

# STIFEL | ONE World Elite Mastercard Disclosure

The following disclosures apply to your Stifel | ONE World Elite Mastercard. Capitalized terms used but not defined below have the meanings given to them under your Account Agreement.

**Cost of Card:** The information about the costs of the Card as described below is accurate as of May 9, 2022. This information may change after that date. To find out what may have changed, call us at (866) 303-8003.

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>7.00%</b> This APR is fixed.
<b>APR for Balance Transfers</b>	<b>7.00%</b> This APR is fixed.
<b>APR for Cash Advances</b>	<b>23.99%</b> This APR is fixed.
<b>Paying Interest</b>	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 and balance transfers on the transaction date.
<b>Minimum Interest Charge</b>	<b>None</b>
<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> .

<b>Fees</b>	
<b>Annual Fee</b>	<b>\$195</b> The Annual Fee will be waived if your annual Purchases amount to at least \$60,000. Annual Purchases qualifying for Annual Fee waiver are calculated by summing Purchases less any credits or returns in the 12 statement cycles following the anniversary of card account opening. Cash advances and balance transfers do not count toward the annual Purchase requirement for the Annual Fee to be waived.
<b>Transaction Fees</b> <ul style="list-style-type: none"><li>Balance Transfer</li><li>Cash Advance</li><li>Foreign Transaction Fee</li></ul>	Either <b>\$5</b> or <b>3%</b> of the amount of each transfer, whichever is greater. Either <b>\$10</b> or <b>5%</b> of the amount of each advance, whichever is greater. <b>None</b>
<b>Penalty Fees</b> <ul style="list-style-type: none"><li>Late Payment Fee</li><li>Returned Payment Fee</li></ul>	Up to <b>\$40</b> Up to <b>\$40</b>
<b>Card Replacement Fee</b>	<b>\$39</b>

**How We Will Calculate Your Balance:** We use a method called “Average Daily Balance” (including new transactions). Please refer to your Account Agreement for details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Account Agreement.

**Balance Transfer Details:** Balance Transfers may only be made from an existing credit card account with another institution. If you want to close that other credit card account, you must notify the card issuer directly. Stifel Bank will make Balance Transfers up to the amount of your credit limit, which will be established at account opening. If you make requests for Balance Transfers that exceed your credit limit, Stifel Bank may at its discretion determine which transfers will be made and which will not. To assure your non-Stifel Bank accounts remain in good standing, please continue to pay those accounts as required. Upon approval, we will notify you regarding the Balance Transfer check(s) mailed on your behalf. It can take up to 30 days for a Balance Transfer to post on the other account.

**Application Authorization:** By making this application, you authorize Stifel Bank to make whatever credit inquiries that we deem necessary in connection with this credit application and to obtain credit reports in the future when updating, renewing, extending or collecting your Account. You authorize and instruct any person or consumer reporting agency to complete and furnish us any information they may have or obtain in response to such credit inquiries and agree that such information, along with this application, shall remain our property whether or not credit is extended. Upon your request, you will be informed whether or not a credit report was requested, and, if so, the name and address of each agency that provided a credit report. You certify that all the information provided in your application is correct and that you are 18 years of age or older. You agree to pay all charges on the requested Mastercard Account when due. For joint credit accounts, you are responsible, both together and individually, for the entire Account balance even though only one of you uses the Account.

**Cash Back Program:** You will earn Cash Back on your Purchases subject to the limitations and conditions provided herein. The Cash Back amount will be 2% of the net value of your Purchases (i.e., the cost of your Purchases less any credits or returns). There is no maximum dollar limitation on your Cash Back. You will not earn Cash Back: (i) on Cash Advances or Balance Transfers; (ii) if you have exceeded your Credit Limit or for a Purchase that would result in your Credit Limit being exceeded; (iii) if your Account is past due; (iv) for any Purchase that is determined to be fraudulent or initiated by any person other than an Authorized User; or (v) for any Purchase made for a business or commercial purpose. Provided that your Account remains active and you remain eligible to earn Cash Back pursuant to the terms set forth herein, your Cash Back will not expire. However, if you voluntarily close your Account or your Account is in default or otherwise terminated by us pursuant to the terms of this Agreement as permitted by applicable law, any unredeemed Cash Back is subject to immediate forfeiture unless redemption of your Cash Back is specifically authorized by us in our sole discretion. We reserve the right to discontinue the Cash Back program at any time without notice to you unless required by applicable law.

**Merchant Funded Rebate Program:** You are eligible to receive rebates from participating merchants with which you use your Card to make Purchases. The amount of any such rebate will vary and will be based on the amount of your Purchases with the participating merchant. Rebate offers may include a specific timeframe, minimum Purchase amount and other conditions, and are subject to change at any time without notice to you. Rebates will be calculated as of the end of each billing cycle as a percentage of your net Purchases (the amount of your Purchases less returns). In the event that your accumulated rebate credits exceed Purchases on your Account as of the end of any billing cycle, your Billing Statement for that billing cycle will display negative rebate dollars. We reserve the right to suspend or terminate the distribution of rebates in the event that your Account is considered to be in default under the terms of this Agreement.

**Notice to California Residents:** Married applicants may apply for credit separately.

**Notice to Ohio Residents:** Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**Notice to New York Residents:** One or more consumer reports may be requested in connection with your application. Upon your request, we will inform you whether or not one or more consumer reports were requested, and if such a report was requested, we will inform you of the name and address of each consumer reporting agency that furnished a report.

**Notice to Married Wisconsin Residents:** No provision of any marital property agreement, unilateral statement or court order applying to marital property will adversely affect our interest unless we, prior to the time credit is extended, are furnished with a copy of the agreement, decree or court order, or have actual knowledge of the adverse provision. IF YOU ARE A MARRIED WISCONSIN RESIDENT, CREDIT EXTENDED UNDER THIS ACCOUNT WILL BE INCURRED IN THE INTEREST OF YOUR MARRIAGE OR FAMILY. Upon applying, the applicant must submit the name and address of their spouse to Stifel Bank at 501 North Broadway St. Louis, Missouri 63102 or by calling (866) 303-8003.