

VISA Classic Detail of Rate, Fee and Other Cost Information

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	15.90%
APR for Cash Advances	15.90%
How to Avoid Paying Interest on Purchases	Your due date is at least 23 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50.
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 http://www.consumerfinance.gov/learnmore.
Fees	
Annual Fee	None
Transaction Fees <ul style="list-style-type: none"> • Cash Advance • Foreign Transaction 	Either \$2 or 2.0% of the amount of each cash advance, whichever is greater (maximum fee: \$10). None
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Over-the-Credit Limit • Returned Payment 	\$10 None \$15

How We Will Calculate Your Balance: We use a method called "Average Daily Balance (including new purchases)."

New York Residents: For more information call us at 1-800-968-8008. You may contact the New York State Department of Financial Services at 1-800-342-3736 or go to www.dfs.ny.gov to obtain a comparative list of credit card rates, fees, and grace periods.

Payments are allocated to posted balances. If your account has balances with different APRs, we will allocate the amount of your payment equal to the Total Minimum Payment Due to the highest APR balances first.

Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs.

You have obtained a cash advance if you use your Account to obtain cash from an ATM, financial institution, or other location; use a convenience check; purchase items that are convertible to cash, such as lottery tickets, money orders, casino chips, foreign currency, or similar items.

TERMS & CONDITIONS

- Account terms are not guaranteed for any period of time. All terms, including fees and APRs for new transactions, may change in accordance with the Credit Card Agreement and applicable law based on information in your credit report, market conditions, business strategies, or for any reason. Please review all the materials in this package so that you are fully informed about the terms of this credit card offer.
- You must be at least 18 years of age and a resident in the U.S. Every applicant, regardless of marital status, can apply for a separate account. After credit approval, each applicant shall have the right to use the Account up to the limit of the Account. Each applicant may be liable for amounts extended under the plan to any joint applicant.
- This product is offered by East West Bank ("we" or "us"). East West Bank is located in Pasadena, California.

- **USA PATRIOT Act:** Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an Account such as your name, address, date of birth, and other information that will allow us to identify you. We may also ask for other identifying documents.
- When you give us your telephone number, you authorize us to contact you at that number, even if it connects to a wireless device, to service your account or for collection purposes. Your consent allows us to use text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. It may include contact from companies working on our behalf to service your accounts. Message and data rates may apply. You may contact us anytime to change these preferences.
- You authorize us to receive and exchange information about you, including from your employer, your bank, credit reporting agencies and in connection with 1) verifying your identity and the information on this application; 2) extensions of credit on your account; 3) the administration, review or collection of your account; and 4) offering you enhanced or additional products and services. Upon your request, we will inform you of the name and address of each consumer reporting agency from which we obtained a consumer report relating to you. Negative credit reporting reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.
- To receive a credit card, you must meet our applicable criteria bearing on creditworthiness. Your credit limit will be determined by your annual salary and wages, your other annual income and a review of your debt, including the debt listed on your credit report. You will be informed of the amount of your credit limit when you receive your card. Some credit limits may be as low as \$300. Please note that cash advances may be limited to a portion of your credit limit.
- If an account is opened, you will receive a Card Agreement with your card. 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.