

Pricing Supplement to the Cardmember Agreement

The information provided below in this Pricing Supplement, along with the Cardmember Agreement(s) and the Addendum to the Cardmember Agreement (as applicable) reflects certain account pricing and terms that were available to certain applicants that applied for and were approved for certain credit card accounts on the last business day of the calendar quarter that ended on 06/30/2026. These account terms may not be available after that date.

These documents are being provided to you for informational purposes only. If you apply and are approved for a credit card account with us, your actual account terms will be based on the terms of the offer available at the time that you applied, what you are approved for and your actual Cardmember Agreement will be the agreement sent to you when your account is first opened.

Interest Rates and Interest Charges

Annual Percentage Rate (APR) Purchases	33.24% APR. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	33.24% APR. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	33.24% APR. This APR will vary with the market based on the Prime Rate.
Barclays Easy Pay Plan Fee (Fixed Finance Charge)	A monthly fee of up to 1.72% of the amount of each Purchase selected for a Barclays Easy Pay Plan (fee based). The Barclays Easy Pay Plan Fee will be determined each time a Plan is created and will remain the same until the Plan balance is paid in full.
Paying Interest	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. We will begin charging interest on balance transfers, checks and cash advances on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$2.00
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 http://consumerfinance.gov/learnmore

Fees

Annual Fee	\$0
Transaction Fees:	
- Balance Transfer	Either \$5 or 5% of the amount of each transfer, whichever is greater. We may from time to time offer you lower Transaction Fees on Balance Transfers and Checks.
- Cash Advance	Either \$10 or 5% of the amount of each cash advance, whichever is greater
- Foreign Transaction	3% of each transaction in U.S. dollars.

Penalty Fees: - Late Payment - Returned Payment	Up to \$41 depending upon the state that you live in at the time of account opening. Up to \$41 depending upon the state that you live in at the time of account opening.
Additional Check Related Fees - Check Stop Payment Fee - Returned Check Fee	Up to \$39.95 depending upon the state that you live in at the time of account opening. Up to \$41 depending upon the state that you live in at the time of account opening.

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)". See Addendum to the Cardmember Agreement for more details.

Additional information regarding the Barclays Easy Pay Plan Fee (Fixed Finance Charge): A monthly plan fee of up to **1.72%** of the amount of each eligible Purchase or amount you select to pay over a fixed period, with no interest. The monthly plan fee will be determined each time a fee-based plan is created and will remain the same until the Plan balance is paid in full. The terms of a Barclays Easy Pay Plan cannot be changed once an Offer has been accepted. If your Barclays Easy Pay Balance subject to a Barclays Easy Pay Plan Fee is not paid in full at the end of the Barclays Easy Pay Plan period, you will continue to be billed until the Plan balance is paid in full. The Barclays Easy Pay Plan Fee for each Barclays Easy Pay Plan (fee based) is determined at the time each Plan is created and is based on the amount of the Purchase(s) assigned to the Plan, Plan duration, the APR that would otherwise apply to the Purchase(s) being assigned to the Plan, and other factors.

The Prime Rate was 6.75% as of the last business day of the quarter that ended 06/30/2026.