

Interest Rates and Interest Charges**Annual Percentage Rate (APR) for Purchases and Balance Transfers**

With Autopay

17.99-27.99% if you enroll in AutoPay within 25 days of account opening.

18.24-27.99% if you do not enroll in AutoPay within 25 days of account opening.

Your APR will vary with the market based on the Wall Street Journal Prime Rate (“Prime Rate”) and may increase or decrease based on the Prime Rate.

You are not required to sign-up for Autopay. To keep the Autopay discount, you must sign up for AutoPay. Unenrolling from AutoPay will increase your APR.

APR for Simple Loan Plans

17.99% - 36%

Credit Limit

Up to \$15,000

Balance Transfer Limit

100% of the Credit Limit

Variable APR-- Index

We use the WSJ Prime to set the base for variable APRs (“Index”). The WSJ Prime is published periodically by The Wall Street Journal in its “Money Rates” section. Variable APRs are based on the 7.50% WSJ Prime as of 01/10/2025.

Variable APR-- Margin

A margin (“Margin”) is added to the Index to determine your variable APR for Purchases and Balance Transfers.

Security Interest/Lien

Each time the card is used we will receive a security interest in each Good purchased, except as prohibited by applicable law.

See: **Section 5 - Security Interest** in the cardholder agreement for more information.

Paying Interest Charges (Grace Period)

Your due date is at least 21 days after the close of each billing cycle (25 days if you are a resident of Virginia). We will not charge you any interest on purchases if you pay your entire balance (or, if Simple Loan Plans are available and you have a Simple Loan Plan, the balance adjusted for any Simple Loan Plans) by the due date each month. We will charge you interest on balance transfers, and Simple Loan Plans beginning on the date the transaction is posted to your account.

Minimum Interest Charge

There is no minimum interest charge.

For Credit Card Tips from the Consumer Financial Protection Bureau

To learn more about the factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <https://www.consumerfinance.gov/learnmore>

Fees

Set-up and Maintenance Fees

Annual Fee

None

Additional Card (Authorized User) Fee

None

Origination Fee

None

Transaction Fees

Balance Transfer

The greater of \$5 or 2.5% of each Balance Transfer.

Foreign Transaction

None

Penalty Fees**Late Payment**

\$29

Over-the-Credit Limit

None

Returned Payment

None

Simple Loan Plans**Plan Creation**

1. Plans may not be available at all times and may not be offered on the date of your transaction.
 2. You may be offered, from time to time, the ability to create Simple Loan Plans to repay a Purchase, or Balance Transfer transaction.
 3. Simple Loan plans feature a fixed rate and fixed monthly payment for the life of the plan.
 4. You are not required to use a Simple Loan Plan to pay for your transactions.
 5. However, if you agree to and accept a Simple Loan Plan, you will be required to pay for the transaction per the terms of that plan.
 6. Plans may not be canceled once created.
 7. Plans may be paid off early at any time without incurring any penalty; provided, if you have more than one plan, all plans must be paid off at the same time.
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Plan Balances

The initial Simple Loan Plan balance can include:

1. the amount of the purchase or Balance Transfer; and
 2. any transaction fee that applies to the transaction, including any Balance Transfer fee.
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Plan Rate

1. Simple Loan Plan rates will be between 17.99% and 36% APR.
2. From time to time, we may offer promotional fixed rate plans at lower rates.
3. The availability of these plans is not guaranteed and cannot be predicted in advance. If available, they will be presented as options at the time of your purchase or balance transfer.
4. Once the rate for a plan is fixed, it will not change for the life of the plan.

Plan Term

On the date of the transaction, the available plan term lengths will be presented.

Plan Monthly Payment

1. Once you have selected the plan, we will calculate and present you with the monthly payment and term of the plan.
 2. This payment will be fixed for the plan's term.
 3. This payment will be included in the total "Minimum Payment Due" (defined below) each month.
 4. If you have multiple plans, each plan payment will be included in the total Minimum Payment Due each month, which will be due on your regular payment due date.
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Account Activation/Opening: Account opening and activation is contingent on: (1) income and employment verification; and (2) the completion of a formal credit inquiry (also known as a "Hard Pull"). If you have a credit freeze in place, you must remove the freeze to apply, failure to do so will prevent us from being able to review your credit application.

How We Will Calculate Your Balance: We use a method called "average daily balance (including current transactions)." See your Account Agreement for details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided below in the section titled "Your Billing Rights" in the cardholder agreement.

Index: Variable APRs are based on the Prime Rate published periodically by The Wall Street Journal in its "Money Rates" section. Your variable APRs are based on the Prime Rate of 7.50% as of 01/10/2025 Eastern Time.

Variable Rate Information: The periodic rate for variable APRs may vary with the Prime Rate, but will never exceed 36% APR over the life of the credit line. The APR includes only interest and no other costs. See below for more details.

AutoPay Discount: AutoPay Discount is offered to new cardholders at account opening only. Your Purchase and Balance Transfer APR include a 0.25% discount for enrolling in AutoPay. You are not required to sign-up for AutoPay. To keep the discounted rate, you must enroll in AutoPay within 25 days of account opening, or APR will increase by 0.25%. Unenrolling from AutoPay will increase your APR. Aven reserves the right to terminate the AutoPay Discount program for unenrolled cardholders at any time and without notice.

IMPORTANT STATE INFORMATION

California Residents. As required by California law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. If you believe that we have reported inaccurate or incomplete information about your Account to a credit bureau or other consumer reporting agency, notify us through the Aven mobile app or email us at support@aven.com. You may also write to us at: Aven Financial, Inc., 548 Market Street, PMB #99555, San Francisco, CA 94104-5104, United States. When you contact us, tell us the specific information that you believe is incorrect and why you believe it is incorrect. You authorize us to get information from credit reporting agencies and other sources for servicing or review of your Account, collection and any other use permitted by law, including to consider you for other products and services.

As required by California law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations

Utah Residents. As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligation. Utah Code Ann. §70C-7-107(3)(c).

IMPORTANT INFORMATION ABOUT OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person opening an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, social security number, telephone numbers, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.