

DISCLOSURES MASTERCARD CREDIT CARD BANPLUS INTERNATIONAL BANK

Interest Rates and Interest Charges	
Annual Percentage Rate ("APR") for Purchases	20%
Annual Percentage Rate ("APR") for Cash Advances	22%
Penalty APR and When Applies	25% - The Bank may impose this penalty APR if it does not receive any minimum payment required under the Contract for a period of sixty (60) consecutive days, counted from the due date of the payment. If the APR increases for that reason, the penalty APR will remain in effect until the account is updated and six (6) consecutive minimum payments have been made on or before its due date.
Interest payment	The Financing Charges will be calculated according to the Average Daily Balance method, which is obtained by adding the balances due on each day included in the billing cycle and dividing the result by the number of days included in said cycle. The balances due during each day are determined by adding the final balance of the previous day, plus the purchases or services for which the Bank makes a disbursement of money, and separately, the balance of cash advances made, if applies, less any payment or credit received or paid during the day. The Charges for Financing with respect to goods and services will be computed from the date in which the Bank disburses the money to the seller or to the person who provides the services. The Charges for Financing with respect to cash advances will be computed from the date in which the Cardholder and / or the holders of Additional Cards make such advances. No Charges for Financing will be imposed for billing periods in which there is no balance due, or on charges to the Card for the purchase of goods or services, if the payments or credits equal or exceed the total amount of charges for the corresponding billing period. The Cardholder will have a 25-day grace period for charges to the Card related to the purchase of merchandise and services, during which he will be able to pay the balance owed without incurring Financing Charges. There is no grace period for cash advances against the account, which will accrue interest since they are processed by the Bank and until the Cardholder pays them in full.
For Guidance on the application and use of Credit Cards	For additional information about the application and use of credit cards, visit the website of the "Consumer Financial Protection Bureau," http://consumerfinance.gov/learnmore

Charges	
Annual fee	\$ 100 for the Basic Card and \$ 50 for each Additional Card
Transaction Charges <ul style="list-style-type: none"> • Cash Advances • Currency Conversion 3% of the amount of each transaction (minimum \$ 5) 1% of the amount of each transaction Penalty Charges <ul style="list-style-type: none"> • Returned check • Late payment Fees for document reproduction	3% of the amount of each transaction (minimum \$ 5) 1% of the amount of each transaction \$ 20 Up to \$ 27 \$20