



## Huntington® Cashback Credit Card Terms and Conditions

THE HUNTINGTON CREDIT CARD CARDHOLDER AGREEMENT (WHICH WILL BE INCLUDED IN THE CARD PACKAGE IF YOU ARE APPROVED) INCLUDES AN ARBITRATION PROVISION AND A JURY TRIAL WAIVER. IF A DISPUTE BETWEEN YOU AND US IS ARBITRATED, THE ARBITRATION PROVISION, UNLESS REJECTED BY YOU WILL SUBSTANTIALLY AFFECT YOUR RIGHTS, INCLUDING YOUR RIGHT TO HAVE A COURT OR JURY TRIAL OR TO BRING, JOIN IN OR PARTICIPATE IN CLASS PROCEEDINGS. IF THE DISPUTE IS NOT ARBITRATED, THE JURY TRIAL WAIVER WILL ELIMINATE YOUR RIGHT TO A TRIAL BY JURY IN COURT. HOWEVER, THE ARBITRATION PROVISION AND JURY TRIAL WAIVER WILL NOT APPLY TO THE EXTENT THAT YOU ARE A "COVERED BORROWER" PROTECTED BY THE MILITARY LENDING ACT.

| Interest Rates and Interest Charges                                                                     |                                                                                                                                                                                                                                                                                                                                               |
|---------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Annual Percentage Rate (APR) for Purchases                                                              | <b>16.24% - 30.24%</b> based on creditworthiness. This APR will vary with the market based on the Prime Rate. <sup>1</sup>                                                                                                                                                                                                                    |
| APR for Balance Transfers                                                                               | <b>0.00%</b> Introductory APR for the first 12 billing cycles following account opening on any balance transfer made within the first 90 days following account opening. <sup>2</sup> After that, your APR will be <b>16.24% - 30.24%</b> based on creditworthiness. This APR will vary with the market based on the Prime Rate. <sup>1</sup> |
| APR for Cash Advances                                                                                   | <b>28.24% - 33.24%</b> based on creditworthiness. This APR will vary with the market based on the Prime Rate. <sup>3</sup>                                                                                                                                                                                                                    |
| How to Avoid Paying Interest on Purchases                                                               | The payment due date is at least 21 days after the close of each billing cycle. We will not charge interest on purchases if the entire balance is paid by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.                                                            |
| Minimum Interest Charge                                                                                 | If interest is charged, 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 <a href="https://www.consumerfinance.gov/learnmore">https://www.consumerfinance.gov/learnmore</a> .                                                                                        |
| Fees                                                                                                    |                                                                                                                                                                                                                                                                                                                                               |
| Annual Fee                                                                                              | None                                                                                                                                                                                                                                                                                                                                          |
| Transactions Fees <ul style="list-style-type: none"><li>Balance Transfer</li><li>Cash Advance</li></ul> | The greater of <b>\$10.00</b> or <b>3%</b> of the amount of each Balance Transfer.<br>The greater of <b>\$10.00</b> or <b>3%</b> of the amount of each Cash Advance.                                                                                                                                                                          |
| Penalty Fees <ul style="list-style-type: none"><li>Late Payment</li></ul>                               | Up to <b>\$40</b>                                                                                                                                                                                                                                                                                                                             |

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

<sup>1</sup> We add a margin of between 8.74% and 22.74% to the Prime Rate to determine the Purchase/Balance Transfer APR.

<sup>2</sup> **Loss of Introductory Rate:** We may end your introductory APR and apply the post-introductory Purchase/Balance Transfer APR if all or part of your required minimum monthly payment is more than 60 days late.

<sup>3</sup> We add a margin of between 20.74% and 25.74% to the Prime Rate to determine the Cash Advance APR.

If you transfer a balance at the introductory rate, any purchases you make with your card will be charged interest unless you pay the entire balance (including any transferred balances) in full each month, by the payment due date.

This information is accurate as of 12/2022 and is subject to change after this date. For current information please contact Huntington National Bank at PO Box 1558, Columbus, OH 43272 or call us at (800) 480-2265 for any changes.

**Variable APRs Based on Prime:** If any APR is based on the U.S. Prime Rate ("Prime Rate"), the APR will equal the Prime Rate plus the additional amount shown above. If the Prime Rate increases, it will cause the APR to increase. If the Prime Rate decreases, it will cause the APR to decrease. For each billing period we use the Prime Rate published in The Wall Street Journal two business days before the Statement Closing Date. If the Prime Rate causes an APR to change, we put the new APR into effect as of the first day of the billing period for which we calculate the APR. We apply the new APR to any existing balances, subject to any promotional rate that may apply. If The Wall Street Journal does not publish the Prime Rate, we will use a similar published rate.

**Changes:** We may add, change or delete the terms of your Account (including, but not limited to, Annual Percentage Rate and other significant changes). If notice is required, it will be mailed to you at least forty-five (45) days prior to the effective date of the change. Notice may also include a statement of your right to cancel the Account prior to the effective date of the change.

**Application Terms:** You hereby request a Huntington Credit Card. This application is subject to the approval of, and any credit will be extended by, The Huntington National Bank (referred to as "we", "us", "our") 41 South High Street, Columbus, Ohio. You certify that you have answered the questions in this application fully and truthfully, and that you have not omitted any material information.

**Obtaining Consumer Reports and Sharing Information:** We may obtain credit or other consumer reports on you, check your credit and verify with others information you provide in connection with this application. We may report our credit and other experience with you to consumer reporting agencies and others who we determine have a legitimate need for the information.

**Consumer Credit Card Rewards Programs:** The consumer credit card rewards terms and conditions are available at <https://www.huntington.com/account-disclosures>.

The **Ohio laws** against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**Notice to Married Wisconsin Residents:** No provision of any marital property agreement, unilateral statement or court decree adversely affects our rights, unless you give us a copy of such agreement, statement or court order before we grant you credit, or we have actual knowledge of the adverse obligation. All obligations on this account will be incurred in the interest of your marriage or family. You understand that we may be required to give notice of this account to your spouse. If the credit card for which you are applying is granted, you will notify the Bank if you have a spouse who needs to receive notification that credit has been extended to you.

**New York Residents:** New York residents may contact the New York State Department of Financial Services at (800) 342-3736 or go to <https://www.dfs.ny.gov> to obtain a comparative list of credit card rates, fees, and grace periods.