CREDIT CARD AGREEMENT

Agreement Location: _____

Issuer Information:

Name of Financial Institution: _____

Address: _____

Customer Service Phone: _____

Cardholder Information:

Full Name: _____

Billing Address: _____

Social Security Number (last 4 digits): _____

Phone Number: _____

Card Details:

Card Type (Visa, MasterCard, etc.): _____

Card Number: _____

Credit Limit: _____ USD

Interest Rate (APR): _____

Important Terms and Conditions:

1. Use of Card:
   The Cardholder agrees to use the credit card only for lawful purchases and transactions. The Cardholder acknowledges liability for all charges made by authorized users and agrees to adhere to the terms of this Agreement.

2. Payments:
   Payments must be made at least monthly by the Cardholder to the Issuer at the address designated for payments. Payments made after the due date may be subject to late fees and additional interest, according to the terms disclosed in the accompanying disclosures.

3. Interest Charges:
   Interest on balances will be calculated based on the Annual Percentage Rate (APR) and compounded according to the billing cycle. Interest begins to accrue from the date transactions are posted to the account if the balance is not paid in full by the payment due date.

4. Fees:
   The Cardholder agrees to pay applicable fees including, but not limited to, annual fees, late payment fees, returned payment fees, over-limit fees, and any other fees disclosed by the Issuer. Fees may change from time to time as provided in this Agreement.

5. Lost or Stolen Card:
   The Cardholder must notify the Issuer immediately upon learning that the credit card has been lost or stolen. Liability for unauthorized transactions is limited as provided by federal law, provided that the Cardholder exercises reasonable care in safeguarding the card and promptly reports its loss or theft.

6. Default and Remedies:

Failure to make payments when due or violation of any terms of this Agreement constitutes default. Upon default, the Issuer may declare the entire outstanding balance immediately due and payable, report the default to credit bureaus, and pursue all remedies available under applicable law.

7. Governing Law:
This Agreement shall be governed by and construed in accordance with the laws of the United States and the State governing the Issuer's principal place of business, without regard to conflict of law principles.

8. Amendments:
Issuer may amend this Agreement from time to time upon providing notice to the Cardholder as required by law. Continued use of the credit card after notice of amendment constitutes acceptance of the changes.

9. Privacy and Information Sharing:
The Issuer will handle the Cardholder's personal information in accordance with applicable privacy laws and the Issuer's privacy policy, which is incorporated herein by reference.

10. Arbitration and Dispute Resolution:
Any dispute arising under this Agreement shall be resolved by binding arbitration in accordance with the rules of the American Arbitration Association, except as prohibited by law. The location of arbitration shall be in the jurisdiction of the Issuer's principal place of business.

11. Severability:
If any term or provision of this Agreement is found to be invalid or unenforceable, the remainder of this Agreement shall remain in full force and effect.

12. Entire Agreement:
This Agreement, along with all disclosures and schedules provided by the Issuer, constitutes the entire agreement between Issuer and Cardholder relating to the credit card and supersedes all prior understandings.

CARDHOLDER SIGNATURE **ISSUER REPRESENTATIVE SIGNATURE**

Signature: _____ Signature: _____

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