

Terms and Conditions

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>20.49% to 29.99% based on your creditworthiness and other factors.</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>0% APR on all Wyndham Timeshare Purchases (see below) for six billing cycles.</p> <p>After that, your APR will be 20.49% to 29.99% based on your creditworthiness and other factors. This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>0% introductory APR for the first fifteen 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 20.49% to 29.99% based on your creditworthiness and other factors. This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>29.99%</p> <p>This APR will vary with the market based on the Prime Rate.</p>
How to Avoid Paying Interest on Purchases	<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>
Minimum Interest Charge	<p>If you are charged interest, the charge will be no less than \$0.50</p>
For Credit Card Tips from the Consumer Financial Protection Bureau	<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 http://www.consumerfinance.gov/learnmore.</p>

Fees	
Annual Fee	<p>\$0</p>
Transaction Fees: <ul style="list-style-type: none"> • Balance Transfer 	<p>Either \$5 or 5% of the amount of each transfer, whichever is greater.</p>

<ul style="list-style-type: none"> • Cash Advance • Foreign Transaction 	<p>Either \$10 or 5% of the amount of each cash advance, whichever is greater.</p> <p>0% of each transaction in U.S. dollars.</p>
<p>Penalty Fees:</p> <ul style="list-style-type: none"> • Late Payment • Returned Payment 	<p>Up to \$40 (the amount of the fee varies by state, see below)</p> <p>Up to \$40 (the amount of the fee varies by state, see below)</p>

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 Wyndham Rewards Earner Card 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).

The "Wyndham Timeshare Purchase" means all Wyndham qualifying timeshare down payments.

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. **You agree that if you are not approved for a Signature account you may be approved for a Platinum account.**

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 Puerto Rico and the US territories,** and may not be available if you already have or have had an account with us. 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 may be unable to open an account for you, or you may receive a Platinum card. Platinum benefits differ from Signature benefits. 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 12.49% 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, 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. Visa is a registered trademark of VISA USA, Inc. 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. You agree that Wyndham and Barclays may share information about you and your account to administer the Wyndham Rewards Program in conjunction with the Wyndham Rewards Earner[®] Card.

Introductory Bonus Offer:

Earn 45,000 bonus Points after spending \$2,000 on purchases, less credits, returns, and adjustments excluding timeshare down payment purchases from Wyndham Vacation Resorts, Inc., Wyndham Resort Development Corporation, Shell Vacations, LLC, and related developer affiliates and partners, within the first 180 days after Card Account open date. The bonus Points will be reflected on the billing statement after you have qualified to earn the bonus. Please allow 4-6 weeks for the bonus Points to be deposited into your Program Account.

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WYNDHAM REWARDS EARNER[®] CARD REWARD RULES

This document describes how the Wyndham Rewards Earner[®] 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 Wyndham Rewards Earner[®] 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 Wyndham Rewards Program from Wyndham Rewards, Inc., an indirect subsidiary of Wyndham Hotel Group, LLC, which may be referred to as Wyndham.
- "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.
- "Points" are the Program rewards currency earned for transactions made with your Card Account.
- "Wyndham Rewards Member Account" means a Wyndham Rewards Program account as established by Wyndham.

Any terms used within this document that are associated directly with Wyndham and not defined above can be found at WyndhamRewards.com/terms.

Wyndham is solely responsible for establishing the terms and conditions of your participation, 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 Wyndham at WyndhamRewards.com/terms. Wyndham 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.

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 Wyndham Rewards Member Account is closed, for any reason, your Card Account may be closed.

PROGRAM MEMBERSHIP

- If your existing Wyndham Rewards Member Account number was included in the application, you are already enrolled in the Program. Points earned through the Card Account will be credited to your Wyndham Rewards Member Account.
- If the Wyndham Rewards Member Account number that you provided is found to be invalid, or you did not provide us with the Wyndham Rewards Member Account number, you consent to and will be enrolled in the Program and a new Wyndham Rewards Member Account number will be assigned to you.
- Only one Wyndham Rewards Member Account number will be applied per Card Account.

IMPORTANT INFORMATION ABOUT POINTS

- As long as the Program continues and your Card Account is open and in Good Standing, there is no limit to the total Points you can earn using your Card Account.
- You may not earn Points through the use of your Card Account during any period in which your Card Account is past due.
- All Points earned through the use of your Card Account will be transferred to the Primary Cardmember's Wyndham Rewards Member Account after the close of each Card Account billing statement.
- Your Wyndham Rewards Member Account is subject to the Program terms and conditions, published on com/terms, which includes their expiration and forfeiture policies.
- If you do not receive credit for 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 Points. Points earned through the use of your Card Account and not yet transferred to Wyndham, have no cash value or value of any kind. After Points are transferred to Wyndham, please refer to the Program terms and conditions at com/terms for details on the value of Points.
- You are responsible for any tax liability related to 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 Points offered through the Program, other than by us or Wyndham is expressly prohibited.
- You can view a summary of your Points earned through the use of your Card Account during the billing cycle on your monthly Card Account statement or by logging in to com. Your total Points balance is available for review by logging in to your Wyndham Rewards Member Account at WyndhamRewards.com or by calling 866-WYN-RWDS (866-996-7937).
- Barclays is not responsible for adding the Points to your Wyndham Rewards Member Account, for arranging or providing for any goods or services related to the use of Points, for any delay, failure, or refusal by Wyndham to add or redeem Points, or for any decision by Wyndham to revoke or cancel Points or membership in the Program. Once we transfer Points earned through the use of your Card Account after the close of each Card Account billing cycle, Wyndham is responsible for adding the Points to your Wyndham Rewards Member Account.

EARNING POINTS

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

5x on Participating Hotels by Wyndham and Gas Purchases

- You earn 5 Points for every \$1 spent on eligible Net Purchases made with your Card Account at participating Hotels by Wyndham ("Hotels by Wyndham") (e.g., those purchases that appear on your folio for the stay). Echo SuitesSM Extended Stay by Wyndham hotels do not participate in the Wyndham Rewards Program; stays and purchases made at such hotels are ineligible for the benefits described in this advertisement. For more information, please call Wyndham Rewards Member Services at 866-WYN-RWDS (866-996-7937).
- You earn 5 Points for every \$1 spent on eligible Net Purchases made with your Card Account on gas. Qualifying gas purchases are defined as automated fuel dispensers and service stations, as identified by the merchant category codes.

2x on Wyndham Destinations, Dining and Grocery Store Purchases

- You earn 2 Points for every \$1 spent on eligible Net Purchases made with your Card Account at participating Club Wyndham[®], WorldMark[®] by Wyndham and Shell Vacations Club[®] properties (e.g., those purchases that appear on your folio for the stay); on eligible maintenance fee payments related to Club Wyndham, WorldMark by Wyndham and Shell Vacations Club accounts; and on eligible timeshare loan payments to Wyndham Vacation Resorts, Inc., Wyndham Resort Development Corporation, Shell Vacations, LLC, and related developer affiliates and partners. For more information on Wyndham Destinations, including an overview of resorts, please visit WyndhamDestinations.com.
- You earn 2 Points for every \$1 spent on eligible Net Purchases made with your Card Account on dining and grocery stores (excluding Target[®] and Walmart[®]). Qualifying dining purchases are defined as: Restaurants and Fast-Food restaurants, as identified by the merchant category codes. Qualifying grocery store purchases are defined as grocery stores, as identified by the merchant category codes, excluding Target[®] and Walmart[®]. Please note some merchants that sell grocery items are not included in this category. For example, warehouse clubs, drug stores, discount stores and merchants that sell a limited number of grocery items are not included.

1x on all other Purchases

- You earn 1 Point for every \$1 spent on all other Net Purchases made with your Card Account (excluding timeshare down payment purchases to Wyndham Vacation Resorts, Inc., Wyndham Resort Development Corporation, Shell Vacations, LLC, and related developer affiliates and partners).

Points earned on Net Purchases will be posted to the Primary Cardmember's Wyndham Rewards Member 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 Points. Barclays and Wyndham Rewards, Inc. are not responsible for incorrectly coded purchases. Additional 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 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 Points.

BONUS OFFER

From time to time, we may offer bonuses of 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 in to 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 Wyndham Rewards Earner[®] cardmembers. You understand and agree that you may no longer be eligible for any bonuses and/or incentives in connection with a new Wyndham Rewards Earner[®] 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 Wyndham Rewards Earner[®] cardmember, we may revoke the bonus or incentive, or reduce your 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.

POINTS REDEMPTIONS

Wyndham manages the Program including redemption. You can obtain information regarding the redemption options available by calling 866-WYN-RWDS (866-996-7937) or online at WyndhamRewards.com.

POINTS FORFEITURE

If your Card Account is closed for any of the following reasons, your Points earned during that billing cycle but not yet transferred to Wyndham will be forfeited and/or we may request that Wyndham make corresponding adjustments to or invalidate Points earned through the use of your Card Account and transferred to your Wyndham Rewards Member 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

Wyndham Membership Level Benefits

The Primary Cardmember will receive Wyndham Rewards Gold Level in his or her Wyndham Rewards Program membership. This benefit is not available to authorized users through the Wyndham Rewards Earner[®] Card. Please allow 2-8 weeks after Card Account opening for this update to be made to the Primary Cardmember's Wyndham Rewards Program membership. Subject to the Wyndham Rewards Terms & Conditions, the Primary Cardmember will continue to receive Wyndham Rewards Gold Level through the Wyndham Rewards Earner[®] Card as long as the Card Account is open and in Good Standing. You can achieve other Wyndham Rewards Program levels by meeting Wyndham Rewards Program eligibility requirements. Wyndham reserves the right to change or cancel the member level program and benefits at any time with or without notice. For details on the Terms and Conditions of the Wyndham Rewards Program levels and benefits, please visit WyndhamRewards.com/levels.

Anniversary Bonus Points

You will earn 7,500 bonus Points if you spend \$15,000 in Net Purchases (excluding timeshare down payment purchases to Wyndham Vacation Resorts, Inc., Wyndham Resort Development Corporation, Shell Vacations, LLC, and related developer affiliates and partners) each anniversary year. The bonus will be reflected on the billing cycle date of the month after your Card Account anniversary month. Please allow 8-12 weeks for bonus Points to be added into your Program account after the qualifying purchase(s) have posted to your Card Account. Each year, your spend will start over and will go through and include your cycle following your anniversary month. This offer may be canceled at any time without notice.

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

Cardmember Redemption Discount

You will receive a 10% redemption discount when redeeming Wyndham Rewards Points for Go Free[®] Award Nights. For more information on this redemption discount, visit WyndhamRewards.com/terms/cardmembergofree for additional details.

Wyndham Rewards Cardmember Rate

You will receive an additional discount when booking the Wyndham Rewards Member Rate at participating properties; for more information, please visit WyndhamRewards.com/terms/cardmemberrate for additional details.

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 Wyndham. You authorize Barclays to share information about your Card Account with Wyndham and its affiliates and authorize Wyndham 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. Wyndham 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. For details on how Wyndham may use your information, please see the terms and conditions of the Program at WyndhamRewards.com/terms.

LIMITATION AND RELEASE OF LIABILITY

By participating in the Program through the use of your Card Account and accepting and using 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, Wyndham 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 Points, items received through redemptions, or a cardmember's right to redeem or possess Points.

IMPORTANT GENERAL DISCLOSURES

Barclays reserves the right to correct inaccurate 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. Points earned through the use of your Card Account cannot be combined with other discounts or reward programs unless specifically authorized by us or Wyndham.

Wyndham, Wyndham Rewards Earner[®] Card and Wyndham Rewards Program are trademarks of Wyndham Hotels & Resorts, Inc. The Wyndham Rewards Earner[®] Card is issued by Barclays Bank Delaware pursuant to a license by Visa U.S.A. Inc. Visa is a registered trademark under license from Visa U.S.A. Inc.

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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