Oriental

Disclosure MasterCard Standard

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases of Goods and Services	**1.99%** Introductory APR for the first 6 months from the date the card is issued. After that, your APR will be from **13.20%** to **22.20%** based on your creditworthiness and subject to other credit requirements established by Oriental Bank ("Oriental"). This APR will vary with the market based on the U.S. Prime Rate ("Prime Rate").[1]
APR for Balance Transfers of Other Financial Institutions	**0.00%** Introductory APR for the first 12 months from the date the card is issued. After that, your APR will be from **13.20%** to **22.20%** based on your creditworthiness and subject to other credit requirements established by Oriental. This APR will vary with the market based on the Prime Rate.[1]
APR for Cash Advances	**26.24%,** this APR will vary with the market based on the Prime Rate.[1]
Penalty Rate and when it Applies	**29.99%** This APR will apply if you make a late payment.[2] **How Long Will the Penalty APR Apply?** If your APRs are increased for this reason, the Penalty Rate will remain in effect until the account becomes current and the Bank receives 6 consecutive minimum payments on or before their due dates.
Paying Interest	Your due date is at least 21 days after the close of each billing cycle. We will not charge you interest on new Purchases if you pay your entire balance by the due date of each month. However, we will begin charging interest on cash advances and balance transfers from the disbursement date of these transactions.
Minimum Interest Charge	If you are charged interest, the charge will be no less than $1.50.
For Credit Card Tips from the Consumer Financial Protection Bureau ("CFPB")	To learn more about factors to consider when applying for or using a credit card, visit the website of the CFPB at https://www.consumerfinance.gov/learnmore

FEES	
Annual Fees	**None** **$10** Additional Card Issuance Fee Per Card (If applicable)
Transactional Fees • Cash Advances & Balance Transfers • Foreign Transactions	**2%** of the amount of each transaction (minimum **$2.00**; maximum **$10.00**) **1%** of each transaction in U.S. dollars
Penalty Fees • Late Payment Fee • Returned Check Fee	Up to **$35.00** **$10.00**

How We Will Calculate Your Balance: We use a method called "Average Daily Balance (including new purchases of goods and services)".

Loss of introductory APR: We may end your introductory APR and apply the Penalty APR if you make a late payment.

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

[1] **Prime Rate**: The abovementioned variable rates are accurate based on a 6.75% Prime Rate. We add a margin of 6.45% to 15.45% to the Prime Rate in order to determine Purchase of Goods/Services and Balance Transfers APRs. We add a margin of 19.49% to the Prime Rate in order to determine Cash Advances APRs.

[2] Late payment means when a minimum payment is not received within a period of 60 consecutive days from its payment due date.

Disclosed information about applicable rates, APRs and charges of the MasterCard Standard is accurate as of December 2025. This information may have changed. For updated information in connection with this card you can write us at P.O. Box 195115, San Juan, P.R., 00919-5115 or call us at 1.800.981.5554.