

SAFRA NATIONAL BANK OF NEW YORK BUSINESS CREDIT CARD
PRICING SHEET AND FEE SCHEDULE
(12-3-20)

Safra National Bank of New York Business Credit Card Pricing Sheet and Fee Schedule

This Business Credit Card Pricing Sheet and Fee Schedule is incorporated into and made part of the Safra National Bank of New York Business Credit Card Agreement and is subject to change.

Interest Rates and Interest Charges

Annual Percentage Rate (APR)^a for Purchases	16%
APR for Balance Transfers	0% introductory APR for the first 7 billing cycles that your account is open. After that, your APR will be 16% .
APR for Cash Advances	18.5%
Penalty APR and When It Applies	<p>29.99%</p> <p>This APR may be applied to your account if you:</p> <ol style="list-style-type: none"> 1) Make a late payment; 2) Go over your credit limit; 3) Make a payment that is returned; or 4) Do any of the above on another account that you have with us. <p>How Long Will the Penalty APR Apply? If Your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
Paying Interest	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 on the transaction date. After the expiration of the introductory period described above, we will begin charging interest on Balance Transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.

Fees

Annual Fee	First year (both card types) ^b	\$0
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^a All APRs and fees are subject to change as disclosed in your account agreement.

^b "Annual" for this purpose means each calendar year following the first full billing cycle after the date your card account is established, where the "First year" fee waiver applies during the first such calendar year. "Eligible net purchase activity" for this purpose means the total dollar amount of card purchases less returns, credits, and chargebacks.

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	Mastercard® Business Credit Card	\$49 (waived if annual eligible net purchase activity is at least \$7,500) ^b
	Mastercard® World Elite Business Card	\$99 (waived if annual eligible net purchase activity is at least \$15,000) ^b
Transaction Fees		
<ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	<p>3% of the amount of each transfer.</p> <p>3% of the amount of each cash advance.</p> <p>2.7% of each transaction in U.S. dollars.</p>	
Penalty Fees		
<ul style="list-style-type: none"> • Late Payment • Over-the-Credit Limit • Returned Payment 	<p>\$35.</p> <p>\$35 per billing cycle.</p> <p>\$30.</p>	
Other Fees		
<ul style="list-style-type: none"> • Pay by Phone 	\$0.	

How We Will Calculate Your Interest Charges: We figure the interest charges on your account by applying the applicable periodic rate to the “daily balance” of your account for each day in the billing cycle for each feature category. See your account agreement for more details.

Loss of Introductory Rate: We may end your introductory APR for Balance Transfers and apply the standard APR as described above if you fail to make a payment within sixty (60) days of its due date.

Card Type and Credit Limit. If your application is approved, you will be notified whether you will be offered a Mastercard® Business Credit Card or Mastercard® World Elite Business Card and the applicable credit limit. If approved for either type of card, the credit limit on this card account will be at least \$1,000. A higher credit limit may be available based on creditworthiness.

Transaction Limits. In addition to the applicable credit limit, the following daily transaction limits also apply: (1) Cash Advances may not exceed \$500 in a single day and (2) aggregate card activity may not exceed \$10,000 per day or 30 transactions per day.

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