank will disclose to you the name and address of the credit bureau from which FirstBank obtained a credit report about you. If an account is opened, you will receive a Credit Cardholders Agreement with your card(s). You agree to the terms of said agreement by using or authorizing the use the credit card, or by making any payment on the credit card. You further authorize FirstBank to contact you at any telephone number you provide or any number where FirstBank believes you can be reached to service and manage any of your account(s). This may include calls or text messages to mobile, cellular, or similar devices, and calls or text messages using automatic telephone dialing systems and/or prerecorded messages. Rates, fees, and terms may change, FirstBank has the right to change the credit card terms (including the APRs) in accordance with your Credit Cardholders Agreement. Before FirstBank approves you for a credit card, FirstBank will review your credit report and the information you provide with your response to confirm that you meet the criteria for this offer. FirstBank reserves the right to change the benefit features associated with your card at any time.

FirstBank and our affiliates may share information about you among affiliates in order to offer products and services of interest to you. If you would prefer that FirstBank does not share information from your application, credit bureaus or third parties, please visit <https://www.1firstbank.com/pr/en/documents/policies/FirstBank-Privacy-Policy-ENG.pdf> for more information about our information handling policies.

If you omit any information on the form, FirstBank may deny your application. FirstBank cardholders who currently have or have had a FirstBank credit card in any Rewards Program associated with this offer or have received a similar bonus offer, are not eligible for a second FirstBank credit card in the same Rewards Program, or for any similar bonus offer. FirstBank cardholders currently receiving promotional pricing, or FirstBank cardholders with a history of only using their current or prior FirstBank card for promotional pricing offers, are not eligible for a second FirstBank credit card with promotional pricing.

The information about the costs of the card described in this form is accurate as of 01/2025. This information may have changed after that date. To find out what may have changed, please call 1.855.701.2265 or 787.701.2265.

USA Patriot Act: All financial institutions are required to comply with the record keeping of the information that identifies all persons related to the credit card and reporting requirements set forth in the Bank Secrecy Act and related laws and regulations. The purpose is to prohibit and actively pursue the prevention of money laundering and any activity that facilitates money laundering or the funding of terrorist or criminal activities. What this means to you: As part of your credit card application process, FirstBank will ask for your name, address, date of birth, and other information that will allow us to identify you. FirstBank may also ask to see your driver's license or other identifying documents. Certain data will also be requested in relation to authorized users of credit cards.

OFAC: OFAC sanctions prohibit or restrict FirstBank from engaging in activity that involves sanctioned persons or comprehensively sanctioned countries and regions. If you are traveling outside of US Territories, or Tortola, you must notify us in advance of the dates and destinations where you will be traveling to avoid interruptions in access to your account. You will not be able to use your FirstBank Credit Card in countries sanctioned by the Office of Foreign Assets Control (OFAC). We recommend that you ensure that you take an alternative payment method with you.

Chargegard Ultimate Credit Insurance Disclosure

This protection plan is designed to ensure the balance of your credit card up to \$15,000. The same is offered by FirstBank Insurance Agency and is underwritten by Assurant Solutions.

Card holders eligible for this insurance must be:

- Between 18 and 69 years old
- Full-time employees in non-seasonal occupations and who have worked ninety (90) consecutive days prior to the date of loss

Coverage

- Life
- Accidental Death
- Dismemberment
- Hospitalization
- Disability
- Involuntary Unemployment
- Leave without Pay
- Positive Events in Life

Some exclusions are: Hospitalization for routine checkups or cosmetic surgery, pregnancy or childbirth disability, self-inflicted injuries, pre-existing conditions, unemployment because of retirement, temporary, voluntary unemployment, knowledge of pending unemployment, dismissal because of criminal conduct, negligent or violation of established rules of the employer, no death benefit will be paid in cases of suicide within the first two years. Dismemberment means loss of sight in both eyes, loss of hand or arm, foot or leg. For details refer to the Certificate of Insurance.

Insurance products are not bank deposits, are not insured by the FDIC or by any other Federal Government agency, nor are they insured by FirstBank and may lose value. Obtaining this insurance policy is optional and not a condition for credit approval. FirstBank will not condition your credit transaction to your agreement not to obtain insurance from a non-affiliated entity. FirstBank will not reject an insurance presented by you related to your credit transaction as long as said insurance complies with the requirements and standards related to the coverage, financial capacity and service provided by the insurer. If you already have an insurance policy that covers all risks described here, you may not need additional insurance.

The insurance policy may be cancelled at any moment. Should you cancel this insurance policy during the first thirty (30) days after receiving your certificate FirstBank will reimburse or credit the full amount of the paid premium. However, if the policy is cancelled after the first

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thirty (30) days, FirstBank will reimburse or credit you the unused portion of your premium. If you finance your premium, it will be subject to the same finance charges as your debt.