

# COMMERCIAL CREDIT CARD TERMS & CONDITIONS



The information regarding costs of the cards described in this application is accurate as of January 11, 2019. This information may change after that date. To find out what may have changed, call us at (800) 356-8085, write to us at P.O. Box 6139, Norman, OK 73070, or visit [arvest.com/businesscards](http://arvest.com/businesscards).

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances</b>	<b>0%</b> introductory APR for 6 billing cycles from date of account opening. After that, your APR will be <b>12.49%</b> variable for Elite* Corporate Visa accounts; <b>16.49%</b> variable for Premier* Corporate VISA accounts based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>Variable Rate Information</b>	Your APR may vary. The non-introductory rate for purchases, cash advances and balance transfers is determined monthly by adding <b>6.99%</b> for Elite Corporate VISA accounts or <b>10.99%</b> for Premier Corporate VISA accounts to the highest U.S. Prime Rate published by the Wall Street Journal on the 10th day (or prior business day) of the prior month.
<b>Penalty APR and When it Applies</b>	None
<b>Paying Interest</b>	Your due date is at least 25 days after the close of each billing cycle. 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 on the transaction date.
<b>Minimum Interest Charge</b>	None
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
Fees	
<b>Annual Fees</b>	None
<b>Transaction Fees</b> • Balance Transfer • Cash Advance • Foreign Transaction	None Either <b>\$4</b> or <b>4%</b> of the amount of each cash advance, whichever is greater. <b>1%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> • Late Payment: • Over the Credit Limit: • Returned Payment:	<b>\$29</b> <b>\$29</b> <b>\$29</b>

**How We Will Calculate Your Balance.** We use a method called "average daily balance" (including new purchases). See your account agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

\*Your application is a request for an account with either Elite or Premier Pricing. We will first consider you for the pricing with the lowest rates. We determine your APR based on a review of your application and credit history.