

Ameriprise MasterCard® Credit Card

Terms and Conditions



Interest Rates and Interest Charges

	Ameriprise World Elite MasterCard®	Ameriprise World MasterCard®	Ameriprise MasterCard®
Annual Percentage Rate (APR) for Purchases	6.24% This APR will vary with the market based on the Prime Rate.	9.24% This APR will vary with the market based on the Prime Rate.	11.24% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	1.99% introductory APR for the first six billing cycles after account opening. After that, your APR will be 7.24% . This APR will vary with the market based on the Prime Rate.	1.99% introductory APR for the first six billing cycles after account opening. After that, your APR will be 11.24% . This APR will vary with the market based on the Prime Rate.	1.99% introductory APR for the first six billing cycles after account opening. After that, your APR will be 13.24% . This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	7.24% . This APR will vary with the market based on the Prime Rate.	11.24% . This APR will vary with the market based on the Prime Rate.	13.24% . This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Your due date is at least 23 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 (\$0.50 for residents of Iowa at time of account opening).		
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .		

Fees

Annual Fee	\$150	\$0	\$0
Transaction Fees:			
Balance Transfer	Either \$10 or 3% of the amount of each transfer, whichever is greater. \$150 maximum. (During the first six billing cycles after account opening, either \$5 or 3% of each transfer, whichever is greater [maximum fee \$150])		
Cash Advance	Either \$10 or 3% of the amount of each cash advance, whichever is greater.		

The purchase of a money order, travelers' check, foreign currency, lottery ticket, gambling chip, or wire transfer is a cash advance	Either \$10 or 3% of the amount of each transaction, whichever is greater.		
Foreign Transaction	2% of each transaction in U.S. dollars	2% of each transaction in U.S. dollars	3% of each transaction in U.S. dollars
Penalty Fees:			
Late Payment	\$15–\$39 (the Late Payment Fee varies by state, see below)		
Over-the-Credit-Line	\$0		
Returned Payment	\$29		

How We Will Calculate Your Balance: We use a method called “daily balance”. If you are a resident of Iowa at the time the account is opened, we use a method called “average daily balance (including new purchases)”.

Terms and Conditions

Fees that Vary by State:

Late Payment Fee: Based on your balance as of the day the fee is assessed - **\$25** if balance is \$0 - \$99.99; **\$29** if balance is between \$100-\$999.99; **\$39** if \$1000 or over (\$15 for residents of Iowa at time of account opening).

Returned Payment: **\$29** (\$15 for residents of Iowa at time of account opening).

Annual Fee Waiver for Achiever Circle Elite Members: If you are an Ameriprise Achiever Circle Elite member we may waive your annual fee on a World Elite card. We reserve the right to waive your Annual Fee in any year based on factors we may determine from time to time without waiving your Annual Fee in subsequent years. As long as you are an Achiever Circle Elite Member, we will waive your Annual Fee in any year in which you have at least \$5,000 in net retail purchase transactions posted to your Account in the previous 12 billing cycles from the anniversary of your Account's open date that are not later returned, disputed, or rescinded. If at any time you are no longer a member of Achiever Circle Elite, you will be assessed an Annual Fee regardless of the amount of retail transactions that have posted to your account. Please see your Cardmember Agreement for more details. Please refer to ameriprise.com or your Financial Advisor for more information about your Achiever Circle status and how this status may change.

Terms and Conditions Authorization: I understand that the use of any credit card account opened or any card issued in connection with this offer will constitute my acceptance of and will be subject to the terms and conditions of these Terms and Conditions and the Cardmember Agreement that will be sent to me. I agree to be responsible for all charges incurred according to the Cardmember Agreement. I understand that after my account is opened, the terms of my account are subject to change as provided in the Cardmember Agreement. (If World product) **I agree that if I am not approved for an Ameriprise World Elite MasterCard or Ameriprise World MasterCard account that I may be approved for an Ameriprise MasterCard account.**

About Your Application and This Offer: Depending on our review of your application and your credit history we may be unable to open an account for you, or you may receive an Ameriprise MasterCard. Ameriprise MasterCard benefits differ from Ameriprise World Elite MasterCard and Ameriprise World MasterCard benefits. You also understand that if your application is approved for an account, the APR and the type of account that you receive will be determined based on your creditworthiness. Please review the materials provided with your Cardmember Agreement for more details. Omission of any information requested on this application may result in a denial of credit. This offer is available only to applicants who are permanent residents of the United States; this offer is not available to residents in Puerto Rico. **This offer may not be available to you if you already have a Credit Card account with us.**

Changes to Account and Benefits Terms: We reserve the right to change the APR and other account terms in accordance with the Cardmember Agreement, Delaware law and the Federal Truth in Lending Act. We also reserve the right to change the benefits and features associated with the card or the account.

About Your Credit Report and Your Credit Performance: You agree that Barclays has the right to obtain a current credit report in connection with our review of your application and, subsequently, in connection with a requested charge to any account with us, the renewal of your account, or a change in your credit line; and that we have the right to report to others our credit experience with you. Upon your request, we will tell you the name and address of each consumer reporting agency from which we obtained a consumer report about you. After your account is opened, we will periodically review your credit performance. If you do not maintain your credit performance, we may change your account terms.

How the Variable APRs on Your Account will be Determined: The APRs on your account will be determined each billing cycle by adding a margin to the Prime Rate (which will be the highest rate published in the Money Rates column of *The Wall Street Journal* each month). See your Cardmember Agreement for more detail. The APRs noted above are current as of **10/1/2009** using a Prime Rate of **3.25 %**.

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 to you: When you apply for an account, we will ask for your name, street address, date of birth, social security number, and other information that will allow us to identify you. We may also ask to see copies of identifying documents.

Notice to Married Wisconsin Residents: No provision of any marital property agreement, unilateral statement under Section 766.59 of the Wisconsin statutes, or court order under Section 766.70 adversely affects the interest of the creditor, Barclays Bank Delaware, unless the Bank, prior to the time the credit is granted or an open-end credit plan is entered into, is furnished a copy of the Agreement, Statement or Decree, or has actual knowledge of the adverse provision. IF I AM A MARRIED WISCONSIN RESIDENT, CREDIT EXTENDED UNDER THIS ACCOUNT WILL BE INCURRED IN THE INTEREST OF MY MARRIAGE OR FAMILY.

Balance Transfers. Here's How it Works: To request a balance transfer please enter the 15 or 16 digit account number from the MasterCard, Visa, American Express, or Discover Card account that you want us to process a balance transfer to. Upon approval of your application we will provide you with your Cardmember Agreement and to the extent permitted by your credit line we will process the requested balance transfer payment to the credit card account(s) which you have requested. If the total amount you request exceeds the assigned credit line on this account, we may either decline the request or send a partial payment to your creditor(s) in the order you provided them to us. The amount of available credit on this account will be reduced by the amount of the balance transfer and the related balance transfer fees. We reserve the right to decline to process any requested balance transfer. We will not process a request to transfer a balance from any other account you may have with us. Balance transfers incur interest from the transaction date and they do not have the same charge back rights as transactions conducted with a credit card.

A balance transfer may take up to 4 weeks to post to your other credit card accounts. Continue to pay each creditor until the balance transfer appears on the other account as a credit. If you would like to complete a balance transfer from another account that is not a Visa, MasterCard, American Express, or Discover card, please call the phone number on the back of your new credit card once you are approved.

Subject to applicable federal and Delaware law, we will allocate your payment to lower APR balances before higher APR balances. This means that your savings may be lower if you engage in transactions that result in balances subject to higher APRs. After February 22, 2010 generally, we will allocate any amount over your minimum payment to the highest APR balances first.

Information Sharing:

Ameriprise's Privacy Policy is available online at ameriprise.com. Barclays' Privacy Policy is available online at www.BarclaycardUS.com. I understand that Ameriprise and Barclays will share information to the extent needed to administer the Ameriprise Financial MasterCard Program and the Ameriprise Financial Rewards Program.

You authorize us to share your account information, including your personal identification information, with our affiliates and your Ameriprise financial advisor for the purpose of assisting with your Account(s), such as answering questions about payments or transactions, obtaining copies of your account statements, viewing the account balances, handling disputes regarding the Account and providing any other service that may be needed which requires the advisor to know your account information.

About Us and This Credit Card Program:

I understand that I am applying for an Ameriprise credit card account offered to me by Barclays Bank Delaware ("Barclays") and that upon opening my Account will be subsequently transferred/sold to Ameriprise Bank, FSB ("Ameriprise"). For purposes of these Terms and Conditions, "We" and "Us" shall mean Barclays or Ameriprise or both as applicable.

About Your Credit Report

You understand that we have a right to obtain a credit report in connection with our review of your application, and after we establish an Account for you, to administer the Account (including but not limited to a requested charge to your account, the renewal of your account or a change in your credit line). You understand that we may report to others our credit experience with you. At your request we will provide the name and address of each consumer-reporting agency from which we obtained a report about you. You also agree that we have a right to share with Ameriprise Financial and its affiliates your application, your credit information and your credit report to assist us in connection with our review of your application and your account.

The information contained in these disclosures is accurate as of 10/1/2009 and may change after this date.

Important Information about the Ameriprise Rewards program:

Rewards under this program are earned on purchases made with your Ameriprise MasterCard. The following transactions are excluded from "Purchases" and do not earn rewards unless stated: balance transfers, convenience checks, cash advances, finance charges and credit card fees. Rewards are also not earned on returns made on your Account. Your account must remain open and in good standing to receive any of the rewards offered under the rewards program. Good standing means you are not in default under the Cardmember Agreement. The rewards program is administered by a third party service provider. Points are earned on net purchases at a rate of 1 point for each one dollar spent on the Ameriprise MasterCard. Please refer to the Ameriprise Financial MasterCard Program Guide you will receive for complete details on the Ameriprise rewards program. We reserve the right to suspend, modify, cancel or terminate the rewards program in whole or in part, at any time for any reason.

For the Ameriprise World Elite MasterCard: Cardmembers, will upon first use of the Account for a purchase, balance transfer, or cash advance, receive 1,000 bonus points.

For the Ameriprise World MasterCard: Cardmembers, will upon first use of the Account for a purchase, balance transfer, or cash advance, receive 1,000 bonus points. Achiever Circle Elite and Achiever Circle Cardmembers will receive an additional 4,000 bonus points for spending at least \$500 in net retail purchases in the first 90 days the Account has been open that are not later returned, disputed, or rescinded. The bonus points shall be awarded as follows: 1,000 points upon first use of the Account, regardless of the amount of the retail purchase transactions; an additional 4,000 points will be awarded after 90 days of your Account open date if at least \$500 in net retail purchase transactions have occurred in your Account within the first 90 days of your Account open date.

For the Ameriprise MasterCard: Cardmembers will earn double points for the first 60 (sixty) days after the new Account is opened.