



# 2018 IDDEAL CREDIT CARD RATES

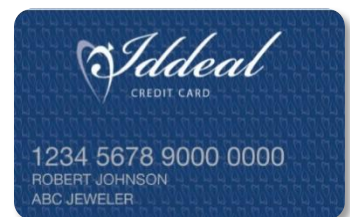
<i>Customer Financing Promotional Plans</i>	<i>Customer APR</i>	<i>Tier 1 MDF</i>	<i>Tier 2 MDF</i>
Standard Revolving Credit	29.99%	0.00%	0.00%
6 Month Deferred Interest	0% APR if Paid In Full in 6 Months	1.40%	6.40%
12 Month Deferred Interest	0% APR if Paid In Full in 12 Months	2.99%	7.99%
18 Month Deferred Interest	0% APR if Paid In Full in 18 Months	5.95%	10.95%
24 Month Deferred Interest	0% APR if Paid In Full in 24 Months	8.25%	13.25%
18 Month Low APR Equal Pay	9.99%	2.00%	7.00%
24 Month Low APR Equal Pay	9.99%	2.50%	7.50%
36 Month Low APR Equal Pay	9.99%	2.75%	7.75%
48 Month Low APR Equal Pay	9.99%	3.25%	8.25%
60 Month Low APR Equal Pay	9.99%	3.75%	8.75%
24 Month Waived Interest Equal Pay	0% APR for 24 Months	8.70%	13.70%
36 Month Waived Interest Equal Pay	0% APR for 36 Months	10.60%	15.60%
48 Month Waived Interest Equal Pay	0% APR for 48 Months	15.20%	20.20%
60 Month Waived Interest Equal Pay	0% APR for 60 Months	17.90%	22.90%

For customers making a Deferred Interest promotional plan purchase: No Interest if paid in full within 6, 12, 18, or 24 months. Interest will be charged to your account (at the standard APR of 29.99%) from the purchase date if the purchase balance is not paid in full within the promotional period or if you make a late payment. Minimum monthly payments are required for this plan during the promotional period.

For customers making a Low APR/ Equal Payment promotional plan purchase: 9.99% APR if paid in full in 18, 24, 36, 48 or 60 months. If the balance is not paid in full within 18, 24, 36, 48 or 60 months or if you fail to make any payment when due, regular credit terms will apply and interest will be imposed from the end of the promotional period at the standard APR 29.99%. Minimum monthly payments for this plan during the promotional period will be the greater of: the amount of the purchase including the calculated finance charges that will be assessed from the date of purchase through the end of the promotional period divided by the number of months between the date of the purchase and the promotional period end date (rounded up to the nearest \$1); or \$5.

For customers making a Waived Interest/Equal Payment promotional plan purchase: No interest for 24, 36, 48 or 60 months. Interest will be charged to your account from the end of the promotional period at the standard APR of 29.99% on the remaining balance if the purchase balance is not paid in full within the 24, 36, 48 or 60 month promotional plan period or if you make a late payment. Minimum Monthly Payments for this plan during the promotional period will be the greater of: the amount of the purchase divided by the number of months in the promotional period (rounded up to the nearest \$1); or \$5.

Purchase must be made using Iddeal Credit Card Account offered by Comenity Capital Bank which determines qualifications for credit and promotion eligibility. Account must be in good standing at the time of purchase. At no time will the minimum payment due be less than \$27. Minimum Interest Charge is \$2 per credit plan. Standard APR of 29.99%. Subject to credit approval and availability.



**Tier 1** - for entities that utilize the Iddeal Card program as their primary financing option within stores, and where the rolling 12-month approval rate is greater than 40%.  
**Tier 2** - for entities that utilize the Iddeal Card as a secondary financing option, or where the rolling 12-month approval rate is 40% or less.