

SunTrust MasterCard Specialty Business Credit Card Terms and Conditions

Reference this guide for the SunTrust Specialty Business Credit Card Terms and Conditions. Information updated as of April 30, 2020.

Interest Rates and Interest Charges

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| Annual Percentage Rate (APR) for Purchases | 0% Introductory APR for the first 12 months on purchases. After that your APR will be 15.24% . Your APR will be based on your creditworthiness. This APR will vary with the market based on the Prime Rate. (See definition of Prime Rate below.) |
| Other APRs | Balance Transfer APR: 15.24% Cash Advance APR: 23.24% Overdraft Advance APR: 23.24% Your APR will be based on your creditworthiness. This APR will vary with the market based on the Prime Rate. |
| Default (Penalty) APR and When It Applies | 25.24% If you miss two (2) consecutive payments, the Bank has the right, in its sole discretion, to increase the APR for Purchases, Cash/Overdraft Advances, Balance Transfers, and Promotional Balances up to a maximum APR. In the Banks' sole discretion, your regular Purchases, Cash/Overdraft Advances, and Balance Transfers APRs described above may be reinstated after the Account is maintained in good standing for six (6) consecutive months. This APR will vary with the market based on the Prime Rate. |
| How to Avoid Paying Interest on Purchases (Grace Period) | Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. This Grace Period only applies to purchases, not your other transactions. |
| Minimum Interest Charge | If you are charged interest, the charge will be no less than \$.50. |

Fees

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| Annual Fee | None |
| Other Fees Balance Transfer Cash Advance / Overdraft Foreign Transaction | \$5 or 3% of the amount of each transfer, whichever is greater. \$5 or 3% of the amount of each cash advance, whichever is greater. 3% of the transaction after conversion to US dollars. |
| Late Payment Returned Payment | \$19 if your New Balance is between \$20 and \$100; \$29 if your New Balance is between \$100.01 and \$1000.00; \$39 if your New Balance is between \$1000.01 and \$2000.00; \$49 if your New Balance is more than \$2000.00. \$32 |

| Fees | |
|----------------------------------|--|
| Over-the-Credit Limit | \$35 |
| Stop Payment Fee Research Fee | \$32 \$3 per ticket/statement copy and \$20 per hour of research time |

How We Calculate Your Balance: We use the “Average Daily Balance (including new transactions)” method. See the Card Account Agreement for more details.

Loss of Introductory or Promotional APR: Truist Bank (“SunTrust now Truist”) may end your Introductory or Promotional APR and apply increased APRs in applicable transaction categories where Introductory or Promotional APRs may apply as follows: the APR/DPR will go to the Purchases, Cash Advance, Overdraft Advance or Balance Transfer (as applicable) APR/DPR if you fail to pay one (1) Minimum Payment by its Due Date. Default APR will apply after Loss of Introductory or Promotional APR as set forth above.

“Prime Rate”: is the highest Prime Rate as published in The Wall Street Journal on the 28th day of each month (or the next business day if the 28th falls on a weekend or holiday). The terms of your account, including APRs, are subject to change. We reserve the right to change the terms (including APRs) at any time, for any reason, in addition to the APR increases that may occur for failure to comply with the terms of your account. Your actual APR will be dependent upon your credit history and the information you supply on your application. Information about the costs of the card described above is accurate as of **April 30, 2020**. The information may have changed after this date. To find out what might have changed, write to us at SunTrust Bank, Customer Service Dept., P.O. 4997, Orlando, FL 32802-4997.

“New Balance”: Your New Balance is the total of the Balance of Purchases, Cash Advances, Balance Transfers, fees and Other Charges outstanding on Your Account on the Closing Date.

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