



## Voice Business Credit Card<sup>SM</sup> Terms and Conditions

By submitting an application, you, the owner or authorized officer, are requesting on behalf of the Business that Huntington National Bank ("we", "us" and "our") open a Voice Business Credit Card<sup>SM</sup> account in the name of the Business and to issue cards accessing the account to persons that you designate. The application is subject to our approval, and if approved, any credit will be extended by us. You acknowledge and agree on behalf of yourself and the Business to any other terms and conditions set forth below and that (i) if you agreed to be a personal guarantor, you and the Business shall be jointly and severally liable for all charges and balances on the account, (ii) all information provided in the application is correct, complete and subject to verification by us and (iii) the account may be used solely for business purposes and is governed by the Voice Business Credit Card<sup>SM</sup> Agreement ("Card Agreement") provided in the credit card account opening package. The Card Agreement includes an arbitration provision. If a dispute with us is arbitrated, the arbitration provision, unless rejected, will substantially affect your and the Business's rights 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 the right to a trial by jury in court.

Federal law requires Huntington to obtain, verify and record information to identify each person opening an account in order to help the government fight the funding of terrorism and money laundering activities. Before an account is opened, we will ask for your and the Business's name, address, date of birth (for individuals) and other information that will allow us to identify you and the Business. We may ask to see your driver's license or other identifying documents and obtain identification information about you, the Business and any authorized users.

You may be required to submit additional documentation, such as the Business's financial statements, in order to process the request for credit. You must be at least 18 years of age to apply.

| Interest Rates and Interest Charges               |                                                                                                                                                                                                                                                                                                                                                             |
|---------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Annual Percentage Rate (APR) for Purchases</b> | <b>15.24% - 26.24%</b> based on creditworthiness. This APR will vary with the market based on the Prime Rate. <sup>1</sup>                                                                                                                                                                                                                                  |
| <b>APR for Balance Transfers</b>                  | <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. After that, your APR will be <sup>2</sup> at or between <b>15.24% - 26.24%</b> based on creditworthiness. This APR will vary with the market based on the Prime Rate. <sup>1</sup> |
| <b>APR for Cash Advances</b>                      | <b>28.24%</b><br>This APR will vary with the market based on the Prime Rate. <sup>3</sup>                                                                                                                                                                                                                                                                   |
| <b>How to Avoid Paying Interest on Purchases</b>  | 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.                                                                                                                                                                          |
| <b>Minimum Interest Charge</b>                    | If interest is charged, the charge will be no less than \$1.00                                                                                                                                                                                                                                                                                              |

| Fees                                                                                                           |                                                                                                                                                                    |
|----------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Annual Fee</b>                                                                                              | <b>None</b>                                                                                                                                                        |
| <b>Transactions Fees</b> <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 |
| <b>Penalty Fees</b> <ul style="list-style-type: none"><li>Late Payment</li><li>Returned Check</li></ul>        | Up to <b>\$39</b><br>Up to <b>\$39</b>                                                                                                                             |

**How We Will Calculate the Balance:** We use a method called "average daily balance (including new purchases)." See the Card Agreement for more details.

<sup>1</sup> We add a margin of between 7.74% – 18.74% 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 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 20.74% 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, Voice Business Credit Cards or call us at (888) 696-9982 for any changes. Further, you and the Business understand and agree that the rates, fees and terms of the account may change in accordance with the Cardholder Agreement.

**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 the account (including, but not limited to, the Annual Percentage Rates and other significant changes). If notice is required, it will be mailed within any time-frame required by applicable law. If required by law, notice may also include a statement of the right to cancel the account prior to the effective date of the change.

**Obtaining Credit Reports and Sharing Information:** We may obtain credit or other consumer or business reports on you and the Business (i) to check the credit of you and the Business, (ii) to verify information you provide in connection with this application and (iii) in connection with any update, renewal or extension of the credit. We may report our credit and other experience with you and the Business to credit reporting agencies and others who we determine have a legitimate need for the information. If asked, we will indicate whether a consumer report was requested and the name and address of the agency that furnished the report. We and our affiliates may share information we have about you and the Business at any time for marketing, administrative and any other purposes to the fullest extent not prohibited by law.

**Voice Business Credit Card<sup>SM</sup> Rewards Program:** The Voice Business Credit Card<sup>SM</sup> Rewards Terms and Conditions govern the Voice Business Credit Card<sup>SM</sup> Rewards program and are available at <https://www.huntington.com/account-disclosures>.

### **State Notices**

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 us 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 [www.dfs.ny.gov](http://www.dfs.ny.gov) to obtain a comparative list of credit card rates, fees, and grace periods.