

Target Credit Rates and Fees

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Rev. 11/25

Your application may be considered for a Target Mastercard or Target Credit Card, and your qualification for an account may depend on your creditworthiness or other factors.

Interest Rates and Interest Charges

	Target Mastercard	Target Credit Card
Annual Percentage Rate (APR) for Purchases	28.45% This APR will vary with the market based on the Prime Rate.	28.45% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	29.65% This APR will vary with the market based on the Prime Rate.	Not Applicable
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 as of the later of the transaction date or the first day of the billing period in which the transaction posts to your Account.	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.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.	
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

	Target Mastercard	Target Credit Card
Annual Fee	None	None
Transaction Fees		
• Cash Advance Fee	Either \$10 or 3% of the amount of each cash advance, whichever is greater	Not Applicable
Penalty Fees		
• Late payment	Up to \$41	
• Returned payment	Up to \$30	

How We Will Calculate Your Balance: We use a method called "daily balance." See your account agreement for more details.

Billing Rights:

Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

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, telephone number, Social Security number and other information that will allow us to identify you. We may also ask for your driver's license or other identifying documents.

We may change the terms, including your APR, at any time in accordance with the law.

If you are approved for a new credit account, you must use your new credit account to receive the 5% Target Circle Card discount.

By applying for a Target Circle credit card, you agree that you are providing contact information from your application to TD Bank USA, N.A. and Target Corporation for their use, including marketing. By submitting this application for a Target Mastercard or Target Credit Card, I certify that all information is accurate and I agree to be bound by the Target Credit Agreement.

Notice to New York Residents:

New York Residents may contact the New York State department of financial services by telephone or visit its website for free information on comparative credit rates, fees, and grace periods. New York State Department of Financial Services: 1-800-342-3736 or <http://www.dfs.ny.gov> .

Information About Applying for a Credit Card:

When you sign or otherwise submit a credit application, you are providing your consent and authorizing TD Bank USA, N.A. and its successors, assigns, employees and designated agents to gather credit, salary, employment and other information about you, including credit bureau reports, for purposes of evaluating your application for credit. If your application is approved and credit is extended to you, we may take steps to re-verify any or all of such information from time to time, including by obtaining additional credit bureau reports, for any legitimate purpose in connection with such extension of credit, such as for the purpose of reviewing the account, increasing the credit line on the account, or for collecting on the account. In addition, we will furnish information concerning your account to consumer reporting agencies and others who may properly receive that information. If you ask, you will be informed whether or not a consumer report was requested, and if a report was requested, you will be informed upon request of the name and address of the consumer reporting agency that furnished the report. When you submit a credit application to us, you are certifying that you have not concealed essential information for determining your identity and creditworthiness, and that no misrepresentations have been made on the application. If approved, you agree to abide by the terms and conditions applicable to the account.

Information for Residents of Specific States:

Notice to California Residents:

Married applicants may apply for separate accounts.

Notice to Delaware Residents:

Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month.

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 Married Wisconsin Residents:

No provision of any marital property agreement, unilateral statement under Section 766.59 of the Wisconsin statutes or court decree under Section 766.70, adversely affects the interest of the creditor, TD Bank USA, N.A., unless the Bank, 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 I AM A MARRIED RESIDENT, CREDIT EXTENDED UNDER THIS ACCOUNT WILL BE INCURRED IN THE INTEREST OF MY MARRIAGE OR FAMILY. Married applicants must provide their Social Security number and address and their spouse's name and address to Target Card Services, P.O. Box 673, Minneapolis, MN 55440.

Notice to Active Duty Service Members and Dependents:

If you would like more information regarding your account, please call us at 1-800-290-3431.

Target Circle™ Card: Target Debit Card, Target Credit Card, and Target™ Mastercard®. Subject to application approval. The Target Circle debit card is issued by Target Corporation. The Target Circle credit cards (Target Credit Card and Target Mastercard) are issued by TD Bank USA, N.A. Mastercard is a registered trademark of Mastercard International, Inc.
