



## Diners Club® Credit Card

### Pricing Information Table

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>16.65%</b> This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>16.65%</b> This APR will vary with the market based on the Prime Rate.
<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 Post date.
<b>Minimum Interest Charge</b>	If you are charged interest the charge will be no less than 50 cents.

Fees	
<b>Annual Fee</b>	<b>\$0</b>
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Cash Advance</li> <li>• Foreign Purchase Transaction</li> </ul>	<ul style="list-style-type: none"> <li>• Either <b>\$10</b> or <b>5%</b> of the amount of each cash advance, whichever is greater.</li> <li>• <b>3%</b> of each purchase transaction in US dollars.</li> </ul>
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Returned Payment</li> </ul>	<ul style="list-style-type: none"> <li>• Up to <b>\$39</b></li> <li>• Up to <b>\$39</b></li> </ul>

Details About Your Interest Rates and Interest Calculations	APR	Daily Periodic Rate	For variable rates: Prime Rates Plus
Purchases	<b>16.65% (v)</b>	<b>0.04561</b>	<b>9.90%</b>
Cash Advances	<b>16.65% (v)</b>	<b>0.04561</b>	<b>9.90%</b>
(v) = Variable rate			

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**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 on the last day of each month. If the Wall Street Journal is not published on that day, we will use the rate published in the immediately preceding edition. 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.

**Effect of APR Increases.** If an APR increases, interest charges increase. Your minimum payment may increase as well.

**How We Will Calculate Your Balance:** We use a method called "average daily balance" (excluding current purchases) to calculate your purchase balance and "average daily balance" (including current advances) to calculate your cash advance balance. See your Card Agreement for more details.

**Penalty Fees:** A single violation of each type will not exceed \$29. However, if another violation of the same type occurs within six billing cycles, we will charge up to the maximum fee in the table above. The Late Payment and Returned Payment fees will not exceed the related Minimum Payment Due.

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Rev. (01/2026)