Here is a summary of the APRs, additional information about rates, fees, charges and other costs. All terms, including fees, charges, and APR's for new transactions are subject to change.

Interest rates and Interest Charges	
Product:	**Beyond Business Mastercard**
Annual Percentage Rate (APR) for Purchases:	**1.99** Introductory APR for the first **6** months that your account is open. After that, your APR will be from **17.00%** up to **27.00%** based on your credit worthiness at the time you opened your account.
	This APR will vary with the market, based on the United States Prime Rate. The introductory offer applied for may be improved by the Bank if you comply with certain terms and conditions established by FirstBank, including your credit score at the time you opened your account.
APR for Balance Transfers:	**1.99%** Introductory APR for the first **6** months that your account is open. After that, your APR will be from **17.00%** to **27.00%,** based on your credit worthiness at the time you opened your account. This APR will vary with the market, based on the Prime Rate. The introductory offer applied for may be improved by the Bank if you comply with certain terms and conditions established by FirstBank, including your credit score.
APR for Cash Advances:	APR from **25.50%** up to **30.50%,** based on your creditworthiness at the time you opened your account. This APR (" Cash Advance APR") will vary with the market, based on the Prime Rate.
Penalty APR and When It Applies:	**29.99%*** This APR may be applied if you become more than 60 days late paying your bill. **How Long Will the Penalty APR Apply?** If your APR is increased for this reason, the Penalty APR will apply until the account is up to date and you make six (6) consecutive minimum payments on or before the date in which they are 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 new Purchases if you pay your entire balance by the due date of each month. We will begin charging interest on cash advances, convenience checks and balance transfers on the transaction date.
Minimum Interest Charge:	If you are charged interest, the charge will be no less than $1.50.
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 https://www.consumerfinance.gov/learnmore.**
Cargos	
Annual Fee:	**$0** Annual Introductory Fee for 12 months, after that **$50**
Transaction Fees: - Balance Transfers - Cash Advance - Convenience Checks - Foreign Transactions	 **2.00%** of the amount of each balance transfer ($2.00 minimum; **$10.00** maximum). **2.00%** of the amount of each cash advance ($2.00 minimum; **$10.00** maximum). **2.00%** of the amount of each convenience check ($2.00 minimum; **$10.00** maximum). **1.40%** of each transaction in US Dollars for Mastercard.
Penalty Fees: - Late Payment - Returned Check	 Up to **$35** Up to **$10**

How FirstBank Will Calculate Your Balance: FirstBank uses a method called "average daily balance" including new purchases. See the Pricing and Terms of the Credit Card for more details.

Loss of Introductory APR: FirstBank may end your introductory APR and apply the Penalty Pricing APR if you become more than sixty (60) days late paying your bill.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.
Late Payment: The penalty charge of a late payment for a first single violation will not exceed $25. However, if a second violation occurs, within a six (6) month billing period, FirstBank will charge up to the maximum fee in the table above. The Late Payment fee will not exceed the related minimum payment that was due. The Returned Check fee will not exceed the related check amount.

*The Daily Periodic Rate for the Penalty APR is 0.0822%.

Terms and Conditions
You have read the application, and you affirm that everything you have stated is true and complete. You represent that you are at least eighteen (18) years of age, with the financial capacity to fulfill the corresponding minimum as required by FirstBank Puerto Rico.By submitting this application, you agree to authorize FirstBank, its representatives, agents, subsidiaries and/or affiliates to obtain credit bureau reports that FirstBank will use when considering your application for credit. You also authorize FirstBank to obtain and use your credit bureau reports and any other information about you for the purpose of: (1) providing extensions of credit for your account; (2) the administration, review, or collections of your account; and (3) for marketing purposes, including, but not limited to pre-approval offers, cross-selling and the offering of other products or services. If you ask, FirstBank will disclose to you the name and address of the credit bureau from which FirstBank obtained a credit report about you. If an account is opened, you will receive a Credit Cardholder's Agreement with your card(s). You agree to the terms of the said agreement by using or authorizing the use of the credit card, or by making any payment on the credit card. You further authorize FirstBank to contact you at any telephone number provided by you or any number where FirstBank believes you can be reached to service and manage any of your account(s). This may include calls or text messages to mobile, cellular, or similar devices, and calls or text messages using automatic telephone dialing systems and/or prerecorded messages. Rates, fees, and terms may change, FirstBank has the right to change the account terms (including the APRs) in accordance with your Credit Cardholder's Agreement. Before FirstBank approves you for a credit card, FirstBank will review your credit report and the information you provide with your response to confirm that you meet the criteria for this offer. FirstBank reserves the right to change the benefit features associated with your card at any time.

FirstBAnk and our affiliates may share information about you among affiliates in order to offer products and services of interest to you. If you would prefer that FirstBank does not share information from your application, credit bureaus or third parties, please visit https://www.1firstbank.com/pr/en/documents/policies/FirstBank-Privacy-Policy-ENG.pdf for more information about our information handling policies.

If you omit any information on the form, we may deny your request for an account. FirstBank Cardholders who currently have or have had a FirstBank credit card in any Rewards Program associated with this offer or have received a similar bonus offer, may not be eligible for a second FirstBank credit card in the same Rewards Program, or for any bonus offer. FirstBank cardholders currently receiving promotional pricing, or FirstBank cardholders with a history of only using their current or prior FirstBank card for promotional pricing offers, are not eligible for a second FirstBank credit card with promotional pricing.

The information about the costs of the card described in this form is accurate as of 09/2026. This information may have changed after that date. To find out what may have changed, please call 1.855.701.2265 or 787.701.2265.

USA Patriot Act: All financial institutions are required to comply with the record keeping of the information that identifies all persons related to the credit card and reporting requirements set forth in the Bank Secrecy Act and related laws and regulations. The purpose is to prohibit and actively pursue the prevention of money laundering and any activity that facilitates money laundering or the funding of terrorist or criminal activities. What this means to you: As part of your credit card application process, FirstBank will ask for your name, address, date of birth, and other information that will allow us to identify you. FirstBank may also ask to see your driver's license or other identifying documents. Certain data will also be requested in relation to authorized users of credit cards.
OFAC: OFAC sanctions prohibit or restrict FirstBank from engaging in activity that involves sanctioned persons or comprehensively sanctioned countries and regions. If you are traveling outside of US Territories, or Tortola, you must notify us in advance of the dates and destinations where you will be traveling to avoid interruptions in access to your account. You will not be able to use your FirstBank Credit Card in countries sanctioned by the Office of Foreign Assets Control (OFAC). We recommend that you ensure that you take an alternative payment method with you.