

AMENDMENT TO THE ELECTRONIC FUNDS TRANSFER AGREEMENT

Effective October 24, 2013.

Please be informed that Section 3.c. Foreign Transactions, was revised and reads as follows:

c. Foreign Transactions.

Card network fees. Purchases and cash withdrawals made in foreign currencies will be debited from your account in U.S. dollars. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by the processing network from a range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate network receives or the government-mandated rate in effect for the applicable central processing date. The exchange rate used on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date.

Foreign Transaction fees are charged by U.S. transaction networks (e.g. VISA or MasterCard). A fee of 1.00% of the amount of the transaction, calculated in U.S. dollars, will be imposed on all foreign transactions, including purchases, cash withdrawals and credits to your account. A foreign transaction is any transaction that you complete or a merchant completes on your card outside of the United States, with the exception of U.S. military bases, U.S. territories, U.S. embassies or U.S. consulates. The fee also applies if the transaction is in U.S. dollars but is made or processed outside the U.S.

ZMIANA DO UMOWY ELECTRONIC FUNDS TRANSFER

Ważne z dniem 24 października 2013 r.

Informujemy o zmianie w Sekcji 3.c. Foreign Transactions, która obecnie wygląda następująco:

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