

BRDESCO BANK VISA GOLD CREDIT CARD PRICING INFORMATION

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 Account Opening Disclosure Statement. This table is accurate as of 03/01/2024. You can always find out the most current pricing information by contacting us at: Bradesco Bank, 3011 Ponce de Leon Blvd, PH1 Coral Gables FL 33134 or calling us **USA** +1 844 445 5784 **Brazil** 0800 7712723.

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Purchases	18.90% Fixed
APR for Cash Advances	21.99% Fixed
Penalty APR and When It Applies	24.90% Fixed This APR may be applied to your account if you: <ol style="list-style-type: none">1. Make a late payment;2. Go over the credit limit twice in a six-month period3. Make a payment that is returned; or4. Do any of the above on another account that you have with us. How Long Will the Penalty APR Apply? If your APRs are increased for any of these reasons, 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 Purchases if you pay your entire balance by the due date each month. We will begin charging interest on Cash Advances on the transaction date.
Minimum Interest Charge	If you are charged interest on purchases, the charge will be no less than \$1
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 for the Consumer Financial Protection Bureau at: http://www.consumerfinance.gov/learnmore

Fees	
Annual Membership Fee	\$60 for the First Credit Card. \$30 for each Additional Credit Card.
Transaction Fees	
Cash Advance Fee Foreign	Either \$5 or 3% of the amount of each Cash Advance, whichever is greater.
Transaction Fee	2.5% of each non-U.S. transaction after conversion to U.S. dollars.
Penalty Fees	
Late Payment fee	Up to \$35
Returned Payment Fee	Up to \$39
<p><u>How We Will Calculate Your Balance:</u> We use a method called “average daily balance.” This method is described in the “Interest” Section of the Credit Card Agreement.</p> <p><u>Other Fees:</u></p> <p>Expedited Delivery Fee: \$30.00, Replacement Card Fee \$5, Document Fees: \$5 for each requested document,</p> <p>Military Lending Act (MLA): If you are an active service member, you can call 888-420-8932 to learn about your rights under the Military Lending Act.</p> <p>Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in the “Your Billing Rights” Section of the Credit Card Agreement.</p>	