

# Terms and Conditions

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>20.74% to 29.99%</b>, based on your creditworthiness and other factors.</p> <p>This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Balance Transfers</b>	<p><b>0%</b> introductory APR for the first twelve billing cycles following each balance transfer that posts to your account within 45 days of account opening.</p> <p>After that, (and for balance transfers that do not post within 45 days of account opening) your APR will be <b>20.74% to 29.99%</b>, based on your creditworthiness and other factors. This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Cash Advances</b>	<p><b>29.99%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>
<b>How to Avoid Paying Interest on Purchases</b>	<p>Your due date is at least 23 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.</p>
<b>Minimum Interest Charge</b>	<p>If you are charged interest, the charge will be no less than \$0.50</p>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<p>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>.</p>

<b>Fees</b>	
<b>Annual Fee</b>	<b>\$0</b>
<b>Transaction Fees:</b>	
<ul style="list-style-type: none"> <li>• Balance Transfer</li> </ul>	Either <b>\$5</b> or <b>5%</b> of the amount of each transfer, whichever is greater.
<ul style="list-style-type: none"> <li>• Cash Advance</li> </ul>	Either <b>\$10</b> or <b>5%</b> of the amount of each cash advance, whichever is greater.
<ul style="list-style-type: none"> <li>• Foreign Transaction</li> </ul>	<b>0%</b> of each transaction in U.S. dollars.

<b>Penalty Fees:</b>	
<ul style="list-style-type: none"> <li>Late Payment</li> </ul>	Up to <b>\$40</b> (the amount of the fee varies by state, see below)
<ul style="list-style-type: none"> <li>Returned Payment</li> </ul>	Up to <b>\$40</b> (the amount of the fee varies by state, see below)

**How We Will Calculate Your Balance:** We use a method called "daily balance (including new purchases)". If you are a resident of Iowa at the time the account is opened, we use a method called "average daily balance (including new purchases)".

**Terms and Conditions Continued:**

**Important Information about the JetBlue World Mastercard Credit Card Program:** Offers may vary. Please carefully review the reward benefits (such as bonus miles/points and how miles/points are earned), interest rates and account fees and terms of this particular offer before applying.

**Fees that Vary by State:**

**Late Payment Fee:** Up to **\$40** (Up to **\$15** for residents of Iowa at time of account opening).

**Returned Payment:** Up to **\$40** (Up to **\$15** for residents of Iowa at time of account opening).

**Agreement:** The use of any account opened in connection with this offer will constitute acceptance of and will be subject to the Cardmember Agreement that will be sent to you. The APRs, fees, and other account terms, as well as the benefits and features associated with the account are subject to change to the extent permitted by law.

**Credit Card Program Language Practices:** Communications from us are generally available only in English, unless otherwise specifically noted. Telephone customer support is available in Spanish and other languages.

**Your Telephone Numbers:** By providing your telephone number, at the time you apply or anytime thereafter, you authorize Barclays Bank Delaware and its affiliates, agents and independent contractors, to contact you regarding your account at such number using any means of communication, including, but not limited to calls placed to your cell, mobile or other phone using an automated dialing service, pre-recorded messages or text messages. Standard text messaging and/or calling charges may apply.

**About This Offer:** You must be at least 18 years of age. **This offer is available only to applicants who are residents of the United States, with the exception of the US territories.** You may not be eligible for this offer if you currently have or previously had an account with us in this Program. In addition, you may not be eligible for this offer if, at any time during our relationship with you as the issuer of an account in this Program, we have cause, as determined by us in our sole discretion, to suspect that the account is being obtained or will be used for abusive or gaming activity (such as, but not limited to, obtaining or using the account to maximize rewards earned in a manner that is not consistent with typical consumer activity and/or multiple credit card account applications/openings). If at the time of your application you do not meet the credit or income criteria previously established for this offer, or the income you report is insufficient based on your current obligations, we will not be able to open an account for you. Please review the materials provided with your card for details.

**About Your Credit Report:** You authorize Barclays to obtain credit reports and other information about you from credit reporting agencies and other sources in connection with our review of your application, and if we establish an account for you, to administer your account. You agree that we may report to others our credit experience with you. If you ask, we will tell the names and addresses of any credit bureaus from which we obtained a report about you.

**About the Variable APRs on Your Account:** We use the highest Prime Rate listed in the *The Wall Street Journal* on the last business day of each month. For the non-promotional purchase and balance transfer APR, we add 12.74% to 22.74% to the Prime Rate (Maximum APR 29.99%) based on your creditworthiness and other factors. For the cash advance APR, we add 22.99% to the Prime Rate (Maximum APR 29.99%). See your Cardmember Agreement for more detail. The APRs noted above are current as of 09/30/2024 using a Prime Rate of 8.0%.

**\*Important Information About Procedures for 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 who opens an account. What this means to you: When you apply for an account, we will ask for your name, street address, date of birth, social security number, and other information that will allow us to identify you. We may also ask to see copies of identifying documents. We also ask for country of citizenship.

**Balance Transfers. Here's How it Works:** To request a balance transfer please enter the 15/16 digit account number from the Mastercard, Visa, American Express, or Discover Card account that you want us to process a balance transfer from. If the total amount you request exceeds the assigned credit line on your new account, we may either decline the request or send a partial payment to your creditor(s). The amount of available credit on your new account will be reduced by the amount transferred and the related balance transfer fees. We reserve the right to decline to process any requested balance transfer. We will not process a request to transfer a balance from any other account you may have with us. Balance transfers incur interest from the transaction date. You should not transfer the amount of any disputed purchase or other charge. If you do, you may lose your dispute rights.

Upon approval of your application we will process the requested balance transfer payment to the account(s) which you have requested on the 10th day after we've mailed you your card; during this 10 day time period you may cancel your balance transfer by contacting us at the number on the back of your card. A balance transfer may take up to 4 weeks to post to your other accounts. Continue to pay each creditor until the balance transfer appears on the other account as a credit. If you would like to complete a balance transfer from another account that is not a Visa, Mastercard, American Express or Discover Card account, please call the phone number on the back of your new credit card once you are approved. Balance transfers are subject to availability. We may deny balance transfer requests at any time and for any reason.

**How to Avoid Paying Interest on Purchases (excluding Easy Pay):** You can avoid paying interest on purchases if you pay your purchase balance subject to interest (excluding Easy Pay Offers) plus any monthly Easy Pay Payment Amount in full by the Payment Due Date every month. If you do not pay your purchase balance subject to interest (excluding Easy Pay Offers) plus any monthly Easy Pay Payment Amount by the due date each month, you will pay interest from the date purchases are posted to your account until the date you pay those Purchases in full. To avoid a late fee, you should pay at least the minimum payment due on your account each month.

**Credit Limit:** We do not permit applicants to request a specific credit limit. We do not consider a request for a balance transfer made with an application to be a request for a particular credit limit. We determine the credit limit on your account independent of and prior to processing any balance transfer request.

**Cash Equivalent Purchases:** The purchase of money orders, travelers' checks, foreign currency, lottery tickets, gambling chips, wire transfers and other similar transactions are treated as cash advances. Please see your Cardmember Agreement for details.

**New York Residents:** New York residents may contact the New York State Department of Financial Services by telephone (800) 342-3736, or visit the website, [www.dfs.ny.gov](http://www.dfs.ny.gov), for free information on comparative credit card rates, fees and grace periods.

**Notice to Ohio Residents:** The 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 Married Wisconsin Residents:** No marital property agreement, unilateral statement or court decree under Wisconsin's marital property law will adversely affect our interests unless before your account is opened, you give us a copy of the agreement, statement or decree or we have actual knowledge of it. You understand that we may be required to give notice of this account to

your spouse. If the credit for which you are applying is granted, you must give us your spouse's name and address by writing to us at Barclays Bank Delaware, PO Box 8801, Wilmington, DE 19899.

**About Us and This Credit Card Program:** This credit card program is issued and administered by Barclays Bank Delaware (Barclays), located in Wilmington, Delaware. Any account opened in response to this application shall be governed by the laws of the State of Delaware. Mastercard, World Mastercard, World Elite Mastercard and the circles design are registered trademarks of Mastercard International, Incorporated and is used by us pursuant to a license.

**Express Delivery:** If you are approved for an account your card will be sent via next day FedEx delivery after your account is opened if your request for express delivery is made before 3:00pm ET of that day. If the request is made after 3:00pm ET delivery will be made the following day. Delivery will be made only to your home address and a signature is required. If you added an additional card user(s) on your application the additional card(s) cannot be expressed delivered.

The information contained in these disclosures is accurate as of 09/30/2024 and may change after this date.

**Information That We Collect & Share About You:**

Barclays' Privacy Policy is available online at [www.BarclaysUS.com](http://www.BarclaysUS.com). You agree that JetBlue and Barclays may share information about you and your account to administer the JetBlue TrueBlue Program in conjunction with the JetBlue Mastercard®.

**Introductory Bonus Offer:**

Earn 10,000 bonus TrueBlue points after spending \$1,000 on purchases, less credits, returns, and adjustments, within the first 90 days after Account open date. The bonus TrueBlue points will be reflected on the billing statement after you have qualified to earn the bonus. Please allow 4-6 weeks for the bonus TrueBlue points to be deposited into your Membership Account.

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## JETBLUE MASTERCARD® REWARD RULES

This document describes how the JetBlue Mastercard Card Account rewards work and is an agreement between you and Barclays Bank Delaware. You agree that use of your Card Account indicates your acceptance of these Reward Rules. In this document, the following words have special meanings:

- "Barclays", "we", "us", or "our" means Barclays Bank Delaware.
- "Card" means any credit card or account number used to access your Card Account.
- "Card Account" means your JetBlue Mastercard credit card account.
- "Cardmember Agreement" means the agreement that establishes the terms of your Card Account with Barclays that is linked to the Program.
- "Good Standing" means your Card Account is not in default under your Cardmember Agreement.
- "Net Purchases" means purchases made less credits, returns and adjustments.
- "Program" means the TrueBlue® program from JetBlue Airways Corporation which may be referred to as JetBlue.
- "Reward Rules" means this document which is an agreement between you and Barclays.
- "You", "Your" or "Primary Cardmember" means the person who is responsible for the Card Account and complying with the Reward Rules.
- "TrueBlue points" are the Program rewards currency earned for transactions made with your Card Account.
- "Membership Account" means a TrueBlue® Program membership account as established by JetBlue.

Any terms used within this document that are associated directly with JetBlue and not defined above can be found at [trueblue.jetblue.com/terms-and-conditions](http://trueblue.jetblue.com/terms-and-conditions).

JetBlue is solely responsible for establishing the terms and conditions of your participation, TrueBlue points accumulation, administration, maintenance and redemption in the Program. Terms and conditions of the Program are separate from these Reward Rules and are published by JetBlue at [trueblue.jetblue.com/terms-and-conditions](http://trueblue.jetblue.com/terms-and-conditions). JetBlue reserves the right to change the Program, including its terms and conditions, at any time with or without prior notice, including by providing additional terms and conditions in connection with promotional activity related to the Program.

### CARD ACCOUNT REWARD RULES ADMINISTRATION

The Reward Rules are administered by Barclays. We reserve the right to modify, amend or terminate the Reward Rules at any time with or without notice. You can review current Reward Rules any time by logging in to your Card Account at [BarclaysUS.com](http://BarclaysUS.com).

To maintain your eligibility for participation in the Program through the use of your Card Account:

- You must maintain an open Card Account that is in Good Standing.
- You must be an individual and use your Card Account only for personal, family or household expenses (corporations, partnerships, and other entities may not participate).
- If your Membership Account is closed, for any reason, your Card Account may be closed.

## **PROGRAM MEMBERSHIP**

- If your Membership Account number was included in the application for the Card Account, we will add that number to your Card Account automatically. We may also use other information on your application to determine if you have a Membership Account. If your email account is already associated with a Membership Account that cannot be attributed to you, you may need to provide another email address to register for the Program or you may not be able to access all perks associated with the Membership Account.
- If the Membership Account number that you provided is found to be invalid or you did not provide us with a Membership Account number, a new Membership Account number will be assigned to you and added to your Card Account.
- You agree that as a cardmember you may be auto-enrolled in the Program, and thereby subject to the applicable terms and conditions available online at [trueblue.jetblue.com/terms-and-conditions](http://trueblue.jetblue.com/terms-and-conditions).
- Only one Membership Account number will be established per Card Account and assigned to the Primary Cardmember on that Card Account.
- If a new Membership Account number is assigned to you, visit [jetblue.com](http://jetblue.com) to complete your profile and accept the Program Terms & Conditions.

## **IMPORTANT INFORMATION ABOUT TRUEBLUE POINTS**

As long as the Program continues and your Card Account is open and in Good Standing, there is no limit to the total TrueBlue points you can earn using your Card Account.

- You may not earn TrueBlue points through the use of your Card Account during any period in which your Card Account is past due.
- All TrueBlue points earned through the use of your Card Account will be transferred to the Primary Cardmember's Membership Account after the close of each Card Account billing statement.
- Your Membership Account is subject to the Program terms and conditions, published on [trueblue.jetblue.com/terms-and-conditions](http://trueblue.jetblue.com/terms-and-conditions), which includes their expiration and forfeiture policies.
- If you do not receive credit for TrueBlue points earned via purchases made with your Card Account, please contact customer service using the number on the back of your Card.
- You have no property rights or other legal interest in TrueBlue points. TrueBlue points earned through the use of your Card Account and not yet transferred to JetBlue, have no cash value or value of any kind. After TrueBlue points are transferred to JetBlue, please refer to the Program terms and conditions at [trueblue.jetblue.com/terms-and-conditions](http://trueblue.jetblue.com/terms-and-conditions) for details on the value of TrueBlue points.
- You are responsible for any tax liability related to TrueBlue points earned.
- Participation in the Program through the use of your Card Account is subject to all applicable laws and regulations. The sale or barter of any TrueBlue points offered through the Program, other than by us or JetBlue, is expressly prohibited.
- You can view a summary of your TrueBlue points earned through the use of your Card Account during the billing cycle on your monthly Card Account statement or by logging in to [BarclaysUS.com](http://BarclaysUS.com). Your total TrueBlue points balance is available for review by logging in to your Membership Account at [jetblue.com](http://jetblue.com).
- Barclays is not responsible for adding the TrueBlue points to your Membership Account, for arranging or providing for any goods or services related to the use of TrueBlue points, for any delay, failure, or refusal by JetBlue to add or redeem TrueBlue points, or for any decision by JetBlue to revoke or cancel TrueBlue points or membership in the Program. Once we transfer TrueBlue points earned through the use of your Card Account after the close of each Card Account billing cycle, JetBlue is responsible for adding the TrueBlue points to your Membership Account.

## **EARNING TRUEBLUE POINTS**

You earn TrueBlue points for Net Purchases made by you and/or any authorized user(s) of your Card Account as follows:

### **3x on JetBlue Purchases**

- You earn 3 TrueBlue points for every \$1 spent on eligible Net Purchases made with your Card Account on tickets, goods and services purchased directly from JetBlue ("JetBlue Purchases"). Eligible JetBlue Purchases are items billed by JetBlue as merchant of record booked through JetBlue channels ([jetblue.com](http://jetblue.com), JetBlue reservations, JetBlue Vacations and JetBlue airport ticket counters). Products or services that do not qualify as JetBlue Purchases are car rentals or hotel reservations purchased outside of a JetBlue Vacations package, and purchases of TrueBlue points.

### **2x on Restaurant and Grocery Store Purchases**

- You earn 2 TrueBlue points for every \$1 spent on eligible Net Purchases made with your Card Account on goods and services purchased directly at restaurants, as determined by the merchant category codes. Qualifying restaurant purchases are defined as: Restaurants, Bars and Fast-Food Restaurants.

- You earn 2 TrueBlue points for every \$1 spent on eligible Net Purchases made with your Card Account on goods and services purchased directly at eligible grocery stores, as determined by the merchant category code. Qualifying grocery store purchases are categorized as Grocery Stores and Supermarkets. Please note that large warehouse-type stores Target® and Walmart® are generally not classified as grocery stores.

### **1x on all other Purchases**

- You earn 1 TrueBlue point for every \$1 spent on all other Net Purchases made with your Card Account.

TrueBlue points earned on Net Purchases will be posted to the Primary Cardmember's Membership Account 4-6 weeks following earning activity.

Purchases must be submitted by merchants using the merchant category codes (and merchant identifiers) for purchases in the above-specified categories to qualify for the additional TrueBlue points. Barclays and JetBlue are not responsible for incorrectly coded purchases. Additional TrueBlue points may not be earned if the merchant submits the purchase using a mobile or wireless card reader or if you use a mobile or digital wallet to pay for the purchase. Additionally, purchases made through third parties, including online marketplaces and resellers, or using a third-party payment account will not earn additional TrueBlue points.

Balance transfers, cash advances (including cash equivalent transactions such as, but not limited to, the use of your Card Account to obtain money orders, traveler's checks, foreign currency, peer to peer payment app transactions and lottery tickets), fees, interest charges and unauthorized/fraudulent purchases are not considered Net Purchases and do not earn TrueBlue points.

### **BONUS OFFER**

From time to time, we may offer bonuses of TrueBlue points or other incentives to cardmembers. You will be provided details when offered. Bonus offer details become part of your Reward Rules.

### **INTRODUCTORY BONUS OFFER**

Your credit offer may contain additional information about qualifying events, exclusions, and restrictions. That information can be found by logging into your Card Account online and visiting the Rewards and Benefits section or calling the number on the back of your Card. These bonuses and/or incentives are intended for applicants who are not and have not previously been JetBlue Mastercard cardmembers. You understand and agree that you may no longer be eligible for any bonuses and/or incentives in connection with a new JetBlue Mastercard Card Account after this Card Account is opened. If you receive a bonus or incentive for which you are not eligible due to your status as a current or former JetBlue Mastercard cardmember, we may revoke the bonus or incentive, or reduce your TrueBlue points by the amount of the bonus or incentive or charge your Card Account for the fair value of the bonus or incentive, at our sole discretion.

### **TRUEBLUE POINTS REDEMPTIONS**

JetBlue manages the Program including TrueBlue points redemption for JetBlue goods and services and fares available for TrueBlue points redemption. You can obtain information regarding the TrueBlue points redemption options through the Program available online at [jetblue.com](http://jetblue.com).

### **TRUEBLUE POINTS FORFEITURE**

If your Card Account is closed for any of the following reasons, your TrueBlue points earned during that billing cycle but not yet transferred to JetBlue will be forfeited and/or we may request that JetBlue make corresponding adjustments to or invalidate TrueBlue points earned through the use of your Card Account and transferred to your Membership Account if/based upon:

- You or any authorized user(s) on the Card Account engage in any fraudulent or illegal activity through the use of your Card Account, as determined by us at our sole discretion.
- You or any authorized user(s) on the Card Account engage in any activity that is deemed to be abusive or gaming conduct, as determined by us at our sole discretion. Abusive or gaming activity includes, but is not limited to, obtaining or using a Card Account to maximize rewards earned in a manner that is not consistent with typical consumer activity and/or multiple credit card account applications/openings, as determined by us at our sole discretion.
- Your history of Card Account usage.

### **ADDITIONAL BENEFITS OF YOUR CARD ACCOUNT**

#### **TrueBlue Loyalty Program / Mosaic Status**

The Program is JetBlue's loyalty program which offers the opportunity to build your status level through both spend on your Card Account and at JetBlue. Net purchases made by authorized users on the Primary Cardmember's Card Account will count toward the Primary Cardmember's qualifying spend. See [jetblue.com](http://jetblue.com) for full details on the Program including on how to obtain Mosaic status.

This benefit may not be achievable based on the assigned credit line and ability to maintain that credit line.

### **50% Savings on Inflight Food and Drink Purchases**

Cardmembers will qualify for a 50% savings on eligible inflight food and drink purchases. Eligible purchases include cocktails, beer, wine, and meals on JetBlue-operated flights when purchased with their Card Account. Savings do not apply to any other inflight purchases, such as pillows, earphones or upgraded seats or cabins. This offer is available on eligible flights as long as supplies last. This savings will appear as a Card Account statement credit 4-6 weeks after the transaction is posted to the cardmember's Card Account.

### **RESPONSIBILITY OF THE PARTIES/INFORMATION SHARING/PRIVACY POLICY**

Barclays has no authority regarding the Program and is not responsible for any goods or services offered by JetBlue. You authorize Barclays to share information about your Card Account with JetBlue and its affiliates and authorize JetBlue to share information about your Program membership, to the extent needed to administer the Program and your Card Account. You also agree that Barclays may share Card Account information as set forth in Barclays Privacy Policy. The Privacy Policy for Barclays is available online at BarclaysUS.com. JetBlue is not a party to the Cardmember Agreement between you and Barclays, does not participate in any extension of credit, has no authority regarding your Card Account and is not responsible for any goods or services offered by Barclays. You agree that as a cardmember you may be auto-enrolled in the TrueBlue dining program, which is subject to the TrueBlue dining terms and conditions available online at truebluedining.com. TrueBlue dining program is administered by Reward Network Establishment Services Inc. and not JetBlue; terms of use can be viewed at support.truebluedining.com/hc/en-us/articles/115010225507-Terms-of-Use. For details on how JetBlue may use your information, please see the terms and conditions of the Program at jetblue.com/legal/privacy/.

### **LIMITATION AND RELEASE OF LIABILITY**

By participating in the Program through the use of your Card Account and accepting and using TrueBlue points, and other benefits earned through the use of your Card Account, you (on your behalf and on behalf of any person to whom you give the benefits from the Program through the use of your Card Account) release, discharge and hold harmless Barclays, JetBlue, and their respective parent companies, subsidiaries, affiliates, agents, administrators, employees, officers, directors, successors and assignees from all claims, damages or liability including, but not limited to, physical injury or death, arising out of participation in the Program through the use of your Card Account or travel taken or use of products purchased in connection with the Program through the use of your Card Account. Barclays has no liability in case of disagreement over issuance of TrueBlue points, items received through redemptions, or a cardmember's right to redeem or possess TrueBlue points.

### **IMPORTANT GENERAL DISCLOSURES**

Barclays reserves the right to correct inaccurate TrueBlue points values represented on statements, our website and/or our mobile app, at our sole discretion. We may, at our sole discretion, cancel, modify, restrict, or terminate the Card Account Reward Rules or any aspects or features of the Card Account Reward Rules at any time without prior notice. All interpretations of the Card Account Reward Rules shall be at our sole discretion. Other significant terms may apply. All trademarks and service marks belong to their respective owners. Barclays is not responsible for typographical errors or omissions in this document, website, mobile app, or any marketing materials. TrueBlue points earned through the use of your Card Account cannot be combined with other discounts or reward programs unless specifically authorized by us or JetBlue.

JetBlue, JetBlue Mastercard and TrueBlue<sup>®</sup> are trademarks of JetBlue Airways Corporation. The JetBlue Mastercard is issued by Barclays Bank Delaware pursuant to a license from Mastercard International Incorporated. Mastercard, World Mastercard, World Elite Mastercard, and the circles design are registered trademarks of Mastercard International Incorporated.

### **CUSTOMER SERVICE**

If you have any questions about your Card Account, please contact customer service using the phone number on the back of your Card.

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