



REDCard™
Account Opening Terms
for Target Credit Card™

TC-APR-VT013

TGITCCD03-0517

How We Will Calculate Your Balance: We use a method called "daily balance." See your account agreement for more details.

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

Fees	
Annual Fee	None
Penalty Fees	<ul style="list-style-type: none"> • Late Payment Up to \$38 • Returned Payment Up to \$27

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	23.65% This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest	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.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
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 the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .

These account opening terms accompany your REDcard credit card account agreement.

5% REDCARD™ DISCOUNT PROGRAM RULES:

When you use your Target Debit Card™, Target Credit Card™ or Target™ Mastercard® (each, a "REDCard™") at Target stores or Target.com, you will receive 5% off your purchases. If you use a REDCard in the same purchase transaction with another form of payment, the 5% discount will apply only to the purchase amount tendered to your REDCard. 5% discount applies to eligible purchases minus any other discounts and the value of any promotional Target gift cards received in the transaction. Target reserves the right to discontinue or alter the terms of this program at any time.

5% discount does not apply to the following:

- Prescriptions, over-the-counter items located behind the pharmacy counter and clinic services at Target
- Target Optical™ eye exams
- Target gift cards and prepaid cards, and Stockpile and Gift of College gift cards
- Previous purchases
- Certain restaurant merchants in Target stores, such as D'Amico & Sons Italian Kitchen, Freshii and Pret A Manger
- Target credit account payments, Target Debit Card cash back and cash advances on the Target Mastercard
- Gift wrap and shipping and handling charges on Target.com purchases
- Wireless protection program purchases and deposits required by mobile carrier
- Where otherwise prohibited by law

REDCARD™ EXTENDED RETURNS PROGRAM RULES:

When you make purchases with your Target Debit Card™, Target Credit Card™ or Target™ Mastercard® (each, a "REDCard™") at Target stores or Target.com, you will receive 30 additional days to return the purchases beyond the standard return policy applicable to each of the purchased items. Target reserves the right to discontinue or alter the terms of this program at any time.

REDCard extended returns do not apply to the following:

- Target Mobile purchases
- Purchases with a fixed return date
- Non-refundable items

REDCARD™ FREE SHIPPING AT TARGET.COM PROGRAM RULES:

When you use your Target Debit Card™, Target Credit Card™ or Target™ Mastercard® (each, a "REDCard™") on Target.com, you will receive free shipping on your Target.com purchases (Target Debit Card cannot be used on the mobile Target.com website). Offer applies on standard shipping to all 50 states and the District of Columbia, as well as APO/FPO addresses and Puerto Rico. If you upgrade your shipping method, shipping fees will apply. A handling fee may apply if an item requires special care during shipment. This offer is not valid on previous orders, or where otherwise prohibited by law. Target reserves the right to discontinue or alter the terms of this program at any time.

IMPORTANT INFORMATION ABOUT YOUR TARGET CREDIT CARD™ ACCOUNT

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Target Credit Card Agreement

This Agreement explains the terms that you agree to follow for your Target Credit Card Account ("Account"). Your signature on your application or solicitation for this Account, including without limitation any electronic or digital signature, as well as your signature on sales slips or any Account-related document, represents your signature on this Agreement. The card carrier that accompanied your Target Credit Card is part of this Agreement. In this Agreement "we," "us," "our" and "TD Bank" mean TD Bank USA, N.A., a national bank with its main office located in Delaware, and its successors and assigns, which is the issuer of the Target Credit Card. "You" and "your" mean everyone who is liable for payment on this Account. "Card" refers to your Target Credit Card. "Target" means Target Corporation and its affiliates. "PIN" refers to the personal identification number associated with your Card and any other personal identification number you use to authorize a purchase using the Card, including any PIN or password that you use to access any mobile wallet where you store your Card number. You understand that TD Bank USA, N.A. is the issuer and Target has the right to service accounts and collect on TD Bank's behalf.

1. USE OF YOUR ACCOUNT — When you apply for an Account,

you promise to be bound by the terms of this Agreement. You promise to pay us for all credit extended under this Agreement and all other amounts you owe to us according to the terms of this Agreement. If the Account is a joint Account, each of you is bound by this Agreement and each of you jointly and individually promises to pay us, and may be held liable for, all amounts owed to us on your Account. You also promise to pay us for charges incurred by anyone you allow to use your Account. If you give your Card to someone and authorize their use of the Card, you must regain possession to terminate their authorized use. This

Account may be used only for personal, family or household purposes. You agree that you will not use or allow use of your Card or Account for any illegal transaction or purpose.

You may only use your Card to make purchases of goods and services ("Purchase(s)") at Target stores located in the United States and from the Target.com website. You may be required to enter your PIN to complete a transaction. You will safeguard your Card and all PINs to prevent unauthorized use.

2. **CREDIT LIMIT** — You agree that we may establish a credit limit for your Account ("Credit Limit"). You agree that we may change a Credit Limit at any time for any reason not prohibited by law, including, but not limited to, changes in your credit capacity, your pattern of payments to us, or your purchasing behavior. We may also change a Credit Limit based on any information provided to us by a consumer reporting agency or information about risk score at the consumer reporting agency or information about credit accounts you have with other companies. We may, but are not required to, approve transactions that exceed your Credit Limit without liability to you and without obligating us to do so in the future. You agree to prevent your Account balance from exceeding the Credit Limit.

3. **SPECIAL PROMOTIONS** — Occasionally, you may be provided the opportunity to use your Card or Account in connection with special promotions. These promotions may be subject to terms and conditions in addition to or different from those provided in this Agreement, which will be described in the special promotion offer. Unless otherwise stated, however, all terms of this Agreement shall apply to any special promotion.

4. **PAYMENTS** — We will send you a billing statement each month that your Account has a balance. Your billing statement will show the amount you owe us, which is called the New Balance, and the smallest amount you have agreed to pay us for that billing period, which is called the Minimum Payment Due. If any portion of the New Balance is delinquent, the statement will show the Amount Past Due. The statement will also tell you the Payment Due Date.

The Minimum Payment Due each month will equal the greater of a) \$27.00; or b) the sum of the following: 1% of your New Balance (rounded to the next higher whole dollar amount), any Interest Charges, any Returned Payment Fees, and any Late Payment Fees. We may round your Minimum Payment Due to the next higher whole dollar amount. If there is an Amount Past Due, we will also add that amount and include it in your Minimum Payment Due. If your New Balance is less than \$27.00, the Minimum Payment Due will be the entire New Balance.

Your minimum payments will be allocated in our discretion. Payments in excess of the minimum payment will be allocated in accordance with applicable law.

You agree to pay us in United States dollars. If you pay by check, your check must be drawn on a depository institution located in the United States. If you do not pay the New Balance in full, you agree to pay by your Payment Due Date at least the Minimum Payment Due. You may, at any time, pay the total amount owing on your Account. Payments are posted to your Account in a timely manner as required by law. However, we may delay restoring your available Credit Limit in the amount of the payment to make sure we receive the funds.

At our option, we may obtain payment for any check or other instrument that you send to us by initiating an electronic (including Automated Clearing House) transfer from your depository institution account in the amount of your check or instrument. Your check or instrument will not be returned to you by us or by your depository institution. Your depository institution account may be debited as early as the same day we receive your payment. If we cannot process the electronic transfer or if the electronic transfer is returned to us, we may present the original check or other instrument, a substitute check, draft or similar instrument to obtain payment.

5. **UNAUTHORIZED USE** — If you notice the loss or theft of your Card or PIN, or possible unauthorized use of your Card or PIN, you should write to us immediately at:

Target Card Services
P.O. Box 1581
Minneapolis, MN 55440-1581
Or call us at: 1-800-659-2396

If you notify us by telephone, you agree to confirm your notification in writing. You are not liable for unauthorized use of the Account. You agree to assist us in determining the facts relating to any theft or possible unauthorized use of your Account and to comply with the procedures we may require for our investigation. All Cards are issued by us to you and you must return or destroy your Card if we request you to do so.

6. **CREDIT AUTHORIZATIONS** — Some transactions will require our prior authorization and you may be asked to provide identification. If our authorization system is not working, we may not be able to authorize a transaction. We will not be liable to you if any of these events happen or for any failure to authorize a transaction. We are also not responsible for the refusal of anyone to accept your Card.

7. INTEREST CHARGES —

- ANNUAL PERCENTAGE RATE** — Your Annual Percentage Rate and corresponding Daily Periodic Rate may change in the Prime Rate. If you received a temporary card is a part of this Agreement. The card sent with your Card also tells you the Annual Percentage Rate and Daily Periodic Rate applicable to your Account as a part of this Agreement. If the Prime Rate changes, the Annual Percentage Rate shown on the card carrier billing statement may be different than those disclosed on your temporary card.

The Annual Percentage Rate ("APR") and corresponding Periodic Rate ("DPR") will be determined by adding to the Prime Rate. The "Prime Rate" means the high Prime Rate published in the "Money Rates" section of *Wall Street Journal*. For each billing period we use the Prime Rate on the last business day of the previous month. Any change in the APR and corresponding take effect on the first day of the billing period. You may increase when the Prime Rate increases. If the corresponding DPR increase, the Minimum Payment and the amount of Interest Charges on your Account also increase.

- PURCHASES** — The APR for Purchases is determined by adding to the Prime Rate a margin of 19.65%. You may see your temporary credit card for the purchase or corresponding DPR that was in effect within the last 90 days from when your account was opened.

- BALANCE COMPUTATION AND PAYING INTEREST CHARGES** — We calculate a Daily Balance for your Account. We maintain separate balances for your Purchases and promotional Purchase balances (each, a "Balance Type"). We calculate a Daily Balance for each. To determine the Balance for a Balance Type, each day we take the balance for the Balance Type, add any new charges in that Balance Type, and subtract any payments or credits applied to that Balance Type. We then multiply the result by the applicable Daily Periodic Rate. The result is the daily interest charge is included in the beginning balance for the next day. Purchases are included in the Daily Balance as of the later of the transaction date or the first day of the billing period in which the purchase is posted to the Account. Fees are included in the Daily Balance as of the first day of the billing period in which the purchase is posted to the Account.

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