PNC CASH REWARDS® VISA® / PNC CASH REWARDS® VISA SIGNATURE® IMPORTANT INFORMATION ABOUT RATES AND FEES	
Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**18.49%** to **28.49%**, based on your creditworthiness. This APR will vary with the market based on the prime rate.
APR for Balance Transfers	**0%** introductory APR for the first 15 months following account opening when the balance is transferred within the first 90 days following account opening. After that, your APR will be **18.49%** to **28.49%**, based on your creditworthiness. This APR will vary with the market based on the prime rate.
APR for Cash Advances	**28.49%** This APR will vary with the market based on the prime rate.
Penalty APR and When It Applies	**32.49%** This APR will vary with the market based on the prime rate. This APR may be applied to your account if you make a late payment. **How Long Will the Penalty APR Apply?** If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.
How to Avoid Paying Interest on Purchases	Your due date is at least 21 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.
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	**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.**
Fees	
Annual Fee	**None**
Transaction Fees • Balance Transfer	 Either **$5** or **4%** of the amount of each balance transfer, whichever is greater, for the first 90 days following account opening. After that, either **$5** or **5%** of the amount of each balance transfer, whichever is greater
• Cash Advance	Either **$10** or **5%** of the amount of each cash advance, whichever is greater
• Foreign Transaction Fee	**3%** of each foreign transaction amount in U.S. dollars
Penalty Fees • Late Payment	 Up to **$38**
• Returned Payment	Up to **$38**

How We Will Calculate Your Balance for Purchases: We use a method called "average daily balance (including new purchases)."

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

How We Calculate Variable APRs: We calculate each variable APR by adding a margin (interest percentage) to the value of an index. The index we use is the "Prime Rate" of interest appearing in the "Money Rates" section of *The Wall Street Journal* published on the 20th day of the month preceding the first day of each billing cycle or, if *The Wall Street Journal* is not published on such date, the next day on which such Prime Rate is published. A change in the index will result in a change to your variable APRs. For example, if your margin for purchases, which is based on your creditworthiness, is 10% and the value of the index (the Prime Rate) is 6.75%, your APR for purchases would be 16.75%. If the value of the index later increases from 6.75% to 7.00%, your APR for purchases would increase to 17.00%. **The variable APRs disclosed above are accurate within 30 days prior to the date these disclosures are provided to you.**

Allocation of Payments: Allocation of your payments will be at our discretion, and generally that means that we will apply payments to balances with lower APRs before balances with higher APRs. However, any payment you make in excess of the minimum payment due will be allocated to balances with higher APRs before balances with lower APRs.

CHANGES TO YOUR CREDIT CARD ACCOUNT: The terms of your credit card account, including APRs and fees, are subject to change at any time and for any reason permitted by applicable law and the credit card agreement that will be sent with your credit card. We will notify you of any change if required by applicable law. Changes to your APR may include changing your APR from non-variable to variable, from variable to non-variable, or to a higher APR.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each borrower who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Additional Terms and Conditions that Apply to your Application and Credit Card Account
In this application, the terms "you" or "your" mean the applicant for credit.

You are applying to obtain credit from PNC Bank, National Association (N.A.) ("we," "our," or "us"). You understand that we are not obligated to grant you credit, and may retain your application whether or not credit is granted.

You certify that all information in, and with respect to, your application is accurate and complete, that you are of legal age to enter into contracts in the state in which you reside and that no bankruptcy proceeding is in progress or anticipated that involves you. You also represent that you have not submitted, nor will submit, any application for credit to another lender prior to our consideration of your application.

You agree that we may request consumer credit reports about you for evaluating your application and in the future for reviewing your credit card account credit limits, for credit card account renewal, for servicing and collection purposes, and for other legitimate purposes associated with your credit card account.

You also agree that we may verify, with other creditors, credit reporting agencies, employers, and other third parties, including through records maintained by federal and state agencies (including any state motor vehicle department), your employment, income, address and all other information that you have provided. You waive any rights of confidentiality under applicable law that you may have in that information.

If your application is approved, a credit card will be issued to you. We also will send you a credit card agreement at that time.

Your credit card agreement is governed by (i) federal laws and regulations and (ii) the laws of Delaware to the extent Delaware laws are not preempted by federal laws or regulations and without regard to conflict of law principles.

If you do not like the terms of the credit card agreement sent to you with your credit card, you can rescind your credit card agreement by not using your credit card account and contacting us at 1-800-558-8472. If you use the credit card account, you agree to the terms and conditions of the credit card agreement and you will be liable for all amounts owing on your credit card account.

Balance Transfer Instructions:

1. Fill out the balance transfer request form completely. The request form must include the exact amount of each transfer (not "all" or "in full"). Balance transfer requests that are incomplete or illegible will not be processed. The payment and transfer of balances is subject to approval by us and we may, in our sole discretion, deny a balance transfer request.

2. You may not transfer a balance that is less than $200. The amount of your balance transfer(s), plus any applicable fees, cannot exceed your credit limit and your available credit limit will be reduced by the total amount of each balance transfer plus any applicable fees. When determining whether the amount of the balance transfer you are requesting would cause you to exceed your credit limit at the time your request is made, we consider the amount of interest that will accrue on your account during the first billing cycle as a result of the balance transfer. Balance transfer requests to individuals or for cash will not be processed. There is no grace period for balance transfers. If you transfer a balance and also make purchases, if you do not pay your entire balance in full at the end of the first billing cycle you may lose your grace period for new purchases. Balance transfers do not earn rewards. Recently disputed charges should not be included in balance transfer requests. By transferring amounts in dispute, your billing rights may be forfeited.

3. In order to allow time for you to receive your credit card agreement and other important information, including disclosure of the rates and fees that apply to your account, we will not begin to process your balance transfer, or post the balance transfer to your account, until at least 13 days following account opening. Any interest on your balance transfer begins on the day the balance transfer is posted to your PNC Bank credit card account. If, after you receive your credit card agreement, disclosures and other important account information sent with your credit card, **you decide you do not want us to process your balance transfer request,** you may cancel the balance transfer by calling us at 1-800-558-8472, 24 hours a day, 7 days a week, **within 13 days following account opening.** Continue to make at least your minimum monthly payments on the accounts from which you are transferring balances until you verify that the balance transfers are completed. You are responsible for any amounts remaining unpaid on those accounts and must notify each creditor of each account you wish to close.

4. Balance transfers from any other account with us or any of our affiliates will not be accepted.

5. All balance transfers are subject to the terms and conditions set out in this offer and in your credit card agreement.

DISPUTE RESOLUTION THROUGH ARBITRATION:
Your credit card agreement will include an arbitration provision. This means that if you have a claim and we are unable to resolve it informally, you or we may elect to resolve it by individual binding arbitration. If a claim is arbitrated, it will not be heard by a court or a jury. Also, the claim will proceed as an individual action, and neither you nor we will have the right to participate in a class action in court. You have the right to opt out of the arbitration process by providing timely notice to us. **Please refer to the *Arbitration Provision* located in section 9 of your credit card agreement for complete details.**

JURY TRIAL WAIVER NOTICE:
Your credit card agreement contains a Jury Trial Waiver that applies to any dispute that is not arbitrated. Under the Jury Trial Waiver, you and we agree to waive any right to trial by jury in the event of litigation between us. This is only a summary of some of the features of the Jury Trial Waiver. Please be sure to read the entire credit card agreement carefully.

Important information about phone calls, texts, prerecorded and email messages:
If, at any time, you provide to PNC, its affiliates or designees contact numbers that are wireless telephone number(s) including, but not limited to, cell or VoIP numbers, you are consenting to PNC, its affiliates and designees using an automated dialing system to call or text you or to send prerecorded messages to you in order to service, and collect on, any personal account(s) and business account(s) (for which you are an authorized signer or designated contact person) with PNC and/or its affiliates, but not to market to you. For any type of phone call with PNC, its affiliates or designees, you consent that the call may be monitored or recorded by us for quality control and training purposes. By providing your email address, you consent to receive electronic mail from PNC, its affiliates and designees.

NOTICES: THE FOLLOWING NOTICES ARE GIVEN BY US ONLY TO THE EXTENT NOT INCONSISTENT WITH 12 U.S.C. SECTION 85 AND APPLICABLE FEDERAL REGULATIONS AND OPINIONS (WITH RESPECT TO WHICH WE EXPRESSLY RESERVE ALL RIGHTS).

Notice to California Residents: An applicant, if married, may apply for a separate account.

Notice to New York Residents: You may contact the New York State Department of Financial Services at 800-342-3736 to obtain a comparative listing of all credit card rates, fees and grace periods.

Notice to New York Residents: A consumer report may be requested in connection with this application. Upon your request, you will be informed whether or not a consumer report was requested, and if such report was requested, informed of the name and address of the consumer reporting agency that furnished the report. Subsequent consumer reports may be requested or utilized in connection with an update, renewal or extension of the credit for which application was made.

Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law

Notice to Rhode Island Residents: A credit report may be requested in connection with this application.

Notice to Utah Residents: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Notice to Vermont Residents: You authorize PNC Bank, National Association to obtain credit reports about you now and in the future for all legitimate purposes associated with this offer or the account including, but not limited to: (a) evaluating the application, and (b) renewing, reviewing, modifying, and taking collection action on your account.

Notice to Married Wisconsin Residents: Submission of this application confirms that this loan obligation is being incurred in the interest of your marriage or family. No provision of a marital property agreement, a unilateral statement under Section 766.59 of the Wisconsin Statutes or a court decree under Section 766.70 of the Wisconsin Statutes adversely affects the interest of a creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred. If the loan for which you are applying is granted, your spouse will receive notification that the credit has been extended to you.

IMPORTANT INFORMATION ABOUT THE PNC CASH REWARDS VISA® CREDIT CARD REWARD PROGRAM

The following is a summary of the current reward program for the PNC Cash Rewards credit card referenced in this offer. Full reward program terms and conditions will be sent with your credit card and are available on pnc.com/creditcards.

Earning Rewards

After we enroll your account in the program, you will earn Cash Back for Purchases. The Cash Back amount earned for a Purchase is calculated by multiplying a Purchase by the applicable Cash Back percentage as detailed below.

- Four percent (4%) Cash Back for Purchases from merchants with merchant category codes for gas stations (in-store and at the pump), subject to the annual cap. Purchases of gas and fuel made at merchants with merchant category codes in other categories, such as (but not limited to) superstores, supermarkets, warehouse clubs and truck stops, will not earn Cash Back in this category.
- Three percent (3%) Cash Back for Purchases from merchants with merchant category codes for full service restaurants, cafes, cafeterias and fast-food restaurants, subject to the annual cap. Purchases of food made at merchants with merchant category codes in other categories, such as (but not limited to) superstores, supermarkets, warehouse clubs and truck stops, will not earn Cash Back in this category.
- Two percent (2%) Cash Back for Purchases from merchants with merchant category codes for grocery stores, subject to the annual cap. Purchases of groceries made at merchants with merchant category codes in other categories, such as (but not limited to) superstores, drugstores, warehouse clubs and convenience stores, will not earn Cash Back in this category.
- One percent (1%) Cash Back on all Purchases that do not qualify for 4%, 3%, and 2% Cash Back, including Purchases that exceed the annual cap.

Each Program Year, after the first $8,000 in combined Purchases earning 4%, 3% or 2% Cash Back, you will earn 1% Cash Back on all Purchases until your next Anniversary Date. The $8,000 annual cap will reset each year on your Anniversary Date.

Redemption: Cash Back will accumulate and can be redeemed when the value reaches $25. Cash Back can be credited to your eligible PNC checking, savings or PNC Cash Rewards account within 5-7 business days after your redemption request is received.

Terms Used: As used in this description of the PNC Cash Rewards Program, “Anniversary Date” means the date your account is enrolled in the PNC Cash Rewards Program, and the same month/day each year thereafter. For example, if we enrolled your account in the program on June 22, 2020, your Anniversary Date in 2021 would be June 22, 2021. “Cash Back” means the rewards you earn in the form of a rebate of a percentage of the amount of each Purchase. “Program Year” means each year of the PNC Cash Rewards Program for your account, beginning with your anniversary date in a calendar year and ending on the day before the anniversary date of the next calendar year. “Purchase” means a purchase of goods or services made by you or your authorized user using your account for personal, family or household purposes, minus merchant credits and plus or minus appropriate purchase adjustments posted to your account. Purchases do not include (and you will not earn Cash Back for) – (A) interest, annual membership fees, balance transfers, transactions made at or with a financial institution (such as purchasing gift cards, money orders, or traveler’s checks, or making loan payments), cash advance transactions (including ATM disbursements, and automated teller or cash equivalent item transactions), convenience checks (regardless of whether any such check is a cash advance and subject to the cash advance rate or has been issued subject to the terms of a special offer that includes a promotional rate and/or fee), insurance premiums for insurance products obtained through us or our affiliates, debt cancellation fees, late fees, overlimit fees and other fees and charges assessed on your account or (B) purchases made at merchants with gambling or gaming merchant category codes.

PNC Bank reserves the right to change or limit terms of the PNC Cash Rewards Program.

Visa and Visa Signature are registered trademarks of Visa International Service Association and used under license.

PNC Cash Rewards is a registered mark of The PNC Financial Services Group, Inc.

PNC Bank, National Association (N.A.) is the creditor and issuer of the credit card described herein.

© 2026 The PNC Financial Services Group, Inc. All rights reserved. PNC Bank, National Association. Member FDIC