



Promotional Balance Transfer Disclosure

Visa Platinum, Visa Platinum Cash Back, and Visa Signature Travel

TERMS & CONDITIONS	
Annual Percentage Rate (APR) for Balance Transfers	<p>On transfers done during the promotional period: *</p> <p>Promotional Interest Rate expires 12-months from the date of the transfer. Your current contracted Visa Platinum, Visa Platinum Rewards, or Visa Signature interest rate will apply thereafter.</p> <p>Currently, the APR for Visa Platinum is:</p> <p>10.74% to 20.74%, based on your creditworthiness.</p> <p>Currently, the APR for Visa Platinum Rewards is:</p> <p>12.74% to 21.74%, based on your credit worthiness.</p> <p>Currently, the APR for Visa Signature is:</p> <p>13.74% to 19.74%, based on your credit worthiness.</p> <p>The APRs will vary with the market based on the WSJ Prime Rate.</p>
<ul style="list-style-type: none">• *Promotional offer is valid starting December 25, 2025 and is specific to Balance Transfer Transactions only. Promotional period will run through March 24, 2026. Limited time offer, subject to change.• Promotion applies to new money only, existing balances with iQ may not be transferred at the promotional rate.• If the transfer information you provide is incomplete or incorrect, iQ will not be able to process the transfer request. Transfers will only be sent to recognized creditors or financial institutions and will not be sent to your home or billing address.• While iQ can pay your accounts directly, balance transfers done through this promotion will not close them for you. You must contact the creditor yourself if you wish to close any of the transfer accounts. Please continue to make your minimum required payment until the requested transfer payment appears on your account's billing statement. iQ is not responsible for any remaining balance on that account, or for any finance charges you may incur due to delays in transferring a balance.• If you transfer an amount for a transaction you dispute, you may lose some or all of your rights with the other creditor.	

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