

PRICING AND TERMS FOR BEYOND ULTIMATE MASTERCARD® OF FIRSTBANK
Please Review Carefully

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>0% Introductory APR for the first 15 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”) + 7.50% to the U.S. Prime Rate (“Prime Rate”) + 21.25% based on your creditworthiness at the time you opened your account.</p>
APR for Balance Transfers	<p>0% Introductory APR for the first 15 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”) + 7.50% to the U.S. Prime Rate (“Prime Rate”) + 21.25% based on your creditworthiness at the time you opened your account.</p>
APR for Cash Advances	U.S. Prime Rate (“Prime Rate”) + 14.00% to the U.S. Prime Rate (“Prime Rate”) + 21.25% , 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>
How to Avoid Paying Interest on Purchases	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, \$150.00 .
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: 1.00% of each transaction in US Dollars for Visa. 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 without compounding (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 are provided in your account agreement.

Late Payment: A single violation will not exceed \$25. However, if another 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 represent that you are at least 18 years of age, emancipated and with the independent financial ability to make the payments required by FBPR, or you are at least 21 years of age. By submitting this application, you agree to authorize FBPR, 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 or non-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 APRs) 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.firstbankpr.com> or <http://www.firstbankvi.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 04/20/2017. This information may have changed after that date. To find out what may have changed, please call (855) 701-2265 or (787) 701-2265. Text teletype device (TTY) for the hearing impaired phone number: 787-282-4267.

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.