

PRICING AND TERMS FOR BEYOND SMALL BUSINESS MASTERCARD® OF FIRSTBANK

Please Review Carefully

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>1.99% Introductory APR for the first 6 months that your account is open, for purchases made within the first 6 months of account opening date.</p> <p>After that, your APR will be the U.S. Prime Rate (“Prime Rate”) + 10.00% to the U.S. Prime Rate (“Prime Rate”) + 20.00% based on your creditworthiness at the time you opened your account. Your APR will be based on your creditworthiness when you open 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.</p>
APR for Balance Transfers	<p>1.99% Introductory APR for the first 6 months that your account is open, for transfers completed within the first 6 months of account opening date.</p> <p>After that, your APR will be the U.S. Prime Rate (“Prime Rate”) + 10.00% to the U.S. Prime Rate (“Prime Rate”) + 20.00% based on your creditworthiness at the time you opened your account. 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.</p>
APR for Cash Advances	U.S. Prime Rate (“ Prime Rate ”) + 18.50% to the U.S. Prime Rate (“ Prime Rate ”) + 23.50% , 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	<p>29.99%*</p> <p>This APR may be applied to you if you become more than 60 days late paying your bill.</p> <p>How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
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
Fees	
Annual Fee	\$0 Intro fee for 12 months. After that, \$50.00 .
Transaction Fees	<ul style="list-style-type: none"> -Balance Transfers: 2.00% of the amount of each transaction (\$2.00 minimum; \$10 maximum) -Cash Advance: 2.00% of the amount of each transaction (\$2.00 minimum; \$10 maximum) -Convenience Checks: 2.00% of the amount of each transaction (\$2.00 minimum; \$10 maximum) -Foreign Transactions: 1.40% of each transaction in US Dollars for MasterCard.
Penalty Fees	<ul style="list-style-type: none"> -Late Payment: Up to \$35 -Returned Check: Up to \$15

How We Will Calculate Your Balance: We use a method called “average daily balance” including new purchases. See your account agreement for more details.

Loss of Introductory APR: We may end your introductory APR and apply the Penalty Pricing if you become more than 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-month billing period, we 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 are at least 18 years of age, emancipated and with the independent ability to pay the corresponding minimum payments or you are at least 21 years of age. By submitting this application, you agree to authorize FirstBank Puerto Rico, its representatives and/or affiliates (“We” or “Us”) to obtain credit bureau reports that we will use when considering your application for credit. You also, authorize us 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 in offering of other financial products or services. If you ask, we will tell

you the name and address of the credit bureau from which we obtained a report about you. If an account is opened, you will receive a Cardholders Agreement with your card(s). You agree to the terms of this agreement by: using the account or any card, authorizing their use, or making any payment on the account. To service and manage any of your account(s), we, may contact you at any telephone number you provide or any number where we believe we may reach you. 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: We have the right to change the account terms (including the APR's) in accordance with your Cardholders Agreement. Before we approve you for a credit card, we will review your credit report and the information you provide with your response to confirm that you meet the criteria for this offer. We reserve the right to change the benefit features associated with your card at any time.

We 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 we do not share information from your application, credit bureaus or third parties, please visit <http://www.1firstbank.com> 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 09/2020. This information may have changed after that date. To find out what may have changed, please call 855.701.2265 or 787.701.2265.

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

If your application for credit is denied, you have the right to a written statement of the specific reasons for denial. To obtain the statement, please contact our office at the address mentioned below, within sixty (60) days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within thirty (30) days of receiving your request for the statement. Please send your written request to FirstBank PO Box 9146 San Juan, PR 00908-0146, Attention Credit Administration Department, Code 299; and include the applicant's name, address where you receive your correspondence and a statement requesting the reasons for denial.

The Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, natural origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicants income derives from any public assistance program; or because the applicant has in good faith exercised any rights under the Fair Credit Reporting Act. The Federal Agency that administers compliance with this Law concerning this creditor is the Consumer Financial Protection Bureau, 1700 G Street NW., Washington DC 20006.