



NU CREDIT CARD ACCOUNT - FEE AND PRICE SCHEDULE

This document is a key part of your Nu Cardholder Agreement. Please keep it together with your Agreement, as it details the specific pricing terms for your account.

Interest rates and interest charges	
Annual Percentage Rate (APR) for Purchases	19.00% to 29.99%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. ^a
How to Avoid Paying Interest on Purchases	Your due date is at least 21 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your Statement Balance by the due date each month.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at www.consumerfinance.gov/learnmore .

Fees	
Annual Fee	None
Transaction Fees	None
Foreign Transaction	
Penalty Fees	Up to \$40



Late Payment	
Other Fees	None

How We Will Calculate Your Balance

We use a method called the Daily Balance, including new purchases You can find this information in your Nu Cardholder Agreement.

Billing Rights

Information on your rights to dispute transactions and how to exercise those rights are provided in this Agreement. See “Your Billing Rights” section for full details.

How We Calculate Variable Rates

We calculate variable rates by adding a margin to the Prime Rate published in the Federal Reserve Statistical Release H.15, as retrieved from the Federal Reserve Bank of St. Louis (FRED) on the 24 of June and December. If the value is not published on that day, We will use the most recently published value. Variable rates on the following segment(s) will be updated semiannually and will take effect on the first day of your January and July billing periods.

^a **Purchase APR:** Prime Rate plus a margin between **12.15%** and **23.24%**, depending on your creditworthiness at the time your Account is opened. Your specific margin will not change after account opening unless We provide You with advance notice as required by law. The current Prime Rate and your resulting APR are set out above.

Any increase in the Prime rate may increase your Interest Charges and your Minimum Payment.