

# ZIONS BANK®

## Acceptance Certificate

You're approved for a ZB, N.A. dba **Zions Bank** credit card!

**YES!** I want to accept the offer.

This acceptance certificate is not transferable and must be signed by the person(s) to whom it is addressed. By signing below, I affirm that the information I have provided on this acceptance certificate is complete and correct. All parties approved as part of the approved offer are required to accept the offer; otherwise the offer will be rescinded. Offer is valid for 30 days from date on offer.

Please indicate which of the following products you accept:

**AmazIng Rewards Visa Signature® (398)**

**AmazIng Rate Card (395)**

### PRIMARY BORROWER

NAME

SOCIAL SECURITY NUMBER (Last 4 digits)

DATE OF BIRTH (MM/YYYY)

EMAIL ADDRESS

CONFIRM MAILING ADDRESS FOR CARD

### AUTHORIZED USER

The Authorized User indicated below will be issued a credit card in the name specified. These Users have access to the entire credit limit and will not be responsible for payment of the credit card balance.

NAME

SOCIAL SECURITY NUMBER

SIGNATURE

DATE OF BIRTH (MM/YYYY)

**OBLIGATED PARTY** (Primary Borrower) I fully understand and agree that all Authorized Users of my Visa Credit Card are my responsibility and that the Authorized Users are not obligated to the repayment of the credit card balance. If the credit card is misused by an Authorized User, I accept full responsibility. Also, if the card(s) are lost or stolen, I will immediately notify Bankcard Services at 888-758-5349.

PRIMARY BORROWER SIGNATURE

DATE

**Applicants:** Deliver this form to any Zions Bank branch.

**BANK USE ONLY**

PROMO CODE: 286 – Bankcard Cross-Sell

**Branch Instructions:** Submit to the Bankcard Credit Applications email.

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## AmaZing Rate® and AmaZing Rewards® Visa Signature® Credit Card Disclosures

**THIS IS A VARIABLE-RATE PRODUCT:** The Index used for the following is the *Wall Street Journal* "Prime Rate". The interest rate applied to purchases and balance transfers is the Prime Rate plus a margin ranging from 8.99% to 10.99%. Rate changes to the Card Account will be effective on the first day of the subsequent billing cycle following the Index change. The following information is accurate as of 10/03/2017.

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>0.00%</b> intro APR for 6 months from date of Card Account opening. After that, your APR will be:</p> <p><b>Prime Rate + 8.99%</b> for AmaZing Rate Card</p> <p><b>Prime Rate + 10.99%</b> for AmaZing Rewards Visa Signature Card</p> <p>These APRs will vary with the market based on the Prime Rate.</p>
<b>APR for Balance Transfers</b>	<p>For the following intro APR to apply, balance transfer request(s) must be received within 60 days of your Card Account opening date:</p> <p><b>0.00%</b> intro APR for 15 months on balance(s) transferred from a <u>non-Zions Bank account</u>. After the 60-day and intro period, your balance transfer APR will be:</p> <p><b>Prime Rate + 8.99% to Prime Rate + 10.99%</b> depending on the APR applicable to your Account.</p> <p><b>Prime Rate + 3.75%</b> on balances transferred from <u>your existing Zions Bank Credit Card Account to an AmaZing product</u>.</p> <p>These APRs will vary with the market based on the Prime Rate.</p>
<b>APR for Cash Advances</b>	<p><b>Prime Rate + 16.99%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>
<b>Penalty APR and When It Applies</b>	<b>None</b>
<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 and balance transfers if you pay your entire balance due by the due date each month. We will begin charging interest on cash advances on the transaction date.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than <b>\$1</b> .
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>To learn more about factors to consider when applying for or using a credit card, visit the Consumer Financial Protection Bureau website at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>
Fees	
<b>Annual Account Fee</b>	<b>None</b>
<b>Transaction Fees:</b>	
▪ Balance Transfer	<b>3%</b> of the amount of each transaction, but not less than <b>\$10</b> .
▪ Cash Advance	<b>3%</b> of the amount of each cash advance, but not less than <b>\$10</b> .
▪ International Transaction	<b>3%</b> of the U.S dollar amount of each transaction, whether originally made in U.S. dollars or converted from a foreign currency.
<b>Penalty Fees:</b>	
▪ Late Payment	Up to <b>\$25</b>
▪ Returned Payment	Up to <b>\$25</b>

**How we will calculate your balance:** We use a method called "average daily balance (including new purchases)". See the card agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in the card agreement.