

Disclosure of Rate, Fee and Other Cost Information

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	22.49% to 33.49% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	None
How to Avoid Paying Interest	Your due date is at least 21 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire New Balance by the due date each month. Payment Terms purchases will be included in the New Balance, but we will not charge you interest on Payment Terms purchases during their Payment Terms period.
Minimum Interest Charge	There is no minimum interest charge. You will be charged any interest due, regardless of amount.
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 www.consumerfinance.gov/learnmore

Fees

Annual Fee	\$199
Transaction Fees Foreign transaction	\$0
Penalty Fees - Late Payment - Over-the-Credit Limit - Returned Payment	Up to \$8 \$0 Up to \$8

How We Will Calculate Your Balance: We use a method called “average daily balance (including new transactions).” See your Alibaba.com Business Edge Credit Card Cardholder Agreement for more details.

Your Billing Rights: Information on your rights to dispute transactions and how to exercise those rights are included in the Cardholder Agreement. See the “Billing Rights” in your Cardholder Agreement for more details.

This Notice: The information about the costs of the card described in this form is accurate as of March 9, 2026. This information may have changed after that date. To find out what may have changed, write to us at Cardless, 350 Townsend St. #610, San Francisco, CA 94107 or call us toll-free at (888) 290-2818.

Penalty Fees. We may charge a Late Payment Fee up to \$8 if we do not receive the minimum payment amount shown on your Statement by the due date shown on your Statement. As permitted by law, we may charge you a Return Payment Fee up to \$8 each time any payment made by you is not paid by your financial institution for any reason. Neither the Late Payment fee nor the Return Payment fee will exceed the related minimum payment that was due. We will not charge a Late Payment Fee and a Returned Payment fee on the same payment.

How We Will Calculate Your Variable APRs: Your Annual Percentage Rate is calculated by adding the Index (as defined below) to the margin disclosed in your Truth in Lending Act Disclosures. The Annual Percentage Rate (and Daily Periodic Rate or “DPR”) on this Account will vary from time to time due to changes to the Index. As a result, your APR (and DPR) may change as frequently as quarterly. The Index is the U.S. Prime Rate as published in *The Wall Street Journal*. We will use the U.S. Prime Rate as published in *The Wall Street Journal* on January 25, April 25, July 25, and October 25. If it is not published that day, we will use the immediately preceding published U.S. Prime Rate. If the Index has changed, the new APR (and DPR) will apply to your Account as of the first day of your February, May, August, and November Billing Cycles. If the Index increases (or decreases), you will pay a correspondingly higher (or lower) interest charge and may pay a higher (or lower) Minimum Payment Due. The U.S. Prime Rate is simply a pricing index and may not be the lowest interest rate available. If *The Wall Street Journal* temporarily or permanently stops publishing the U.S. Prime Rate, or how the U.S. Prime Rate is defined is changed, then we may select a new third party source for obtaining the U.S. Prime Rate or select a substitute Index not under our control, in our sole discretion.

Purchase APR: Prime + 15.74% to Prime + 26.74%. Daily periodic rate of 0.0617% to 0.0918%.

U.S. Prime Rate effective as of December 16, 2025 is **6.75%**.

Payment Terms Purchases: When using your Alibaba.com Business Edge Credit Card for Eligible Purchases on Alibaba.com, subject to an annual purchase limitation of \$40,000, you will have the option (the “Rewards Option”) to either (i) earn 3% Back Rewards on your purchase or (ii) apply 60-day Payment Terms to your purchase (“Payment Terms”). If you select the Payment Terms option, the charge associated with that purchase will not begin to accrue interest for at least sixty (60) days until the Payment Terms period for that purchase has expired (the “Payment Terms Period Expiration Date”). The Payment Terms Period Expiration Date for each applicable purchase will be indicated on your Card Account statement. After its Payment Terms period expires, a Payment Terms purchase is treated like other purchases and will accrue interest charges. You are still required to make any minimum payment due on your Card Account. See the [Alibaba.com Business Edge Credit Card Rewards Program Agreement](#) for full details.

How We Will Calculate the Interest Charge: We use the “average daily balance (including new transactions)” method to calculate the interest charge on each type of transaction. This means at the end of each Billing Cycle for each transaction type, we: (1) multiply your “average daily balance (including

new transactions)” by the Daily Periodic Rate for that transaction type, and (2) multiply the result by the number of days in the Billing Cycle. To get the “average daily balance (including new transactions),” for each transaction type, we first determine the “daily balance” by taking the beginning balance of each type of transaction on your Account each day of the Billing Cycle, add any new transactions posted that day, and the periodic interest charges incurred the previous day (compounding interest), along with any fees incurred the previous day, and then subtract any payments or credits applied to the principal balance. If any day’s daily balance is a credit balance, we will treat it as a balance equal to \$0.00. Then, we add up all the daily balances for each day of the Billing Cycle and divide the total by the number of days in the Billing Cycle to get the “average daily balance (including new transactions)” by transaction type. Then we multiply the Daily Periodic Rate applicable to the transaction type by the applicable “average daily balance (including new transactions)” for that transaction type and multiply the resulting number by the number of days in the Billing Cycle to calculate the interest charge for each transaction type. We add together the interest charge for each transaction type to determine the total interest charge owed on your Account for that Billing Cycle.

Due to rounding, this interest calculation may vary slightly from the interest charge actually assessed. After the Payment Due Date, interest charges will continue to accrue on the total amount that remains unpaid after the applicable Payment Due Date, until it is paid in full.

Avoiding Paying Finance Charges: If you pay your Statement’s New Balance in full by the payment due date, we will not charge interest on any new transactions that post to the purchase balance. If you have been paying your Account in full without finance charges, but fail to pay your next New Balance in full, we will charge interest on the unpaid balance and any new transactions that post to the purchase balance.

Cash Advance/ATM Access: This card does not have a cash advance or ATM access feature and thus you will not be able to take cash advances using your card.

Military Lending Act (MLA) Disclosure: The following disclosure applies to persons covered by the MLA. Other governmental programs and laws may also govern or apply to this transaction but are not described in the following disclosure. Federal law provides important protections to members of the armed forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than credit application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). To receive this information and a description of your payment obligation verbally, please call us toll free at (888) 290-2818.