



0%

INTRODUCTORY ANNUAL PERCENTAGE RATE (APR)*

FOR 12 MONTHS WITH NEW CONSUMER CREDIT CARD ACCOUNTS

*Effective 1/9/25: 0% introductory APR for the first 12 months on purchases, balance transfers and cash advances from the date of opening. After that, the variable rate will be 15.24% to 24.24% for purchases and balance transfers, and 18.99% to 28.24% for cash advances, based on your creditworthiness. There is a balance transfer fee of either \$10 or 4% of the amount of each transfer, whichever is greater. A cash advance fee of either \$10 or 5% of the cash advance, whichever is greater. Some balance transfer limitations apply. Foreign transaction fees may apply, see terms and conditions for rate, fee or other cost information. Annual fees are as follows: Platinum products - \$0; World - \$35 and \$29 for each additional card; World Elite - \$299 and \$49 for each additional card. Offer may be withdrawn at any time.