Apply Today
Fax application to 1-844-205-9526

The PNC Premier Traveler® Visa Signature® credit card gives you everything you want in a travel rewards card. From earning miles to exclusive travel perks, PNC Premier Traveler has you covered.

Use your new PNC Premier Traveler credit card at millions of places worldwide that accept Visa credit cards, including online ... and watch your miles soar!

It’s easy to redeem your miles. Simply book travel and pay with your PNC Premier Traveler credit card. Then redeem your miles as a statement credit to cover all – or a portion – of your eligible travel purchases. Turn your miles into cash back, hotel stays, airline tickets, rental cars and much more.

Complete travel rewards that go the extra mile.*
- 30,000 bonus miles when you make $3,000 or more in qualifying purchases during the first 3 billing cycles following account opening
- 2 miles for every $1 on all purchases, with no spending categories to remember
- Book your travel your way using your PNC Premier Traveler Visa Signature credit card and redeem your miles as a credit to your account.

Enjoy built-in travel benefits and protection for worry-free travel
- No foreign transaction fees**
- A chip enabled credit card for added security
- Lost luggage reimbursement***
- Visa Concierge Service***

Save with introductory 0% APR** for the first 12 billing cycles following account opening on transferred balances† processed within the first 90 days following account opening. After that, the rate will be your standard purchase APR, currently 17.49%. This rate varies with the market based on the prime rate.

Apply today by taking your completed application to your local PNC branch or faxing it to 1-844-205-9526.

* See the reverse side for reward details and limitations.

** For details about the rates and fees that apply to this credit card, please see enclosed Important Information About Rates and Fees.

*** For detailed terms and conditions, including limitations and restrictions, please see the Visa Signature Guide to Benefits available at pnc.com/premiertraveler. Cardholders are responsible for the cost of any goods or services purchased by the Visa Signature Concierge on cardholders’ behalf.

† Keep in mind that if you take advantage of this intro 0% APR balance transfer offer you may still be assessed interest on new purchases. That is because, unless your APR for purchases is also 0%, you must pay your entire balance each month by the due date to avoid interest on new purchases. Balance transfer fees apply.

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 person 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.
IMPORTANT INFORMATION ABOUT THE PNC PREMIER TRAVELER®
VISA SIGNATURE® CREDIT CARD REWARD PROGRAM

The following is a summary of the current reward program for the PNC Premier Traveler Visa Signature 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 and a copy will be sent to you if your application is approved. This reward program applies to PNC Premier Traveler Accounts opened on or after April 23, 2016.

Earning Miles

Base Miles: You will earn two (2) Miles for every one dollar ($1.00) you make in Qualifying Purchases using your PNC Premier Traveler credit card.

Bonus Miles: You will earn 30,000 bonus miles after you have made $3,000 in purchases during the first 3 billing cycles following account opening. The bonus 30,000 miles will be awarded to your account within 60 days of the purchase that enabled you to meet the $3,000 minimum requirement. We may decide not to honor this bonus offer as a result of misuse/abuse of the Premier Traveler reward program, or if a purchase return, credit, or chargeback occurs with respect to a transaction made to qualify for the bonus. We reserve the right to freeze or refuse to credit bonus miles made available through this offer, or to recoup the bonus miles or their cash equivalent (even in the event your account has been closed by you or us.)

Redemption

Rewards will accumulate and can be redeemed when your PNC Premier Traveler account contains a minimum of 5,000 Miles (for travel) or 1,000 Miles (for a monetary credit). Miles can be redeemed to offset selected travel expenses paid using your PNC Premier Traveler credit card, for a monetary credit to your PNC Premier Traveler account, as a deposit to your eligible PNC Bank consumer checking or savings account, or as a deposit to your eligible PNC Investments LLC account. Please see the full terms and conditions for this reward program for additional information.

“Qualifying Purchases” do not mean every transaction you may make with your credit card. Some transactions, such as purchases of gift cards or other cash equivalents, purchases made with convenience checks, cash advance transactions and balance transfers are excluded. For details on which transactions are excluded when we use this term, please see the full terms and conditions for this reward program.

PNC Bank, N.A. reserves the right to change or terminate the PNC Premier Traveler Reward Program at any time.

Securities products, brokerage services and managed account advisory services are provided by PNC Investments LLC, a registered broker-dealer and a registered investment adviser and member FINRA, and SIPC.

PNC Premier Traveler is a registered mark of The PNC Financial Services Group, Inc.

Visa Signature is a registered trademark of Visa International Service Association and used under license.

PNC Bank, N.A. is the issuer of the credit card described herein. Bank deposit products and services provided by PNC Bank, N.A. Member FDIC

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1. Applicant Information - Please print legibly

First Name - M.I. - Last Name (maximum 21 characters) - Date of Birth

Social Security Number - Home Phone Number - Alternate Phone Number - Email Address

Address #1 (No P.O. Boxes allowed) (maximum 24 characters)

Address #2 (Apt. #, Unit, Etc.) (maximum 24 characters)

City - State - ZIP Code - Years at Residence

WISCONSIN RESIDENTS ONLY: You have indicated that you live in Wisconsin. You must provide your marital status here. WISCONSIN RESIDENTS CHECK THE APPROPRIATE BOX:  Married  Unmarried  Separated

Current Employer - Work Phone Number - Length of Employment - Years - Months

Note: Alimony, child support and separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Gross Annual Income: If you are 21 or older, include all income available to pay your expenses. This includes the income of a non-applicant that is regularly used to pay your expenses. If you are under 21, include only your income. Examples of income include, but aren’t limited to: salary, wages, bonuses, tips, retirement income, dividends and interest (before taxes).

Applicant’s Gross Annual Income - Annual Amount of Other Income - Type of Other Income and Source

Previous Address if less than 2 years - City - State - ZIP Code - Years at Residence

2. Co-Applicant Information (Do not complete this section if you do not intend to apply for joint credit)

First Name - M.I. - Last Name (maximum 21 characters) - Date of Birth

Social Security Number - Home Phone Number - Alternate Phone Number - Email Address

Address (No P.O. Boxes allowed) (maximum 24 characters)

City - State - ZIP Code

WISCONSIN RESIDENTS ONLY: You have indicated that the Co-Applicant lives in Wisconsin. You must provide your Co-Applicant’s marital status here.

Married  Unmarried  Separated

Current Employer - Work Phone Number - Length of Employment - Years - Months

Note: Alimony, child support and separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Gross Annual Income: If you are 21 or older, include all income available to pay your expenses. This includes the income of a non-applicant that is regularly used to pay your expenses. If you are under 21, include only your income. Examples of income include, but aren’t limited to: salary, wages, bonuses, tips, retirement income, dividends and interest (before taxes).

Co-Applicant’s Gross Annual Income - Annual Amount of Other Income - Type of Other Income and Source

3. Signature

By submitting an application you certify that you have read, understand and agree to the Terms and Conditions of this application. If you completed Section 2 of this application, by signing below, you certify that you intend to apply for joint credit.

Applicant Signature: X ___________________________ Date: ____________ Co-Applicant Signature: X ___________________________ Date: ____________

ID1 ___________________________ Issued By: ____________ Issue Date ____________ Expires ____________

ID2 ___________________________ Issued By: ____________ Issue Date ____________ Expires ____________
**PNC PREMIER TRAVELER® VISA SIGNATURE®**

**IMPORTANT INFORMATION ABOUT RATES AND FEES**

### Interest Rates and Interest Charges

<table>
<thead>
<tr>
<th>Description</th>
<th>APR</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Percentage Rate (APR) for Purchases</strong></td>
<td><strong>17.49%</strong></td>
</tr>
<tr>
<td>This APR will vary with the market based on the prime rate.</td>
<td></td>
</tr>
<tr>
<td><strong>APR for Balance Transfers</strong></td>
<td><strong>0%</strong></td>
</tr>
<tr>
<td>introductory APR for the first 12 billing cycles when the balance is transferred within the first 90 days following account opening.</td>
<td></td>
</tr>
<tr>
<td>After that, your APR will be <strong>17.49%</strong>. This APR will vary with the market based on the prime rate.</td>
<td></td>
</tr>
<tr>
<td><strong>APR for Cash Advances</strong></td>
<td><strong>17.49%</strong></td>
</tr>
<tr>
<td>This APR will vary with the market based on the prime rate.</td>
<td></td>
</tr>
<tr>
<td><strong>Penalty APR and When It Applies</strong></td>
<td><strong>30.49%</strong></td>
</tr>
<tr>
<td>This APR may be applied to your account if you make a late payment.</td>
<td></td>
</tr>
<tr>
<td><strong>How Long Will the Penalty APR Apply?</strong></td>
<td></td>
</tr>
<tr>
<td>If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.</td>
<td></td>
</tr>
</tbody>
</table>

### 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](http://www.consumerfinance.gov/learnmore).

### Fees

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Fee</strong></td>
<td>$0 introductory annual fee for the first year; $85 each year thereafter</td>
</tr>
<tr>
<td><strong>Transaction Fees</strong></td>
<td></td>
</tr>
<tr>
<td>• Balance Transfer</td>
<td>3% of the amount of each balance transfer</td>
</tr>
<tr>
<td>• Cash Advance</td>
<td>$5</td>
</tr>
<tr>
<td>• Foreign Transaction</td>
<td>None</td>
</tr>
<tr>
<td><strong>Penalty Fees</strong></td>
<td></td>
</tr>
<tr>
<td>• Late Payment</td>
<td>Up to $35</td>
</tr>
<tr>
<td>• Returned Payment</td>
<td>Up to $35</td>
</tr>
</tbody>
</table>

### 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 4.75%, your APR for purchases would be 14.75%. If the value of the index later increases from 4.75% to 5.00%, your APR for purchases would increase to 15.00%. Variable APRs disclosed herein are based on the Prime Rate in effect within 60 days before we send you this *Important Information About Rates and Fees*, and may not reflect very recent increases or decreases in the Prime Rate.

### Allocation of Payments

Allocation of your payments will be at our discretion, and generally that means we will apply your 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.

SEE NEXT PAGE for more important information about these credit card accounts.
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.

The information about the costs of the credit card described in this application is accurate as of 11/2019. The information may have changed after that date. To find out what may have changed, call 1-800-558-8472 or write us at P.O. Box 3429, Pittsburgh, PA 15230-3429.

Full terms and conditions for the reward program for your credit card account will be sent with your credit card and also are available at pnc.com/creditcards.

Additional Terms and Conditions that Apply to your Application and Credit Card Account

In this application, the terms “you” or “your” mean each applicant for credit. You certify that the information you have provided in this application is correct to the best of your knowledge and that if there is a co-applicant who is not present to complete this application that the co-applicant has consented to you applying on her or his behalf.

You and any co-applicant consent to and authorize us and our authorized agents to obtain all information and documentation from third parties including government agencies needed to process this request and to service and collect any resulting account. This includes but is not limited to obtaining credit reports, employment, and income information and documentation. You and any co-applicant agree that third parties are authorized to provide us with such information, that we will retain this application, and that we are authorized to answer questions from others about your credit experience with us.

You are applying to obtain credit from PNC Bank, National Association (“we,” “our,” or “us”). You understand that we are not obligated to grant you credit.

You certify 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.

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 joint accounts, individually and jointly 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.

SEE NEXT PAGE for more important information about a PNC Cash Rewards® Visa®/PNC Cash Rewards® Visa Signature® credit card account.
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 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 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.

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

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.

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