## †Details of Rate, Fee and Other Cost Information

Account terms are not guaranteed for any period of time. All terms, including fees and APRs for new transactions, may change in accordance with the Credit Card Agreement and applicable law based on information in your credit report, market conditions, business strategies, or for any reason. Please review all of these materials so that you are fully informed about the terms of this credit card offer.

| **Interest Rates and Interest Charges** | |
|---|---|
| **Annual Percentage Rate (APR) for Purchases** | **17.49%** to **27.49%**, based on your creditworthiness, when you open your account.<br><br>This APR will vary with the market based on the Prime Rate. |
| **APR for Balance Transfers** | **17.49%** to **27.49%**, based on your creditworthiness, when you open your account.<br><br>This APR will vary with the market based on the Prime Rate. |
| **APR for Cash Advances** | **20.49%** to **28.49%**, based on your creditworthiness, when you open your account, for Direct Deposit and Check Cash Advances, and<br>**29.24%** for Bank Cash Advances.<br>*See footnote* [1] *for explanation*.<br><br>These APRs will vary with the market based on the Prime Rate. |
| **Penalty APR and When it Applies** | Up to **29.99%**, based on your creditworthiness.<br>This APR will vary with the market based on the Prime Rate.<br><br>This APR may be applied to new transactions on your account if you:<br>• Make a late payment.<br><br>**How Long Will the Penalty APR Apply?:** If your APRs are increased for this reason, the Penalty APR will apply indefinitely. |
| **Paying Interest** | Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on Purchases if you pay your entire balance or your Interest Saving Balance by the due date each month. We will begin charging interest on Cash Advances and Balance Transfers on the transaction date. |
| **Monthly Custom Pay Plan Fee** (Fixed Finance Charge) | Monthly fee of **1.72%** of the amount of Purchases initially assigned to a Custom Pay Plan. *See footnote* [2] *for explanation*. |
| **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** |

**Please see the next page for a continuation of the Details of Rate, Fee and Other Cost Information.**

| Fees | |
|---|---|
| **Annual Fee** | NOTICE: The annual fee is scheduled to be assessed before you begin using your card and will reduce the amount of credit you initially have available. For example, if you are assigned the minimum credit limit of $500, your initial available credit will be only about $401.<br>**$99** |
| **Transaction Fees** | |
| • Balance Transfer | **5%** of the amount of each transaction. |
| • Cash Advance | Direct Deposit and Check Cash Advances:<br>**5%** of the amount of each transaction.<br><br>ATM, Over the Counter, Same-Day Online and Cash Equivalent Cash Advances:<br>**5%** of the amount of each transaction. |
| • Foreign Transaction | **None** |
| **Penalty Fee** | |
| • Late Payment | Up to **$41**. *See footnote [3] for explanation*. |

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases).”

**Payments are allocated to posted balances. We will first allocate the amount of your payment equal to the Total Minimum Payment Due to any Custom Pay Plan Payment due, then to the lowest APR balances in turn. Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs, and finally to any Custom Pay Plan balances.**

Variable Rates are calculated by adding an index and a margin. The index is the highest U.S. Prime Rate published in *The Wall Street Journal* "Money Rates" section on each month's last publication day. As of 02/28/2026 the index was 6.75%. After your account is opened, changes to the index will cause a corresponding change to your variable rate.

Balance Transfers and certain Cash Advances, such as Direct Deposits, are made available to you at our discretion.

[1] Bank Cash Advances include the following Cash Advance types: ATM, Over the Counter, Same-Day Online, Overdraft Protection and Cash Equivalent (foreign currency, money orders, wire transfers, travelers checks, or to obtain cash, each from a non-financial institution, or person-to-person money transfers, bets, lottery tickets purchased outside the United States, casino gaming chips, cryptocurrency to the extent accepted, or bail bonds).

[2] The monthly fee will be disclosed at the time the Custom Pay Plan is created, will never exceed a monthly fee of 1.72%, and does not change over the life of the Plan. The fee will be charged monthly until the Plan balance is paid in full. The total of all Monthly Custom Pay Plan Fees billed for any specific Plan will not exceed the sum of the original Monthly Custom Pay Plan Fee times the original total number of monthly payments established for the Plan. The fee for each Custom Pay Plan is based on the Plan duration, the amount of Purchases assigned to the Plan, the APR that would otherwise apply to those Purchases, and other factors.

[3] More Information about the Penalty Fee and Penalty APR

Penalty Fee: If your Total Minimum Payment Due is not received by your Payment Due Date, a Late Payment Fee of $30 will be assessed; $41 for subsequent occurrences that are within 6 billing cycles of a previous occurrence. However, the Late Payment Fee will not exceed the Total Minimum Payment Due. If your balance is $100 or less on the Payment Due Date, we will not assess a Late Payment Fee.

Penalty APR: Your Penalty APR will not exceed 29.99% on new transactions. There is no Penalty APR on existing balances.

## CONDITIONS

The words “you” and “your” apply to each person who submits the application. You have read the accompanying application, and affirm that everything you have stated is true and complete. You are at least 18 years of age or at least 21 years of age if a permanent resident of Puerto Rico. In order to be eligible for this offer, your residential address must be in one of the following locations: any of the 50 United States, Washington D.C., APO/FPO/DPO, Guam, Puerto Rico, Northern Mariana Islands, American Samoa or U.S. Virgin Islands. You authorize Bank of America, N.A. (hereinafter “we”, “us” or “our”) to obtain your credit report(s), employment history and any other information in order to approve or decline this application, service your account, and manage our relationship with you. As part of this authorization, we may also obtain and use information about your accounts, such as checking and savings, that you have with us and others, from our own records, consumer reporting agencies and other entities. If you ask, we will tell you the name and address of any consumer reporting agency that provided the report(s) to us. You consent to our sharing of information about you and your account with the organization, if any, endorsing this credit card program. You authorize us to share with others, to the extent permitted by law, the information and our credit experience with you. You may as a customer later indicate a preference to exempt your account from some of the information-sharing with other companies ("opt-out"). In order to request that we add an Authorized User to your account, you must (1) be eligible to add the person to the account; (2) acknowledge to us that you have obtained the expressed permission of the person to be added to the account and that certain information about that person will be shared with us; (3) provide us with that person's information, which may include full legal name, date of birth, social security/tax identification number, primary address, their relationship to you, and citizenship status; and (4) inform that person that we report the account to the Consumer Reporting Agencies, which means the account and account activity may appear on that person's credit report. If the request is approved, you must provide the Authorized User(s) with a copy of the Credit Card Agreement, which will be sent to you with your new account materials. If you accept or use an account, you do so subject to the terms of this application, the "Details of Rate, Fee and Other Cost Information" and the Credit Card Agreement, as it may be amended; you also agree to pay and/or to be held jointly and severally liable for all charges incurred under such terms. Any changes you make to the terms of this application will have no effect. You understand that the Annual Percentage Rate you receive will be determined based on your creditworthiness. You understand that only a portion of your Total Credit Line will be available for Bank Cash Advances. **You also understand that if you have existing credit card accounts with Bank of America, we may use the available credit on the existing account(s) to approve your new credit card which could include moving credit from an account with a lower annual percentage rate and/or fee structure to a higher annual percentage rate and/or fee structure without increasing your overall credit limit.** You accept that on a periodic basis your account may be considered for automatic upgrade at our discretion. You consent to and authorize us, any of our affiliates, or our marketing associates to monitor and/or record any of your phone conversations with any of our representatives. You further consent to our use of automatic dialers, text, or prerecorded messages for servicing your account even if the telephone number is a mobile telephone number for which the called party is charged. If additional development is necessary based on the application information provided, we will make every attempt to contact you. You may receive different Bank of America promotional credit card offers by various methods, i.e. mail, in person or email/online. These promotional offers may have different terms based on how Bank of America introduces them. To ensure you respond to the correct offer, please apply using the options described in the original offer received.

## FEATURES

**Royal ONE Rewards℠ Program Information.** Royal ONE Rewards℠ is the rewards program offered by Royal Caribbean Group® in connection with the Royal ONE Plus™ Visa Signature® credit card. Bank of America, N.A. is the issuer of all Royal ONE Plus™ Visa Signature® credit card accounts. Royal Caribbean Group® and Bank of America, N.A. share in the administration of the rewards program associated with the credit cards. Participants are automatically enrolled in the rewards program at no additional cost. **How You Earn Points:** You earn points when you use this card to make purchases; returns, credits and adjustments to this card will be deducted from purchases, even if this card was not the original payment method ("Net Purchases"). The following transactions are not considered purchases and will not earn points: Balance Transfers and Cash Advances (each as defined in your Credit Card Agreement), fees, interest charges, fraudulent transactions, and certain other charges. Points are earned at the following rates. **1 Point:** Earn 1 point (base point) for every $1 of Net Purchases charged to the card each billing cycle. **2 Points:** Earn 2 points (consisting of 1 bonus point and 1 base point) for every $1 spent on eligible Airline, Hotel, Dining, Gas/Electric Vehicle (EV) Charging Station, and Grocery Net Purchases posted under specific merchant category codes. Eligible Net Purchases include: Airlines; Air Carriers; Hotels; Motels; Resorts; Restaurants including Fast Food, and Drinking Establishments, such as Bars or Taverns; Service Stations (With or without Ancillary Services); Automated Fuel Dispensers; Electric Vehicle charging; Marinas, Marine Service, and Supplies (Including Gas); Fuel Dealers - Fuel Oil, Wood, Coal, and Liquefied Petroleum; Grocery stores, supermarkets, meat and seafood stores, candy, nut or confection stores, dairy stores, and bakeries. Excluded from this Bonus Category are superstores and smaller stores (like drug stores) that sell groceries and other products. **4 Points:** Earn 4 points (consisting of 3 bonus points and 1 base point) for every $1 spent on eligible Net Purchases where a Royal Caribbean®, Celebrity Cruises® or Silversea® ship name or Royal Caribbean®, Celebrity Cruises® or Silversea® is identified as the merchant and appears as such on your monthly credit card statement.

**Identifying Bonus Categories:** Merchants who accept Visa are assigned a merchant category code (MCC) based on the type of products or services they primarily sell. Merchants, not Bank of America, categorize and submit purchases, so some purchases may not fall into the category where you might expect them to appear. When this occurs, purchases with that merchant won't qualify for bonus points. Purchases made at a merchant that does not process under an eligible MCC or processes through a third-party payment account, digital wallet not supported by Bank of America or similar technology where the technology does not support transmission of MCCs will not qualify for bonus points.

**How You Redeem Your Points for Royal ONE Rewards℠:** Redemptions start at 5,000 points. You can redeem your points for rewards, such as onboard credits and cruise discounts, by logging into your guest account through the available website or mobile app for the Royal Caribbean Group® cruise line corresponding to your cruise vacation. You can also call their corresponding contact centers:

- Royal Caribbean®: (888) 305-4626
- Celebrity Cruises®: (800) 760-0654
- Silversea®: (888) 978-4077

**How You May Lose Points:** See RoyalCaribbean.com/royalone, CelebrityCruises.com/royalone or Silversea.com/royalone for the terms and conditions that address points forfeiture and expiration. If your card account is closed, any points earned within the current billing period may be immediately forfeited. **Rewards Program Rules:** Program Rules containing additional details will be sent to you with your new account materials. Other terms apply. Program subject to change.

**Anniversary Reward:** You are eligible to earn a $200 cruise discount on each anniversary of the date you open your card account when you spend a minimum of $20,000 on Net Purchases (excluding any fees, such as the annual fee) within the 365 day period prior to that anniversary date. The Anniversary Reward can be used towards the booking of any future cruise purchased directly from a Royal Caribbean Group® cruise line. Your card account must be open with active charging privileges and qualifying purchases must post to your card billing statement by your card anniversary date. Please allow 4-6 weeks from the card anniversary date for the Anniversary Reward to be posted. Each Anniversary Reward must be used before your next card anniversary date. Any Anniversary Reward or balance that is not used within that time shall be forfeited.

**Priority Suite Boarding:** You and other guests booked in the same reservation are eligible for priority boarding through the designated Suites boarding lane on boarding day for participating Royal Caribbean Group® cruise line sailings. Designated arrival time may be coordinated during the online check-in process. Priority Suite Boarding may not be available for all sailings. Cardholders will need to display their Royal ONE Plus™ identifier on their digital boarding pass to gain access to the Suites boarding lane.

**Priority Luggage:** Cardholders are eligible for priority luggage handling through the designated Suites luggage drop off areas at curbside or at check in. Cardholders will be provided expedited luggage services for both embark and debark for participating Royal Caribbean Group® cruise line sailings. Priority luggage service may not be available for all sailings.

**Airport Security Statement Credit.** You are entitled to up to $120 in statement credits per account every four years in connection with the TSA PreCheck® or Global Entry program when you use your Royal ONE Plus™ credit card to pay the application fee(s). Statement credits, not to exceed a total of $120, will be applied in the order that the qualifying transactions posted to your account. Allow 2-3 weeks from qualifying, for the statement credit to post to your account. You are responsible for payment of all charges until the statement credit posts to your account. Your account must be open with active charging privileges at the time of statement credit fulfillment. TSA PreCheck® is a U.S. Government program, operated by the U.S. Transportation Security Administration (TSA). Global Entry is a U.S. Government program, operated by U.S. Customs and Border Protection (CBP). Bank of America has no control over either program including, but not limited to, applications, approval process or enrollment, or fees charged by CBP or TSA, and no

liability regarding the Global Entry or TSA PreCheck® programs. For complete details on the TSA PreCheck® program, go to tsa.gov/PreCheck. For complete details on the Global Entry program, go to http://www.cbp.gov/global-entry/about. The TSA PreCheck® trademark is used with the permission of the U.S. Department of Homeland Security.

**Mobile Banking.** Mobile Banking requires that you download the Mobile Banking app and may not be available for select mobile devices. Message and data rates may apply.

**Alerts.** You may elect to receive alerts via Mobile app push notification, text or email. Factors outside of our control may affect when you receive alerts from us. These include your email provider, email settings, your mobile carrier, and/or device and app settings. Device must support ability to receive push notifications. Mobile app alerts are not available for all devices or in our web-based Mobile Banking. Bank of America does not charge for alerts, but your mobile carrier's message and data rates may apply.

**$0 Liability Guarantee.** The $0 Liability Guarantee covers unauthorized transactions made using your credit card account. Notify us immediately of any unauthorized use. Claims must be reported promptly and can be filed by an account holder or Authorized Users against pending and posted transactions, and may be subject to dollar limits and verification.

**Card Benefits.** Certain restrictions apply to each benefit. Details accompany new account materials.

**Overdraft Protection.** Transfers through our Balance Connect® for overdraft protection service to your eligible Bank of America deposit account from your credit card account will be Bank Cash Advances under your Credit Card Agreement. Transfers will be subject to the terms of both your Credit Card Agreement and the account agreement(s) and disclosures governing your Bank of America deposit account. Overdraft Protection transfers may not be available for up to 14 days from account opening. If you link your Bank of America deposit account to your credit card for Overdraft Protection, we will automatically transfer funds from your credit card account to cover overdrafts on your deposit account, as long as the portion of credit available for cash on your credit card account is sufficient and you are not in default under your Credit Card Agreement. Overdraft Protection transfers from a linked credit card will be made up to the amount required to cover the overdraft. The Overdraft Protection Cash Advance will accrue interest at the APR stated in your Credit Card Agreement, which may be greater than the rate charged for overdraft protection transfers from other eligible accounts to your deposit account. Overdraft Protection transfers incur interest charges from the transaction date. If the portion of credit available for cash on your credit card account is insufficient to cover the amount required by the overdraft, we may advance the funds even if it causes your credit card account to exceed your Cash Credit Line. Please see your Credit Card Agreement for additional details.

## BALANCE TRANSFERS

If the total amount you request exceeds your Tol Credit Line, we may send full or partial payment to your creditors in the order you provide them to us. Allow at least 2 weeks from account opening for processing. Continue paying each creditor until the transfer appears as a credit. Balance Transfers incur interest charges from the transaction date. If you revolve your balance to take advantage of a promotional or introductory offer, all transactions and balances, including Purchases, will be charged interest. The Balance Transfer Fee is 5% of the amount of the transaction. If you have a dispute with a creditor and pay that balance by transferring it to your new account, you may lose certain dispute rights. Balance Transfers may not be used to pay off or pay down any account issued by Bank of America, N.A. or its affiliates.

The information in this offer is updated regularly, but may have changed since the last update.

The Bank of America® Privacy Notice is available at bankofamerica.com/privacy and accompanies the Credit Card Agreement.