



Cardmember Agreement for Ally® Credit Cards

Information is accurate as of June 30, 2025

These documents are being provided to you for informational purposes only. There are two parts to our Cardmember Agreement: The PRICING INFORMATION ADDENDUM and the CARDMEMBER AGREEMENT. The Pricing Information Addendum shows a range of terms that may be offered on new accounts. The terms that apply to you will differ depending on your specific card offer. The Cardmember Agreement contains important information related to consumer credit cards issued by Ally Bank.

Pricing Information Addendum

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	22.99% – 29.99% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	22.99% – 29.99% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	22.99% – 29.99% This APR will vary with the market based on the Prime Rate.
Penalty APR	None
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. We will begin

	charging interest on Cash Advances and Balance Transfers on the transaction date.
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 consumerfinance.gov/learnmore .

Fees	
Annual Fee	\$0 to \$39
Transaction Fees	
• Balance Transfer	Either \$5 or 4% 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	None
Penalty Fees	
• Late Payment	Up to \$40
• Returned Payment	None
• Over the Limit	None

How We Will Calculate Balances: We use a method called “average daily balance (including new Purchases)”, as more fully explained in the Cardmember Agreement.

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

Variable APRs for this account are calculated by adding a Margin to the Prime Rate index. As of June 30, 2025, the Prime Rate was 7.50%.