

Visa® Platinum Rewards Disclosure and Agreement



(800) 369-6628
www.novation.org

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	8.90% - 18.0% when you open your account, based on your creditworthiness.
APR for Balance Transfers	3.00% for 12 months from the date of balances transferred on or after 1/1/22. After the 12 month period, your APR will be 8.90% – 18.0% , based on your creditworthiness.
APR for Cash Advances	8.90% – 18.0%
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	None
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 Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore
Fees	
Annual Fee	None
Transaction Fees: Cash Advance	None
Balance Transfer	None
Penalty Fees: Late Payment	\$25
Return Payment	\$25

How we will calculate our balance: We use a method called “average daily balance” (including new purchases).

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in this Account Agreement.