

**PAYPAL CREDIT ACCOUNT AGREEMENT
 RATES AND FEES TABLE**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	The APR for purchases is the prime rate plus 20.74%. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	The APR for cash advances is the prime rate plus 20.74%. This APR will vary with the market based on the Prime Rate.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on non-promotional transactions if you pay your entire balance by the due date each month. We will begin charging interest on promotional purchases on the purchase date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$2.00.

Fees	
Annual Fee	None.
Penalty Fees	
<ul style="list-style-type: none"> Late Payment 	Up to \$39.
<ul style="list-style-type: none"> Returned Payment 	Up to \$27.

How We Will Calculate Your Balance	We use a method called “average daily balance” (including new purchases and cash advances). See the Account Agreement below for more details.
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Federal law requires the Lender to obtain, verify, and record information that identifies you when you open an account. The Lender will use your name, address, date of birth, and other information for this purpose.

TYPES OF TRANSACTIONS

You may use your account to make purchases (standard and promotional) by choosing PayPal Credit when you make a purchase from a merchant at a website, by telephone, or at another authorized location. You may also use your account to get cash advances. These types of transactions are further explained below.

NON-PROMOTIONAL TRANSACTIONS	
Standard Purchases	Standard purchases are non-promotional purchases or are purchases that are not otherwise subject to promotional repayment terms and/or APRs.
Cash Advances	Cash advances are extensions of credit made on the account when you choose PayPal Credit to Send Money. Send Money is your ability to make payments to third parties using PayPal, Inc.’s services, including in connection with: (i) a purchase of goods or services; or, (ii) a transfer of money to friends or family members (not to or from a business) without a purchase. You may not use the cash advance feature to Send Money to yourself. The cost of the cash advance may include both the amount sent and any fee charged by and paid to PayPal, Inc. for facilitating a Send Money transaction. We have the right to decline cash advance transactions for any reason permitted by applicable law, including if fraudulent or high-risk behavior is suspected.

At times, we may offer promotional financing for certain transactions, and the terms of this Agreement apply to any promotional financing. Regular account terms apply to non-promotional purchases and, after the promotion ends, to promotional purchases. Below is a description of certain promotional financing that may be offered on purchases. These promotional offers may not be available at all times for all purchases. Please see any promotional advertising or other disclosures provided to you for the full terms of any promotional offer. Offers may be subject to credit approval.

PROMOTIONAL PURCHASES - DEFERRED INTEREST PURCHASES

No Interest if Paid in Full in 6 Months

For each deferred interest purchase, if the deferred interest purchase balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at the variable purchase APR that applies to your account when the deferred interest purchase is made.

At the time your account is opened, the variable purchase APR is **25.99%**.

No Interest if Paid in Full in 12 Months

Your purchase APR will vary with the market based on the prime rate.

If you pay the balance on a deferred interest purchase in full within the applicable promotional period, we will not charge any interest for that purchase. Any remaining balance at the end of the promotional period will be charged interest at the variable purchase APR that applies to your account from the date of the purchase. Minimum monthly payments are required.

PROMOTIONAL PURCHASES - EASY PAYMENTS PURCHASES

Easy Payments Purchases

For each qualifying Easy Payments purchase, either interest will be assessed on the purchase at a reduced APR (which may be referred to as a Financed Easy Payments purchase) or no interest will be assessed. A monthly payment will be due as described in the Minimum Payment Calculation section. We may offer this as the only method you can use to make a purchase from a merchant, or as an option to the standard purchase and/or deferred interest purchase method. Easy Payments purchases will be subject to the terms offered at the time of the transaction by the merchant.

RATES, FEES AND PAYMENT INFORMATION

RATES

You agree to pay interest on the outstanding balance of this account until paid in full, as applicable. Interest may be calculated differently depending on the type of transaction.

HOW INTEREST IS CALCULATED

Your Interest Rate

We use a daily rate to calculate the interest on the balance on your account each day. The daily rate is the applicable APR times 1/365. Interest will be imposed in amounts or at rates not in excess of those permitted by applicable law. The APR for purchases and cash advances is the prime rate plus 20.74%. As of September 1, 2019, the daily rate for purchases and cash advances is 0.0712054% (APR 25.99%). However, if we have disclosed a promotional rate at the time we made a promotional offer, we will calculate interest on balances subject to that promotional offer using the applicable promotional financing rate.

Daily Rates May Vary. The APRs and the daily rates on your account vary with the market based on the prime rate. The prime rate for a billing cycle is the highest bank prime loan rate published in *The Wall Street Journal* in its Money Rates section on the last business day of the calendar month preceding the first day of the billing cycle.

If the prime rate increases, the daily rates and APRs will increase. As a result, interest, your total minimum payment and the number of payments it would take you to pay off your account balance may increase. We apply any change in rates because of a prime rate change to your entire account balance. A change in the prime rate will take effect on the first day of the first billing cycle after the change. We may select a new interest rate index if the prime rate is not available.

When We Charge Interest

Generally, we charge interest on your purchases and cash advances from the date you make the purchase or cash advance until you pay the purchase or cash advance in full. See exceptions below.

- We will not charge you interest during a billing cycle on any non-promotional transactions if:
 1. You had no balance at the start of the billing cycle; OR
 2. You had a balance at the start of the billing cycle and you paid that balance in full by the due date in that billing cycle.
- We charge interest on promotional purchases and their related fees from the date you make the promotional purchase, where applicable. If you pay the balance on a deferred interest purchase in full within the applicable promotional period, we will not charge any interest for that purchase.
- We will credit, as of the start of the billing cycle, any payment you make by the due date that we allocate to non-promotional transactions if:
 1. You had no balance at the start of the previous billing cycle; OR
 2. You had a balance at the start of the previous billing cycle and you paid that balance in full by the due date in the previous billing cycle.

How We Calculate Interest	<p>We calculate interest on your account for each billing cycle separately for each balance type. A separate average daily balance is calculated for the following balance types, as applicable: standard purchases, cash advances and promotional purchases. See below for how this works.</p> <ol style="list-style-type: none"> How to get the average daily balance. We take the starting balance each day, including billed interest and billed fees, add any new charges and adjustments posted that day and subtract any payments or credits (treating any net credit balance as zero). This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. The result is the average daily balance. How to get the interest amount. We multiply each average daily balance by the number of days in the billing cycle. Then we multiply this by the daily rate that applies. This gives us the interest charges for each balance type. How to get the interest charge for the billing cycle. We add all the interest charges for all the balance types, to get the interest for the account.
Minimum Interest Charge	<p>We charge a minimum of \$2.00 of interest in any billing cycle in which you owe interest on non-promotional transactions.</p>

FEES

You agree to pay the following fees, as applicable.

FEES	
Late Payment Fee	<p>We will charge this fee for each billing cycle in which we do not receive the minimum payment due on your account on the due date in accordance with the requirements set forth on each billing statement. This fee is equal to:</p> <ol style="list-style-type: none"> \$28, if you have paid your minimum payment due by the due date in each of the prior six billing cycles; OR \$39, if you have failed to pay your minimum payment due by the due date in any one or more of the prior six billing cycles. <p>The late payment fee will never be more than the minimum payment that was due and will not exceed \$5.00 if the minimum payment due on your account is less than \$28.</p>
Returned Payment Fee	<p>We will charge this fee, which is sometimes referred to as a "return check fee" or "non-sufficient funds fee," if any check, other instrument, or electronic payment authorization you provide us in payment on your account, is not honored upon first presentation for any reason, including if the payment is returned by drawee for "not sufficient funds." We will not charge this fee if the check, instrument or electronic authorization is later honored. This fee is equal to \$27; however, it will never be more than the minimum payment due immediately prior to the date on which the payment is returned.</p>

MINIMUM PAYMENT CALCULATION

Your minimum payment is calculated as follows.

The sum of:

- For the new balance shown on your billing statement (excluding any Easy Payments purchase balance), the greater of:
 - \$28, or \$39 if you have failed to pay the minimum payment due by the due date in any one or more of the prior six billing cycles; or
 - The sum of 1% of such new balance (rounded down to the nearest whole dollar), plus interest (excluding any accrued interest on a deferred interest purchase billed in that billing cycle), late payment fees and returned payment fees charged in the current billing cycle (rounded down to the nearest whole dollar); PLUS
- Any past due amounts; PLUS
- Any Easy Payments purchase monthly payment. The monthly payment amount for an Easy Payments purchase will be equal to the Easy Payments purchase amount plus applicable interest divided by the number of months in the applicable promotional period.

Your minimum payment will never be more than your new balance. There is no payment due for a "No Payments + No Interest if paid in full Purchase" prior to its expiration date.

STANDARD PROVISIONS

ABOUT THE CREDIT CARD ACCOUNT AGREEMENT	
This Agreement	<p>This is an Agreement between you and Synchrony Bank, 170 Election Road, Suite 125, Draper, UT 84020, for your PayPal Credit open-end (revolving) credit card account that is the subject of this Agreement. By opening or using your account, you agree to the terms of the entire Agreement, and you make the promises it contains by either applying for or accepting an account or making a purchase using PayPal Credit after receipt of this Agreement. The entire Agreement includes this document, including any amendment or addendum thereto, and the application you submitted in connection with the account. These documents replace any other agreement relating to your account that you or we made earlier or at the same time.</p>
Parties To This Agreement	<p>The person who applied for, opened and/or uses the account may be referred to as "you" or "your." The Lender, Synchrony Bank, may be referred to as "we," "us" or "our." PayPal, Inc., located in San Jose, California, is a payment service provider that consumers and merchants use to make payments to and accept payments from third parties, and is another entity contemplated by this Agreement.</p>

Changes To This Agreement	We may change, add or delete terms of this Agreement, including interest rates, fees and charges.
Promotional Financing Offers	The terms of this Agreement apply to any promotional financing offer. However, any promotional financing terms that are different than the terms in this Agreement will be explained on promotional advertising or other disclosures provided to you.

HOW TO USE YOUR ACCOUNT

Use Of Your Account	You may use your account only for lawful personal, family or household purposes. You may use your account for the types of transactions explained in this Agreement. You may not use your account to pay amounts you owe us on this account or any other account you have with us. We may charge your account for purchases and cash advances you make, and you authorize us to charge this account for the cost of any purchase or cash advance you or anyone to whom you have given permission to use this account make, using PayPal Credit.
You Promise To Pay	You promise to pay us for all amounts owed to us under this Agreement.
Your Responsibility	You may not allow anyone else to use your account. If you do, you will be responsible for paying for all charges resulting from their transactions.
Transaction Limits	To prevent fraud, we may limit the number or dollar amount of any type of transactions you can make in any particular amount of time. We also may decline any particular charge on your account for any reason.
Credit Limit	You will be assigned a credit limit (which may also be referred to as a credit line), which is the dollar amount of credit available for you to borrow on your account, of at least \$250, that we may increase or decrease from time to time. If we approve a transaction that makes you go over your credit limit, we do not give up any rights under this Agreement and we do not treat it as an increase in your credit limit. However, we may, from time to time, increase your credit limit, including after approval of such a transaction. If you seek to open a new account to make a purchase, you agree that if we identify your existing account, your purchase will be charged to your existing account and a new account will not be opened.

HOW AND WHEN TO MAKE PAYMENTS

When Payments Are Due	You must pay at least the minimum payment due on your account by the due date of each billing cycle in accordance with the requirements set forth on each billing statement. Payments received after the due date will be credited as of the next day. You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. If you have a balance subject to interest, earlier payment may reduce the amount of interest you will pay. We may delay making credit available on your account in the amount of your payment even though we will credit your payment when we receive it.
Payment Options	You can pay by mail, online or by phone. Your payment must be made in U.S. dollars by physical or electronic check, money order or a similar instrument from a bank located in the United States.
How To Make A Payment	You must follow the instructions for making payments provided on your billing statement. If you do not, credit of your payment may be delayed up to five days. Your billing statement also explains how information on your check is used.
Payment Allocation	<p>We will use each payment in the amount of the minimum payment due or less, first to pay billed monthly plan payments on any Easy Payments purchases, then billed interest, then billed fees, then the principal balance, and then any other amounts due. However, if you have a balance on a deferred interest purchase, during both the billing cycle preceding its expiration date and the billing cycle in which such deferred interest purchase expires, we may use the payment, after the amount to pay billed monthly plan payments on any Easy Payments purchases, to pay the balance on such deferred interest purchase(s).</p> <p>We will use any amount in excess of the minimum payment due to pay the balances with the highest interest rate, then the next highest interest rate, and so forth. However, during both the billing cycle preceding the expiration date and the billing cycle in which a deferred interest purchase expires, we may use payments first to pay the balance on such deferred interest purchase(s).</p>

INFORMATION ABOUT YOU

Using And Sharing Your Information	When you applied for an account, you gave us and PayPal, Inc. information about yourself that we could share with each other. PayPal, Inc. will use the information in connection with the credit program and for things like creating and updating its records and offering you special benefits. By making a purchase or requesting a cash advance, you authorize us to share your personal information (including email address) in order to verify your identity, make a credit decision, complete your transaction, service your account, and for any other lawful purpose as set forth in the privacy policy for your account. You authorize merchants you transact with to share your personal information, including email address, with the Lender to use it for any lawful purpose.
Address/Phone Change	You represent that any phone number that you provide to us belongs to you and/or that you are authorized to provide that number. You also agree to tell us right away if you change your address (mailing or email) or any phone number.

Consent To Communications	You consent to us and PayPal, Inc., as well as any other owner or servicer of your account, contacting you through any channel of communication and for any purpose, as permitted by applicable law. For informational, servicing, fraud or collection related communications, you agree that we may use the phone numbers that you provide to us to contact your cellular phone or wireless device with text messages, artificial or prerecorded voice calls, and calls made by an automatic telephone dialing system. Text frequency may vary and may be recurring. This consent applies even if you are charged for the call under your plan. You are responsible for any charges that may be billed to you by your communications carrier when we contact you. Message and data rates may vary. We and any carrier are not liable for delayed or undelivered messages.
Telephone Monitoring	For quality control, you allow us and/or PayPal, Inc. to listen to and/or record telephone calls between you and us or PayPal, Inc.
Emails	You consent to us and/or PayPal, Inc. emailing you for any lawful purpose, including marketing.

INFORMATION ABOUT YOUR ACCOUNT

Closing Your Account	You may close your account at any time by sending a letter to the address shown on your billing statement or calling customer service. We may close your account at any time, for any reason. If your account is closed, you must stop using it. You must still pay the full amount you owe and this Agreement will remain in effect until you do.
Collection Costs	If we ask an attorney who is not our salaried employee to collect your account, we may charge you our collection costs. These include court costs and reasonable attorneys' fees.
Credit Bureau Reporting	We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be shown in your credit report. Tell us if you think we reported wrong information about you to a credit bureau. Write to us at P.O. Box 965005, Orlando, FL 32896-5005. Tell us what information is wrong and why you think it is wrong. If you have a copy of the credit report that includes the wrong information, send us a copy.
Default	You are in default if you make a late payment, do not follow any other term of this Agreement or become bankrupt or insolvent. If you default or upon your death, we may (a) request payment of the full amount due right away, (b) take legal action to collect the amounts owed, and/or (c) take any other action allowed.
Disputed Amounts	The billing rights summary in this Agreement describes what to do if you think there is a mistake on your bill. If you send us correspondence about a disputed amount or payment, you must send it to the address for billing inquiries. We do not give up any rights under this Agreement if we accept a payment marked "payment in full" or given with any other conditions or limitations.
Unauthorized Use	If your account is used without your consent, call us immediately at 1-844-373-4961. You will not be liable for unauthorized use on your account, but you will be responsible for all use by anyone you allow to use your account.

IMPORTANT INFORMATION ABOUT THIS AGREEMENT

Assignment	We may sell, assign or transfer any or all of our rights or duties under this Agreement or your account, including our rights to payments. We do not have to give you prior notice of such action. Any person, company, or bank to whom we assign this Agreement shall be entitled to all of our rights under this Agreement. None of your rights or obligations shall be affected by such assignment. You may not sell, assign or transfer any of your rights or duties under this Agreement or your account.
Enforceability	If any part of this Agreement is found to be void or unenforceable, all other parts of this Agreement will still apply.
Governing Law	Except as provided in the Resolving a Dispute with Arbitration section, this Agreement and your account are governed by federal law and, to the extent state law applies, the laws of Utah without regard to its conflicts of law principles. This Agreement has been accepted by us in Utah.
Waiver	We may give up some of our rights under this Agreement. If we give up any of our rights in one situation, we do not give up the same right in another situation.

RESOLVING A DISPUTE WITH ARBITRATION

PLEASE READ THIS SECTION CAREFULLY. IF YOU DO NOT REJECT IT, THIS SECTION WILL APPLY TO YOUR ACCOUNT, AND MOST DISPUTES BETWEEN YOU AND US WILL BE SUBJECT TO INDIVIDUAL ARBITRATION. THIS MEANS THAT: (1) NEITHER A COURT NOR A JURY WILL RESOLVE ANY SUCH DISPUTE; (2) YOU WILL NOT BE ABLE TO PARTICIPATE IN A CLASS ACTION OR SIMILAR PROCEEDING; (3) LESS INFORMATION WILL BE AVAILABLE; AND (4) APPEAL RIGHTS WILL BE LIMITED.

- CLAIMS AND PARTIES.** If either you or we make a demand for arbitration, you and we must arbitrate any dispute or claim between you (including any other user of your account), and us (including our parents, affiliates, agents, employees, officers, and assignees, and PayPal, Inc. and its affiliates) that directly or indirectly arises from or relates to your account, your account Agreement or our relationship, except as noted below. In addition, any assignee, agent, or service provider of ours that collects amounts due on your account are intended beneficiaries of this Arbitration section and may enforce it in full (notwithstanding any state law to the contrary).
- This Arbitration section broadly covers claims based upon contract, tort, consumer rights, fraud and other intentional torts, negligence, constitution, statute, regulation, ordinance, common law and equity and claims for money damages and injunctive or declaratory relief, even if they arose before this section took effect. You may not sell, assign or transfer a claim.
- Examples of claims subject to arbitration are disputes about an account transaction, fees, charges or interest, the events leading up to the Agreement (such as any disclosures, advertisements, promotions or oral or written statements, warranties or representations made by us), an application for or denial of credit, any product or service provided by us or third parties in connection with the Agreement, credit reporting, benefit programs related to your account including any reward program, the collection of amounts due by our assignees, service providers, or agents and the manner of collection.

4. However, we will not require you to arbitrate any individual case in small claims court or your state's equivalent court, so long as it remains an individual case in that court. Also, even if all parties have opted to litigate a claim in court, you or we may elect arbitration with respect to any claim made by a new party or any claim later asserted by a party in any related or unrelated lawsuit, including modifying an individual claim to assert a class, representative or multi-party claim. Arbitration may be requested at any time, even where there is a pending lawsuit, unless a trial has begun, or a final judgment entered.
5. Only a court will decide disputes about the validity, enforceability, coverage or scope of this Arbitration section or any part thereof. However, any dispute that concerns the validity or enforceability of the Agreement as a whole is for the arbitrator to decide.
6. **NO CLASS ACTIONS.** IF EITHER YOU OR WE ELECT TO ARBITRATE A CLAIM, NEITHER YOU NOR WE WILL HAVE THE RIGHT (A) TO PARTICIPATE IN A CLASS ACTION, PRIVATE ATTORNEY GENERAL ACTION OR OTHER REPRESENTATIVE ACTION IN COURT OR IN ARBITRATION, EITHER AS A CLASS REPRESENTATIVE OR CLASS MEMBER, OR (B) TO JOIN OR CONSOLIDATE CLAIMS WITH CLAIMS OF ANY OTHER PERSONS EXCEPT ACCOUNTHOLDERS ON YOUR ACCOUNT. THUS, YOU MAY NOT BRING CLAIMS AGAINST US ON BEHALF OF ANY ACCOUNTHOLDER WHO IS NOT AN ACCOUNTHOLDER ON YOUR ACCOUNT, AND YOU AGREE THAT ONLY ACCOUNTHOLDERS ON YOUR ACCOUNT MAY BE JOINED IN A SINGLE ARBITRATION WITH ANY CLAIM YOU HAVE.
7. **PROCEDURES.** The party who wants to arbitrate must notify the other party in writing. This notice can be given after the beginning of a lawsuit or in papers filed in the lawsuit. Otherwise, your notice must be sent to Synchrony Bank, Legal Operation, P.O. Box 29110, Shawnee Mission, KS 66201-5320, ATTN: ARBITRATION DEMAND. The party seeking arbitration must select either the American Arbitration Association (AAA), 120 Broadway, Floor 21, New York, NY 10271, www.adr.org, or JAMS, 620 Eighth Avenue, 34th Floor, New York, NY 10018, www.jamsadr.com, to administer the arbitration. If neither administrator can handle the dispute, a court with jurisdiction will appoint an arbitrator.
8. The arbitration administrator will appoint the arbitrator and will tell the parties what to do next. The arbitrator must be a lawyer with at least ten years of legal experience. The arbitrator must apply the same law, consistent with the Federal Arbitration Act (FAA), that would apply to an individual action in court, but may use different procedural rules. The arbitrator will apply the same statutes of limitation and privileges that a court would apply if the matter were pending in court.
9. The arbitrator may award any damages or other relief or remedies that would apply under applicable law to an individual action brought in court, including, without limitation, punitive damages (governed by the Constitutional standards employed by the courts) and injunctive, equitable and declaratory relief (but only in favor of the individual party seeking relief and only to the extent necessary to provide relief warranted by that party's individual claim). The parties will bear the fees and costs of their attorneys, witnesses and experts. However, the arbitrator will have the authority to award fees and costs of attorneys, witnesses and experts to the extent permitted by the Agreement, the administrator's rules or applicable law.
10. The arbitration will take place by phone or at a location reasonably convenient to you. If you ask, we will pay all the fees the administrator or arbitrator charges if you cannot obtain a waiver of fees from the administrator and are acting in good faith. We will always pay arbitration costs required by the administrator's rules or that are necessary for this Arbitration section to be enforced.
11. **GOVERNING LAW.** This Arbitration section is governed by the FAA. Utah law shall apply to the extent state law is relevant under the FAA, unless otherwise stated herein. The arbitrator's award will be final and binding, except for any appeal right under the FAA. Any court with jurisdiction may enter judgment upon the arbitrator's award. The arbitration award and any judgment confirming it will apply only to the specific case and cannot be used in any other case except to enforce the award.
12. **SURVIVAL.** This Arbitration section shall survive the repayment of all amounts owed, the termination, cancellation or suspension of the Agreement or your account or credit privileges, any legal proceeding, and any bankruptcy by you, to the extent consistent with applicable bankruptcy law. If this Arbitration section conflicts with the applicable arbitration rules or the other provisions of the Agreement, this Arbitration section shall govern.
13. **SEVERABILITY.** If any portion of this Arbitration section is held to be invalid or unenforceable, the remaining portions shall nevertheless remain in force with the following two exceptions. First, if a determination is made that the "No Class Actions" provision is unenforceable, and that determination is not reversed on appeal, then this Arbitration section shall be void in its entirety. Second, if a court determines that a public injunctive relief claim may proceed notwithstanding the "No Class Actions" provision, and that determination is not reversed on appeal, then the public injunctive relief claim will be decided by a court, and any individual claims will be arbitrated. The parties will ask the court to stay the public injunctive relief claim until the other claims have been finally concluded.
14. **HOW TO REJECT ARBITRATION.** You may reject this Arbitration section. If you do that, a court will resolve any dispute or claim. To reject this section, send us a notice within 45 days after you open your account or we first provided you with your right to reject this section. The notice must include your name, address, account number, and personal signature, and must be mailed to Synchrony Bank, P.O. Box 965012, Orlando, FL 32896-5012. This is the only way you can reject this section. Rejecting this Arbitration section will not affect any other provision of the Agreement. It will also not affect any prior arbitration agreement or dispute resolution provision between you and us, which will remain in full force and effect. If you don't reject this Arbitration section, it will be effective as of the date of the Agreement and will supersede any prior arbitration agreement between you and us that would otherwise be applicable.

OTHER IMPORTANT INFORMATION

This section of the agreement includes state notices, billing rights summary and rewards terms (if applicable) and is not required to be provided as part of the credit card agreement posted online or provided to the CFPB.