

WALMART REWARDS MASTERCARD DISCLOSURE STATEMENT

The information below is effective as of May 6th, 2019 (unless otherwise indicated). Subject to change.

<p>Initial Credit Limit</p>	<p>Your initial Credit Limit is specified in your Welcome Kit, which is the package that includes your first Card. Your current Credit Limit will be shown on each statement of account.</p>
<p>Annual Interest Rates</p>	<p><u>Preferred Rate Card</u> 19.89%* is the Interest Rate. 21.49%* is the Cash Interest Rate.</p> <p><u>Standard Rate Card</u>[‡] 25.99%* is the Interest Rate. 27.99%* is the Cash Interest Rate.</p> <p>Please refer to your Walmart Rewards Mastercard approval letter or your monthly billing statement for which product and rate applies.</p> <p>[‡] The Standard Rate Card is currently not available to Quebec residents.</p> <hr/> <p>If you always pay at least the minimum payment shown on your statement on or before the payment due date, the relevant Interest Rate for your approved Card will apply to your account Balance (excluding Cash Advances, Balance Transfers and Convenience Cheques) and the relevant Cash Interest Rate for your approved Card will apply to all Cash Advances, Balance Transfers and Convenience Cheques.</p> <p>If you do not pay the minimum payment by the payment due date for any 2 billing periods within any 12 month period, we may increase the Interest Rate and Cash Interest Rate on your Preferred Rate Card to an Adjusted Rate of 25.99%*, or on your Standard Rate Card to an Adjusted Rate of 29.89%*, beginning on the first day of the following billing period.</p> <p>If you then pay the minimum payment on time for 9 consecutive billing periods, the Interest Rate and Cash Interest Rate will revert back to the original Interest Rate and Cash Interest Rate relevant for your approved Card, beginning on the first day of the following billing period.</p> <p>In addition to the above scenario, we may <u>with prior notice</u>, increase or decrease at our sole discretion the Interest Rate and/or Cash Interest Rate applicable to your account following a review of any combination of, but not limited to:</p> <ul style="list-style-type: none"> • Your account behavior (including missed or late payment(s), credit limit and cash advance utilization); and • Your credit bureau reports and credit history (including changes in your credit, delinquencies, civil judgements, collections or foreclosure)
<p>Interest-free Grace Period</p>	<p>21 days The payment due date shown on your monthly statement will be at</p>

	<p>least 21 days after the last day of the statement period shown on your monthly statement. This period of time is referred to as an interest-free grace period. There is no interest-free grace period for Cash Advances, Cash-Like Transactions, Balance Transfers and transactions using Convenience Cheques or any fees associated with such transactions.</p>
Determination of Interest	<p>When interest is charged, it is calculated using your average daily balance and charged to your account on the last day of each billing period.</p>
Minimum Payment	<p>On each statement, your minimum payment will be the sum of the following (as applicable to your account):</p> <ul style="list-style-type: none"> (i) any previous unpaid minimum payments; (ii) any charges for insurance or warranty products you have chosen to purchase from us; (iii) any amount by which the Balance exceeds your Credit Limit; (iv) any Over Credit Limit Fees; (v) any Dishonoured Payment / NSF Fees; and (vi) the greater of (a) \$10.00; OR (b) 3% of the statement Balance (5% of the statement Balance for residents of Quebec), <p>however, if the statement Balance is less than \$10.00, your minimum payment will be the full Balance.</p>
Foreign Currency Conversion	<p>2.5%</p> <p>For foreign currency transactions, the foreign currency conversion markup percentage charged is 2.5% of the amount of the charge or credit transaction as converted first into U.S. Dollars and then into Canadian Dollars at the exchange rates charged to us by Mastercard International on the date we post the transaction to your account.</p>
Annual Fees	None
Other Fees (Not applicable for residents of Quebec)	<p>Charged on the day the transaction or event occurs, unless otherwise specified:</p> <p>Cash Advance at a bank machine or teller in Canada - \$4</p> <p>Cash-like Transactions - \$4</p> <p>Balance Transfers or Convenience Cheques:</p> <ul style="list-style-type: none"> • less than \$1000 and within Canada - \$4 • equal to or greater than \$1000 - \$8 <p>any transfer made or cheques cashed outside of Canada - \$8</p> <p>Dishonoured Payment / NSF - \$20 (each time a payment you make is dishonoured)</p> <p>Convenience Cheque or Balance Transfer NSF - \$20 (each time a Convenience Cheque or Balance Transfer is not accepted due to</p>

	<p>insufficient available credit or available cash)</p> <p>Over Credit Limit (when your Balance exceeds your Credit Limit at the end of a billing period) - \$25</p> <p>Convenience Cheque or Balance Transfer NSF - \$20 (each time a Convenience Cheque or Balance Transfer is not accepted due to insufficient available credit or available cash)</p> <p>Over Credit Limit (when your Balance exceeds your Credit Limit at the end of a billing period) - \$25</p>
	<p>Credit Balance Inactivity Fee - Lesser of \$10 (12 months of inactivity with a credit Balance) or the full credit Balance</p>
Rush Replacement Card Fee	\$25

** For Quebec Residents, the expressions Interest Rate, Cash Interest Rate and Adjusted Rate are Credit Rates within the meaning of the Quebec Consumer Protection Act.*

Statement Frequency

We will provide a monthly statement for your account if you have a balance owing, a credit balance or if there has been any activity on your account during the previous billing period.

Lost or Stolen Cards and Unauthorized Transactions

You will not be responsible for any unauthorized transactions that occur after you have informed us that your card or account information has been lost, stolen, misused or missing. Unless the Mastercard Zero Liability Policy (the "Policy") applies, your maximum liability in the event that your card is lost or stolen and used in an unauthorized manner is \$50.

You will not be liable for purchases to which the Policy applies. If your card is used at an automated banking machine (an "ABM") in conjunction with your PIN, you may be responsible for the full amount charged to your account before we receive notice from you that your Card has been lost or stolen. Please see the "Lost or Stolen Cards and Unauthorized Transactions" section of the Walmart Rewards Mastercard Cardholder Agreement (the "Agreement") for more information.

Questions

If you have any questions about your account, you can call us toll-free at **1-888-331-6133**, Monday-Saturday 8am-12am, Sunday 10am-9pm, Eastern Time.