This is an example of terms that were available to recent applicants as of 12/31/23. They may not be available now. If you apply, your terms will be based on that offer. This Pricing Schedule is part of the Cardmember Agreement.

## Interest Rates and Interest Charges

<table>
<thead>
<tr>
<th>Description</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Percentage Rate (APR) for Purchases</td>
<td>28.24%. This APR will vary with the market based on the Prime Rate.¹</td>
</tr>
<tr>
<td>APR for Balance Transfers</td>
<td>28.24%. This APR will vary with the market based on the Prime Rate.¹</td>
</tr>
<tr>
<td>APR for Cash Advances</td>
<td>29.99%. This APR will vary with the market based on the Prime Rate.²</td>
</tr>
</tbody>
</table>

## Penalty APR and When It Applies

- **Paying Interest**: Your due date is at least 25 days after the close of each billing period (at least 23 days for billing periods that begin in February). We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers as of the later of the transaction date or the first day of the billing period in which the transaction posted to your account.

## Minimum Interest Charge

- If you are charged interest, the charge will be no less than $0.50

## Fees

<table>
<thead>
<tr>
<th>Description</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Fee</td>
<td>None</td>
</tr>
<tr>
<td>Balance Transfer Fee</td>
<td>5% of the amount of each transfer.</td>
</tr>
<tr>
<td>Cash Advance Fee</td>
<td>Either $10 or 5% of the amount of each cash advance, whichever is greater.</td>
</tr>
<tr>
<td>Late Fee</td>
<td>None the first time you pay late. After that, up to $41</td>
</tr>
<tr>
<td>Returned Payment Fee</td>
<td>Up to $41</td>
</tr>
</tbody>
</table>

**How We Will Calculate Your Balance:** We will use a method called “daily balance (including current transactions).” See the Cardmember Agreement for details.

¹The purchase and balance transfer APR is equal to the Prime Rate plus a margin of 19.74%.

²The Cash Advance APR is equal to the Prime Rate plus a margin of 21.74%.
Thank you for choosing Discover® card. This Agreement explains the current terms and conditions of your Account. The enclosed Pricing Schedule is part of this Agreement. Please read this Agreement, including the Pricing Schedule, carefully. Keep them for your records. Contact us if you have any questions. We have included a “Definitions” section for your reference on page 3.

ACCEPTANCE OF AGREEMENT

You accept this Agreement if you do not cancel your Account within 30 days after receiving a Card. You also accept this Agreement if you or an Authorized User use the Account. You may, however, reject the “Arbitration of Disputes” section as explained in that section.

CHANGES TO YOUR AGREEMENT

The rates, fees and terms of this Agreement may change from time to time. We may add or delete any term to this Agreement. If required by law, we will give you advance written notice of the change(s) and a right to reject the change(s). We will not charge any fee or Interest charge prohibited by law.

USING YOUR ACCOUNT

Permitted Uses
You may use your Account for Purchases, Balance Transfers and Cash Advances. You may not use it for illegal transactions.

Authorized Users
You may request additional Cards for Authorized Users to make transactions on your Account. You must notify us if you wish to cancel the authority of an Authorized User to use your Account. You are responsible for all charges made by your Authorized Users.

Joint Accounts
If your Account is a joint Account
- each of you agrees to be liable individually and jointly for the entire amount owed on the Account; and
- any notice we mail to an address provided by either of you for the Account will serve as notice to both of you.

Checks
If we provide you with Checks, we will tell you whether we will treat the Check as a Purchase, Balance Transfer or Cash Advance. You may not use these Checks to pay any amount you owe us.

Credit Authorizations
We may not authorize a transaction for security or other reasons. We will not be liable to you if we decline to authorize a transaction or if anyone refuses your Card, Check or Account number.

Credit Lines
We will tell you what your Account credit line is. You must keep your Account balance below your Account credit line. If you do not, we may request immediate payment of the amount by which you exceed it. We may establish a lower credit line for Cash Advances. We may increase or decrease your Account credit line or your Cash Advance credit line without notice. We may delay increasing your available credit by the amount of any payment that we receive for up to 10 business days.

FEES (See your Pricing Schedule for Additional Fees)

Late Fee
We will not charge a Late Fee the first time you do not make the Minimum Payment Due by the Payment Due Date. After that, if you do not pay the Minimum Payment Due by the Payment Due Date, we will charge you a Late Fee. The fee is $30, if you were not charged a Late Fee during any of the prior six billing periods. Otherwise, the fee is $41. This fee will never exceed the Minimum Payment Due that was due immediately prior to the date on which the fee was assessed.

Returned Payment Fee
If you make a payment that is not honored by your financial institution, we will charge you a Returned Payment Fee even if the payment is honored after we re-submit it. The fee is $30 if you were not charged a Returned Payment Fee during any of the prior six billing periods. Otherwise, the fee is $41. This fee will never exceed the Minimum Payment Due that was due immediately prior to the date on which the payment was returned to us.

ANNUAL PERCENTAGE RATES (“APRs”) (See your Pricing Schedule for the APRs that apply to your Account)

Variable APRs
Your Pricing Schedule may include variable APRs. These APRs are determined by adding the number of percentage points that we specify to the Prime Rate. Variable APRs will increase or decrease when the Prime Rate changes. The APR change will take effect on the first day of the billing period that begins during the same calendar month that the Prime Rate changes. An increase in the APR will increase your interest charges and may increase your Minimum Payment Due. Your variable APRs will never be less than zero or higher than 29.99%.

Penalty APR
None

MAKING PAYMENTS

Payment Instructions
- You must pay in U.S. dollars. Please do not send cash. Sending cash is not allowed. All checks must be drawn on funds on deposit in the U.S.
- You must pay for all amounts due on your Account. This includes charges made by Authorized Users.
- We may refuse to accept a payment in a foreign currency. If we do accept it, we will charge your Account our cost to convert it to U.S. dollars.
- We can accept late payments, partial payments or payments marked “payment in full” or with any other restrictive endorsement without losing any of your rights under this Agreement.

Minimum Payment Due
You may pay the entire New Balance shown on your billing statement at any time. Each billing period you must pay at least the Minimum Payment Due by the Payment Due Date shown on your billing statement. The Minimum Payment Due will be the greater of:
- $20; or
- any past due amount plus the greater of:
  - 3% of the New Balance shown on your billing statement (excluding any Interest Charges and Late Fee shown on your billing statement); or
  - $15, plus any of the following charges as shown on your billing statement:

  - We credit your payments in accordance with the terms contained on your billing statement.
  - If you mail your payment to an address other than the address designated on your billing statement, there may be a delay in processing and crediting the payment to your Account.
  - If a third party makes a payment on your Account and we return all or a part of such payment, then we may adjust your Account for any amount returned. We reserve the right to defend ourselves against any demand to return funds we have received, and may agree to a compromise of the demanded amount as part of a settlement.
  - We will not charge a Late Fee the first time you do not make the Minimum Payment Due by the Payment Due Date. After that, if you do not pay the Minimum Payment Due by the Payment Due Date, we will charge you a Late Fee. The fee is $30, if you were not charged a Late Fee during any of the prior six billing periods. Otherwise, the fee is $41. This fee will never exceed the Minimum Payment Due that was due immediately prior to the date on which the fee was assessed.
If we use an attorney to collect your Account, we may charge you our legal costs as permitted by law. These include reasonable attorneys’ fees, costs, and other expenses, as permitted by law.

We send you our Privacy Policy when you open your Account.

You must notify us immediately if:
• your Card is lost or stolen;
• you die or are legally declared incompetent or incapacitated;
• your Card is destroyed, stolen, or lost; or
• you are in default.

Your Account
Cancellation of
Our Communications
Credit Reporting
Information Updates
Paying Interest
When Interest Charges Begin
How to Avoid Paying Interest on Purchases (“Grace Period”)
OTHER IMPORTANT INFORMATION
Default
You are in default if:
• you file bankruptcy or another insolvency proceeding is filed by you or against you;
• you have a reasonable belief that you are unable or unwilling to repay your obligations to us;
• you die or are legally declared incompetent or incapacitated;

Collection Costs
If we use an attorney to collect your Account, we may charge you our legal costs as permitted by law. These include reasonable attorneys’ fees, court or other collection costs, and fees and costs of any appeal.

Merchant Disputes
If you have a dispute with a merchant, you may request a credit to your Account. If we resolve the dispute in your favor, we will issue a credit to your Account. You assign to us your claim for the credited amount against the merchant and/or any third party. At our request, you agree to provide this assignment in writing.

Automatic Account Information Updates
You may set up automatic billing or store your Account information with an Affiliate, merchant, wallet provider, or other third party (“Permitted Party”). If you do, you authorize us to share your Account information, which may include your rewards account balance, with the Permitted Party, regarding the use of your Account. If your Account information changes, which may include your billing address, you authorize us to provide this updated information to any such Permitted Party at our discretion. You must contact the Permitted Party directly or remove your credit card information from the Permitted Party website if you wish to stop automatic billing or Account updates.

Our Privacy Policy
We send you our Privacy Policy when you open your Account. Contact us or visit Discover.com if you would like a copy. Please read it carefully. It summarizes:
• how we safeguard its confidentiality and security;
• when it may be shared with others; and
• how you can limit our sharing of this information.

Credit Reporting Agency Information
You authorize us to get information from credit reporting agencies and other sources for servicing or review of your Account, collection and any other use permitted by law, including to consider you for other products and services. We may report the status and payment history of your Account to credit reporting agencies and other creditors.

Our Communications with You
You agree that we, our Affiliates, and agents, including service providers (“Authorized Parties”) may contact you, including calls, text message or email, about any current or future accounts or applications, with respect to all products you have with us at any phone number or email (I) you have provided to us, (II) from which you contacted us, or (II) which we obtained and believe we can reach you at; even if your phone provider may charge you message and data rates for calls or texts. You agree that the Authorized Parties may record or monitor any calls between you and the Authorized Parties. You agree to notify us if you change or discontinue using any phone number you provide. You agree that the Authorized Parties may contact you using an automated dialer or pre-recorded voice message. If you no longer wish to be contacted on your cell phone by an automated dialer or pre-recorded voice message, you must provide us written notice cancelling your consent at this address: Discover Bank, P.O. Box 30937, Salt Lake City, UT 84130-0937. The written notice must include your name, mailing address, the last four digits of your Account number and the specific cell phone number(s) for which you would like to cancel your consent to be contacted by an automated dialer or pre-recorded voice message.

Unauthorized Use
You must notify us immediately if:
• your Card is lost or stolen; or
• you believe someone is using your Account or a Card without your permission.

Cancellation of Your Account
• You may cancel your Account. You will remain responsible for any amount you owe us under this Agreement.
• Any joint Accountholder may cancel a joint Account. However, both of you will remain responsible for paying all amounts owed.

We may cancel, suspend or not renew your Account at any time without notice.
If you make a Purchase or Cash Advance in a foreign currency, we will convert it to U.S. dollars using a rate we choose. This rate will either be a government-mandated rate, a government-published rate or the interbank exchange rate, depending on the country and currency in which the transaction is made. We use the rate in effect on the conversion date for the transaction. This rate may be different than the rate in effect on the Transaction Date for the transaction.

**Severability**
Except as set forth in the "Arbitration" section, if any part of this Agreement is found to be invalid, the rest of it will still remain in effect.

**Enforcing this Agreement**
We may delay enforcing or not enforce any of our rights under this Agreement without losing or waiving any of them.

**Assignment of Account**
We may sell, assign or transfer your Account or any portion of it without notice to you. You may not sell, assign or transfer your Account without first obtaining our prior written consent.

**DEFINITIONS**

- **Account** means your Discover card account.
- **Affiliate** means our parent corporations, subsidiaries and affiliates.
- **Authorized User** means any person you authorize to use your Account or a Card, whether you notify us or not.
- **Balance Transfer** means a balance transferred from another creditor to your Account.
- **Card** means any one or more Discover cards issued to you or someone else with your authorization.
- **Cash Advance** means the use of your Account for:
  - obtaining cash from participating automated teller machines, financial institutions or other locations; and
  - online gambling, or to purchase lottery tickets, money orders, casino chips, foreign currency or similar items.
- **Check** means any check we send to you to access your Account.
- **Pricing Schedule** means the document entitled, "Pricing Schedule," which lists the APRs that apply to your Account and other important information.
- **Prime Rate** means the highest rate of interest listed as the U.S. Prime rate in the Money Rates section of the online Wall Street Journal (www.wsj.com) on the last business day of the month.
- **Purchase** means the use of your Account to purchase or lease goods or services at participating merchants.
- **We,** "us" and "our" refer to Discover Bank, the issuer of your Card.
- **You,** "your" or "yours" refer to you and any other person(s) who are also contractually liable under this Agreement.
- **Transaction Date** means the date shown on your billing statement for a transaction or fee.

**ARBITRATION**

**Agreement to Arbitrate.** In the event of a dispute between you and us arising out of or relating to this Account or the relationships resulting from this Account or any other dispute between you or us, including, for example, a dispute based on a federal or state statute or local ordinance ("Claim") either you or we may choose to resolve the Claim by binding arbitration, as described below, instead of in court. Any Claim (except for a Claim challenging the validity or enforceability of this arbitration agreement, including the Class Action Waiver) may be resolved by binding arbitration if either party requests it. THIS MEANS IF EITHER YOU OR WE CHOOSE ARBITRATION, NEITHER PARTY WILL HAVE THE RIGHT TO LITIGATE SUCH CLAIM IN COURT OR TO HAVE A JURY TRIAL. ALSO DISCOVERY AND APPEAL RIGHTS ARE LIMITED IN ARBITRATION.

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 new Claims later asserted in that lawsuit.

This arbitration agreement does not apply if, on the date you submit your Application or on the date we seek to invoke this arbitration agreement, you are a member of the Armed Forces or a dependent of such a member covered by the federal Military Lending Act. If you would like more information about whether this section applies to you, please contact us at 1-844-DFS-4MIL (1-844-337-4645) anytime 24/7. If calling outside the U.S., you can contact us at +1-801-451-3730.

**Fees and Costs.** If you wish to begin arbitration against us but you cannot afford to pay your share of the AAA's or arbitrator's costs and cannot obtain a waiver of costs from the AAA, we will advance those costs if you ask us in writing and are acting in good faith. Any request like this should be sent to Discover, P.O. Box 30943, Salt Lake City, UT 84130-0943. When writing, please include your name, address, home phone number and Account number. You must contact us within 15 days after changing your email address, mailing address or phone number.

This arbitration agreement will be followed if there is disagreement between the agreement and the AAA's procedures. If the AAA's procedures change after the Claim is filed, the procedures in effect when the Claim was filed will apply.

For a copy of the AAA's procedures, to file a Claim or for other information, please contact the AAA at 1010 Laurel Oak Rd., Voorhees, NJ 08043, www.adr.org.

If the AAA is completely unavailable, and if you and we cannot agree on a substitute, then either you or we may request that a court with jurisdiction appoint a substitute.

**MILITARY BORROWERS**

**Statement of MAPR**
Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an Annual Percentage Rate of 36 percent. This rate must include, as applicable to the credit transaction or account: (1) the costs associated with credit insurance premiums; (2) fees for ancillary products sold in connection with the credit transaction; (3) any application fee charged (other than certain application fees specified in credit transactions or accounts); and (4) any participation fee charged (other than certain participation fees for a credit card account). If you would like more information about whether this section applies to you, please contact us at 1-844-DFS-4MIL (1-844-337-4645) anytime 24/7. If calling outside the U.S., you can contact us at +1-801-451-3730.

**Oral Disclosures**
Before agreeing to this Agreement, in order to hear important disclosures and payment information about this Agreement, please call 1-844-DFS-4MIL (1-844-337-4645) anytime 24/7. If calling outside the U.S., you can contact us at +1-801-451-3730.

**CONTACT US**

Unless we tell you otherwise, you can notify us: • by phone at 1-800-347-3085 or • in writing to Discover, P.O. Box 30943, Salt Lake City, UT 84130-0943. When writing, please include your name, address, home phone number and Account number. You must contact us within 15 days after changing your email address, mailing address or phone number.
Your Billing Rights: Keep This Document For Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Discover
P.O. Box 30421
Salt Lake City, UT 84130-0421.

You may also contact us on the Web: https://discover.com/billingerronotice

In your letter or on the Web, please give us the following information:

- Account Information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- By 5:00 P.M. ET on the date an automated payment is scheduled, if you want to stop payment on the amount you think is wrong. You must notify us of any potential errors in writing or electronically. You may call us, but if you do we are not necessarily required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter or Web Submission

When we receive your written or electronic notice, we must do two things:

1. Within 30 days of receiving your notice, we must tell you that we received it. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your notice, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may continue to appear on your statement.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us (or visit https://discover.com/billingerronotice) within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first $50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)

2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing or electronically at:

Discover
P.O. Box 30945
Salt Lake City, UT 84130-0945
https://discover.com/billingerronotice

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.