

# Sun East Platinum Mastercard® Rates and Fees:

| Interest Rates and Interest Charges  |   |
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| <b>Annual Percentage Rate (APRs) for Purchases</b>                           | Your introductory rate will be <b>0%</b> for 6 months.<br>After this introductory rate expires, your APR will be <b>14.24%, 15.24%, 16.24%, or 18.00%</b> based on credit worthiness. This APR will vary with the market according to the Prime Rate.                                     |
| <b>Annual Percentage Rate (APRs) for Balance Transfers and Cash Advances</b> | Your introductory rate will be <b>0%</b> for 6 months.<br>After this introductory rate expires, your APR will be <b>14.24%, 15.24%, 16.24%, or 18.00%</b> based on credit worthiness. This APR will vary with the market according to the Prime Rate.                                     |
| <b>Penalty APR and When It Applies</b>                                       | <b>None</b>   |
| <b>Minimum Interest Charge</b>   | <b>None</b>   |
| <b>Paying Interest</b>   | Your due date is at least 21 days after the close of each billing cycle. We will not charge you any interest on your purchases if you pay your entire balance by the due date each month. We will begin charging interest on balance transfers and cash advances on the transaction date. |
| <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="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .                                      |

| Fees   |  |
|--|--|
| <b>Annual Fee</b>  | <b>\$0</b>   |
| <b>Transaction Fees</b> <ul style="list-style-type: none"><li>• <b>Balance Transfer</b></li><li>• <b>Cash Advance</b></li><li>• <b>Foreign Transaction</b></li></ul> | <b>\$0</b><br><b>3%</b> with \$10 minimum fee and no maximum fee<br><b>2%</b> of each transaction in U.S. Dollars. |
| <b>Penalty Fees</b> <ul style="list-style-type: none"><li>• <b>Late Payment</b></li><li>• <b>Over-the-Credit Limit</b></li><li>• <b>Returned Payment</b></li></ul>   | Up to <b>\$36</b><br>None (Over limit not permitted)<br>Up to <b>\$36</b>  |

**Billing Rights:** Information on your rights to dispute transactions and how to exercise these rights is provided in your Cardholder Agreement.  
**How We Will Calculate Your Balance:** We use a method called "average daily balance". We add a margin of 5.74%, 6.74%, 7.74%, 9.74%, or 12.74% depending on your credit history, to the Prime Rate to determine the APR for Balance Transfers and Cash Advances. As of July 26, 2023, the APR for Purchases, Balance Transfers, and Cash Advances was 14.24%, 15.24%, 16.24%, or 18.00%. The maximum APR is 18.00%. The information about the costs of the card described in this solicitation is accurate as of August 1, 2023. This information may have changed after that date. To find out what may have changed, call us at **877-578-6327**.

