

Diners Club® Credit Card

Pricing Information Table

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	15.15% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	15.15% This APR will vary with the market based on the Prime Rate.
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 and balance transfers on the transaction date.
Minimum Interest Charge	If you are charged interest the charge will be no less than 50 cents.

Fees	
Annual Fee	\$0
Transaction Fees <ul style="list-style-type: none"> • Cash Advance • Foreign Purchase Transaction 	Either \$4 or 4% of the amount of each cash advance, whichever is greater. 3% of each purchase transaction in US dollars.
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Returned Payment 	Up to \$15 on balances up to \$100 Up to \$29 on balances of \$100 up to \$1,000 Up to \$35 on balances of \$1,000 and over Up to \$29

Details About Your Interest Rates and Interest Calculations	APR as of 10/30/18	Daily Periodic Rate As of 10/30/18	For variable rates: Prime Rates Plus
Purchases	15.15% (v)	0.04150	9.90%
Cash Advances	15.15% (v)	0.04150	9.90%
(v) = Variable rate			

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.

Daily Balance. We use the daily balance method (including current transactions) for each of your different balances. We figure the interest charge by multiplying the daily balance by its daily periodic rate each day in the billing period. To get the daily balance, we take the beginning balance for each feature every day (which may include unpaid interest charges), add any new transactions, any new fees, and any interest charge on the previous day's balance, subtract any credits or payments credited as of that day, and make other adjustments.