

FIRSTBANK PRICING AND TERMS FOR THE BEYOND ONE VISA® & MASTERCARD®

Please Review Carefully

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<b>1.99%</b> Introductory APR for the first 6 months that your account is open, for purchases made within the first 6 months of account opening date. After that, your APR will be the U.S. Prime Rate (“ <b>Prime Rate</b> ”) + <b>10.00%</b> to the U.S. Prime Rate (“ <b>Prime Rate</b> ”) + <b>22.25%</b> based on your creditworthiness at the time you opened your account. Your APR will be based on your creditworthiness when you open 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 the Bank if you comply with certain terms and conditions established by FirstBank, including your credit score.
APR for Balance Transfers	<b>0%</b> 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 the U.S. Prime Rate (“ <b>Prime Rate</b> ”) + <b>10.00%</b> to the U.S. Prime Rate (“ <b>Prime Rate</b> ”) + <b>22.25%</b> based on your creditworthiness at the time you opened your account. The introductory offer applied for may be improved by the Bank if you comply with certain terms and conditions established by FirstBank, including your credit score.
APR for Cash Advances	U.S. Prime Rate (“ <b>Prime Rate</b> ”) + <b>18.50%</b> to the U.S. Prime Rate (“ <b>Prime Rate</b> ”) + <b>23.50%</b> , 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	<b>29.99%*</b>  This APR may be applied to you if you become more than 60 days late paying your bill.  <b>How Long Will the Penalty APR Apply?:</b> If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on new Purchases if you pay your entire balance by the due date of each month. We 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	<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://www.consumerfinance.gov/learnmore">https://www.consumerfinance.gov/learnmore</a></b>
Fees	
Annual Fee	<b>\$0</b>
Transaction Fees	<ul style="list-style-type: none"> <li>-Balance Transfers: <b>2.00%</b> of the amount of each transaction (\$2.00 minimum; <b>\$10</b> maximum)</li> <li>-Cash Advance: <b>2.00%</b> of the amount of each transaction (\$2.00 minimum; <b>\$10</b> maximum)</li> <li>-Convenience Checks: <b>2.00%</b> of the amount of each transaction (\$2.00 minimum; <b>\$10</b> maximum)</li> <li>-Foreign Transactions: <b>1.00%</b> of each transaction in US Dollars for Visa. <b>1.40%</b> of each transaction in US Dollars for MasterCard.</li> </ul>
Penalty Fees	<ul style="list-style-type: none"> <li>-Late Payment: Up to <b>\$35</b></li> <li>-Returned Check: Up to <b>\$15</b></li> </ul>

**How We Will Calculate Your Balance:** We use a method called “average daily balance” including new purchases. See your account agreement for more details.

**Loss of Introductory APR:** We may end your introductory APR and apply the Penalty Pricing if you become more than 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-month billing period, we 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 are at least 18 years of age, emancipated and with the independent ability to pay the corresponding minimum payments or you are at least 21 years of age. If you are applying with a co-applicant who is between the ages of 18-20 years old, you certified that you are the father, mother or legal guardian of said minor. By submitting this application, you agree to authorize FirstBank Puerto Rico, its representatives and/or affiliates (“We” or “Us”) to obtain credit bureau reports that We will use when considering your application for credit. You also, authorize us to obtain and use your Credit bureau reports and any other Information about you for the purpose of: (1) providing extensions of credit for your account; (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, We will tell you the name and address of the credit bureau from which we obtained a credit report about you. If an account is opened, you will receive a Cardholders Agreement with your card(s). You agree to the terms of this agreement by: using the account or any card, authorizing their use, or making any payment on the account. To service and manage any of your account(s), we, may contact you at any telephone number you provide or any number where we believe we may reach

you. 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: We have the right to change the account terms (including the APRs) in accordance with your Cardholders Agreement. Before we approve you for a credit card, we will review your credit report and the information you provide with your response to confirm that you meet the criteria for this offer. We reserve the right to change the benefit features associated with your card at any time.

We 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 we do not share information from your application, credit bureaus or third parties, please visit [http://www.1firstbank.com/pr/en/Documents/FirstBank\\_Privacy\\_Policy%20\(1\).pdf](http://www.1firstbank.com/pr/en/Documents/FirstBank_Privacy_Policy%20(1).pdf) for more information about our information handling policies. If you omit any information on the form, we may deny your request for an account. 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, may not be eligible for a second FirstBank credit card in the same Rewards Program, or for any 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 02/28/2017. This information may have changed after that date. To find out what may have changed, please call 855.701.2265 or 787.701.2265.

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.

### **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 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 30 days after receiving your certificate we will reimburse or credit the full amount of the paid premium. However, if the policy is cancelled after the first 30 days, we 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.