



Important Information



Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases

0% intro APR for 6 months from date of account opening.

After the intro APR expires, your APR will be **10.99%** to **22.99%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

APR for Balance Transfers

0% intro APR for 18 months from date of first transfer, for transfers under this offer that post to your account by August 10, 2015.

After the intro APR expires, your APR will be **10.99%** to **22.99%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

APR for Cash Advances

24.99%

This APR will vary with the market based on the Prime Rate.

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Clemens Wendtner

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