

Fifth Third Private Bank World Elite MasterCard®
Rates, Fees, Terms and Conditions



Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases and Balance Transfers	Your APR will be 9.24% . This APR will vary with the market based on the WSJ Prime Rate.
APR for Cash Advances	24.99%
Penalty APR and When it Applies	29.99% This APR may be applied to your account if you: 1) Make a late payment; 2) Make a payment that is returned; 3) Use a Convenience Check that is not honored. How Long Will the Penalty APR Apply?: If your APRs are increased because you are 60 days late, the Penalty APR will apply until you make six consecutive minimum payments when due. If your APRs are increased for other reasons listed above, the Penalty APR will apply for an indefinite period of time.
How to Avoid Paying Interest on Purchases	Your due date is at least 21 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, cash advances, convenience check transaction and overdraft advances on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
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://www.consumerfinance.gov/learnmore.

Fees

Annual Fees	
• Annual Fee	Waived for Fifth Third Private Bank clients.
Transaction Fees	
• Balance Transfer	Either \$5 or 4% of the amount of each transfer, whichever is greater.
• Cash Advance	Either \$5 or 4% of the amount of each Cash Advance, whichever is greater.
• Convenience Check	Either \$5 or 4% of the amount of each check, whichever is greater.
• International Transaction	None . The 3% transaction fee in U.S. dollars is waived for credit card transactions.
Penalty Fees	
• Late Payment	Up to \$35

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).”

Terms and Conditions of the Fifth Third Private Bank World Elite MasterCard®

You (which means the Applicant and any Joint Applicant) certify that (a) you are at least 18 years of age, (b) you are a United States citizen or a permanent resident of the United States, (c) you have read and understand the terms, authorizations and disclosures included with this application, including arbitration, and agree to them, and (d) all of the information contained in this application is true, accurate and correct. You authorize Fifth Third Bank to investigate, review and verify your credit and employment histories and any other information in order to process this application, service your credit card account, manage its relationship with you and for any other legitimate business purpose. You authorize Fifth Third Bank to share with others to the extent permitted by law, such information and its credit experience with you. In addition, you may as a customer later request that Fifth Third Bank limit such information sharing with third parties. To the extent permitted by applicable law, you consent that Fifth Third may contact you at any telephone number that you have provided, any number that you have called Fifth Third from or any number Fifth Third has for you in its records, including your cellular or other wireless device to service your account or for collection purposes. Fifth Third has your permission to contact you by any means available, including by text message. You also agree that Fifth Third may contact you using prerecorded messages or automatic dialers. If you provide Fifth Third an email address, you also consent to be contacted by email. If you accept or use a credit card account, you acknowledge that any such acceptance or use is subject to the terms of this application, the Card Agreement and (if applicable) the Ready Reserve Overdraft Protection Agreement, each as in effect from time to time, and you acknowledge and agree that each of you, together and individually, are responsible for all transactions, amounts owed and other obligations, even if the credit card account is used by only one of you. You acknowledge that Fifth Third Bank will mail you a copy of the Card Agreement and other applicable agreements if it approves this application. If you have completed the Balance Transfer Request, you certify that you have read and understand the terms and disclosures applicable to balance transfers included in the application and authorize Fifth Third Bank to complete your balance transfer request.

Information contained in this Fifth Third Bank Disclosure is accurate as of 3/31/2015 and is subject to change thereafter.

Other Fees apply. Expedited Card Delivery Fee: \$30.00 per Account. Replacement Card Fee: \$10.00.

Transaction and Other Fees will appear on your monthly Account Statement. Fees may increase your Minimum Amount Due on your next monthly statement depending upon the size of the transaction or fee type. Refer to the Paying Your Bills and Determination of Finance Charges Sections of the Fifth Third Bank Card Agreement for Payment Amount Due information.

No Preset Spending Limit: No preset spending limit does not mean unlimited spending. Each charge that causes your new balance to exceed your Revolving Credit Line will be evaluated based on Account usage and performance, other account relationships with us, if applicable, and your experience with other creditors. You must pay in full each month the amount that exceeds your Revolving Credit Line.

The WSJ Prime Rate means the prime rate published in the "Money Rates" section of the online version of *The Wall Street Journal*. We determine the WSJ Prime Rate two days prior to the closing date of your Billing Cycle. Changes to the Monthly Periodic Rate and corresponding APR for Purchases will be applied to your existing Account balance and to subsequent transactions effective the first day of the Billing Cycle in which we determine the interest rate.

Ready Reserve Overdraft Protection uses funds from your Fifth Third Credit Card when linked to your Fifth Third Checking account to help you avoid being overdrawn. Funds are automatically transferred from your credit card account to your enrolled Fifth Third Checking account to cover balance shortages. If Ready Reserve Overdraft Protection is used, the greater of \$50 or the exact amount of the negative balance plus a \$12.00 per transfer fee will be transferred from your credit card to the enrolled checking account. The amount transferred from the card will be subject to the Cash Advance APR applicable to the credit card. An Overdraft Protection transfer fee will be assessed to the enrolled checking account. If you have not enrolled in Ready Reserve Overdraft Protection or if the funds in your linked credit card account are insufficient, per-item overdraft fees would apply to the checking account. If you have applied and been approved for Ready Reserve Overdraft Protection, you may use your credit card as an ATM card by entering your PIN. ATM fees may apply. See Rules and Regulations Applicable to All Fifth Third Bank Consumer and Business Banking Accounts and Cards for terms, conditions and applicable fees.

Fees may apply when the credit card is used for ATM transactions. Fees include: Non-Fifth Third ATM Transaction: \$2.00 per transaction; ATM Mini Statement: \$1.50; International Point of Sale/ATM Transaction Fee: 3% of Transaction Amount; Currency Conversion Fee: 0.20% of the Transaction Amount; International ATM Withdrawal: \$5.00. ATM Fees are applied to the Checking Account selected for ATM Access. See Rules and Regulations Applicable to All Fifth Third Bank Consumer and Business Banking Accounts and Cards for terms, conditions and applicable fees.

Balance Transfer Requests will be processed in the order in which you list them, subject to a minimum of \$100 per transfer. Up to ten balance transfers may be requested at one time. If a balance transfer request is more than your Available Credit Limit we will automatically lower the balance transfer amount to your Available Credit Limit and complete the transfer. Until your balance transfer(s) is posted, you may need to make a payment or payments to your other accounts to keep them current. Balance transfers are not subject to a grace period, and may take 2 to 4 weeks to process. Balance transfers can be used to pay off non-credit card obligations; however, balance transfers cannot be used to pay off other Fifth Third Bank obligations. **A balance transfer fee (greater of \$5 or 4% of the total dollar amount transferred) will be applied to your account when the requested transfer is processed.** The Fee, and the transfer transaction, will appear on your monthly Account Statement. Fees may increase your Minimum Amount Due on your next monthly statement depending upon the size of the transaction. Refer to the Paying Your Bills and Determination of Finance Charges Sections of the Fifth Third Bank Card Agreement for Payment Amount Due information.

A Governing Law: Ohio law governs this Agreement and your Account. They govern without regard to internal principles of conflicts of laws. **California Residents:** A married applicant may apply for a separate account. **Maryland Residents:** Finance charges will not be made in excess of those permitted by law. **New York Residents:** A consumer report may be requested in connection with this application. Upon your request, you will be informed whether or not a consumer report was requested, and if such report was requested, informed of the name and address of the consumer reporting agency that furnished the report. Subsequent consumer reports may be requested or utilized in connection with an update, renewal or extension of the credit for which application was made. New York residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods. New York State Department of Financial Services (DFS): 1-877-226-5697 or <http://www.dfs.ny.gov/consumer/creditdebt.htm>. **Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally

available to all creditworthy customers, and that all credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. **Rhode Island Residents:** A credit report may be requested in connection with this application. **Vermont Residents:** A consumer credit report may be requested in connection with this application or in connection with updates, renewals or extensions of any credit granted as a result of this application. Upon request, you will be informed whether or not such a report was requested and, if so, the name and address of the agency that furnished the report. You consent to the obtaining of such reports by signing or otherwise submitting a credit application. **Washington Residents:** In accordance with the Revised Code of Washington Statutes, Section 63.14.167, you are not responsible for payment of interest charges that result solely from a merchant's failure to transmit to us within seven working days a credit for goods or services accepted for return or forgiven if you have notified us of the merchant's delay in posting such a credit, or our failure to post such credit to your Account within three working days of our receipt of the credit. **Married Wisconsin Residents:** Your signature confirms that this loan obligation is being incurred in the interest of your marriage or family. No provision of a marital property agreement, a unilateral statement under Section 766.59 of the Wisconsin Statutes or a court decree under Section 766.70 of the Wisconsin Statutes adversely affects the interests of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred. The creditor may give notice of the opening of any credit account to the applicant's spouse. IF YOU ARE A MARRIED WISCONSIN RESIDENT, CREDIT EXTENDED UNDER THIS ACCOUNT WILL BE INCURRED IN THE INTEREST OF YOUR MARRIAGE OR FAMILY.

Arbitration: The Agreement includes an arbitration provision that allows either of us to elect to resolve, among other things, any Claim by arbitration, in which case, neither of us generally will have the right to have the Claim resolved by a judge or jury. You will not have the right to participate as a representative or member of any class of claimants pertaining to any claim, controversy or dispute subject to arbitration. Other rights that you would have if you went to court may also not be available in arbitration. For additional information, see the Agreement or write to us at: Fifth Third Bank, Disputes Resolution Department, Madisonville Operations Center, MD 1MOCBX, Cincinnati, Ohio 45227.

Customer Identification Program: In accordance with the USA PATRIOT Act, Federal law requires all financial institutions to obtain, verify, and record information that identifies each individual or entity opening an account. This includes all personal and commercial accounts including loan and deposit accounts, as well as trust, brokerage, insurance and investment management accounts.

What This Means To Our Customers: When you open an account, you will be asked for your name, address, Social Security or tax identification number, date of birth (if applicable) and other information that will allow Fifth Third to identify you. You will also be asked to furnish your driver's license or other identifying documents. We are required to follow this procedure each time an account is opened, even if you are a current customer of Fifth Third.

Fair and Accurate Credit Transactions Disclosures: We may report information about your account(s) to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected on your credit report.

This offer is non-transferable. This offer is not available to applicants residing in VT and MT.

MasterCard is a registered trademark of MasterCard International Incorporated.

Fifth Third Private Bank is a division of Fifth Third Bancorp.

Fifth Third and Fifth Third Bank are registered service marks of Fifth Third Bancorp.

Member FDIC.

OC/OCCWEAPP0315