



## UNITED® WORLD ELITE BUSINESS CREDIT CARD DISCLOSURES

This disclosure was published on 03/01/2026. The information for this card is accurate as of that date and is subject to change after that date. For any changes since the date published, contact us at BankCard Center, P.O. Box 1959, Honolulu, HI, 96805.

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>17.74%</b> The APR for Purchases may vary on the first day of each of your billing cycles, which begin in March, June, September, and December. The rate will be determined by adding 10.99 percentage points to the Index, which is the highest U.S. Prime Rate published in the "Money Rates" section of <i>The Wall Street Journal</i> within the three months immediately preceding the calendar month in which the Change Date occurs. The Current Index will not be less than 4.50%.
<b>APR for Cash Advances</b>	<b>18.00% Fixed</b>
<b>Penalty APR and When it Applies</b>	<b>18.00% Fixed</b> This APR will apply to your account if you make a late payment.  <b>How Long Will the Penalty APR Apply?:</b> The Penalty APR will apply until you have made six consecutive Minimum Payments when due.
<b>How to Avoid Paying Interest on Purchases</b>	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.
Fees	
<b>Annual Fee</b>	<b>\$99</b> per card.
<b>Transaction Fees</b> <ul style="list-style-type: none"><li>Foreign Transaction</li><li>ATM/Over-the-counter Cash Advance</li></ul>	<b>None.</b> Either <b>\$10</b> or <b>3%</b> of the amount of each Cash Advance, whichever is greater.
<b>Penalty Fees</b> <ul style="list-style-type: none"><li>Late Payment</li><li>Returned Payment</li></ul>	<b>\$19.00</b> if balance is less than or equal to \$250; <b>\$39.00</b> if balance is greater than \$250. <b>\$24.95</b>

**How We Will Calculate Your Balance:** We will use a method called "Average Daily Balance (including new Purchases)."

Unless otherwise defined herein, all capitalized terms shall have the meaning set forth in the United World Elite Business Credit Card Agreement.