

The following Disclosures apply to new M&T Bank M&T Visa® Credit Card, M&T Visa® Credit Card with Rewards, and M&T Visa® Signature Credit Card accounts, and are provided as required by law.

Please Note: If you are approved and qualify for any promotional offer, the specific account disclosures for that promotional offer are in the materials that came with your offer solicitation, and will also be mailed to you with your Agreement.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>M&T Visa® Credit Card Accounts: 0.00% Introductory APR for the first 12 billing cycles from account opening. After that, your APR will be between 14.74 and 21.74% based on your creditworthiness and will vary with the market based on the Prime Rate.</p> <p>M&T Visa® Credit Card with Rewards Accounts: 0.00% Introductory APR for the first 12 billing cycles from account opening. After that, your APR will be between 15.74 and 22.74% based on your creditworthiness and will vary with the market based on the Prime Rate.</p> <p>M&T Visa® Signature Credit Card Accounts: 0.00% Introductory APR for the first 12 billing cycles from account opening. After that, your APR will be between 18.74 and 22.74% based on your creditworthiness and will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>M&T Visa® Credit Card Accounts: 0.00% Introductory APR for the first 12 billing cycles from account opening. After that, your APR will be between 14.74 and 21.74% based on your creditworthiness and will vary with the market based on the Prime Rate.</p> <p>M&T Visa® Credit Card with Rewards Accounts: 0.00% Introductory APR for the first 12 billing cycles from account opening. After that, your APR will be between 15.74 and 22.74% based on your creditworthiness and will vary with the market based on the Prime Rate.</p> <p>M&T Visa® Signature Credit Card Accounts: 0.00% Introductory APR for the first 12 billing cycles from account opening. After that, your APR will be between 18.74 and 22.74% based on your creditworthiness and will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	26.74%. This APR will vary with the market based on the Prime Rate.
APR for Overdraft Advances	26.74%. This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	<p>24.99%. This APR may be applied to your account if your account is past due 60 days.</p> <p>How Long Will the Penalty APR Apply? If your APRs are increased, the Penalty APR will apply until you make 6 consecutive minimum payments when due.</p>
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire account balance by the due date each month. We will begin charging interest on balance transfers, cash advances and overdraft advances on the transaction date.
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 http://www.consumerfinance.gov/learnmore .

Fees	
Annual Fee	None
Transaction Fees	
Balance Transfer	4% of each balance transfer (minimum \$10)
Cash Advance	3% of each transaction (minimum \$10)
Overdraft Transfer	\$8.00 for each transaction, but charged no more than once per day
Foreign Transaction Fee	3% of each transaction in U.S. dollars (excluding the M&T Visa® Signature Credit Card, on which no Foreign Transaction Fees are charged)

Penalty Fees	
Late Payment	up to \$35
Unpaid Convenience Checks	up to \$25
Returned Payment	up to \$25

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).”

Loss of Introductory APR: We may end your Introductory APR and apply the Penalty APR to your purchases and balance transfers if you are more than 60 days late.

Overdraft Protection: If you have requested that your account be linked as overdraft protection for your Checking Account, you will not obtain credit from your account to cover any overdrafts for 10 days after the account has been opened.

You have a right to reject this account by calling 1-866-279-0888 and will not be obligated to pay the fees described above or any other fees or charges until you have used the account or made a payment on the account after receiving a billing statement.

The information about the costs of the card described in this application is accurate as of (1/1/2025). This information may have changed after that date. To find out what may have changed, call us at 1-866-279-0888.

New York residents may contact the New York State Department of Financial Services by telephone at 1-877-226-5697 or visit its website, www.dfs.ny.gov, for free information on comparative credit card rates, fees and grace periods.

Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account, including your name, address, date of birth and other information that will allow us to verify your identity.

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 certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). To obtain this information orally, along with general information about the terms of your loan or line, please call toll free 1-800-724-1702.

Alternative Payment Schedule Notice: If you accept an alternative payment schedule during the term of your credit card, it may have a negative impact on your credit score or rating.

Authorization

By submitting an application for any M&T Bank credit card, you agree that you are at least 18 years old, you have a valid social security number or individual taxpayer identification number, and that all information you have provided to us on the application or any other document is true and complete. You authorize us to obtain your credit and employment histories, and agree that we may, at any time, obtain credit reports or any other information we feel is necessary in connection with your application or any audit, review, update, quality control, renewal, extension or collection of any credit extended as a result of your application. In addition, you understand that if you ask, we will tell you if a credit report was requested, and, if so, the name and address of the credit-reporting agency furnishing it. To request this information you should write M&T Bank, PO Box 767, Buffalo, NY 14240 Attn: Credit Department or call 1-800-724-6441.

You acknowledge that all of the terms provided by these disclosures are subject to change, at our discretion, at any time, and agree that if we accept your application, you will comply with all of the terms contained in your M&T Bank Credit Card Agreement and Disclosures and Terms that we will provide to you.

Balance Transfers

We may decline balance transfer requests under certain circumstances. For example, if your account is delinquent or overlimit, we may decline to process your request. If we do, we will notify you. Your balance transfer limit, including all applicable fees, may not exceed the value of your available credit line. If the total balance transfer amount you request exceeds the value of your available credit line, you authorize us to send either full or partial payment to your creditors in the order you provide them to us. For any introductory balance transfer offer, the offer period begins at account opening.

A credit card balance transfer can only be used to pay off an existing credit card balance with another financial institution. It cannot be used to pay off a loan or line of credit or another debt held by M&T Bank or its affiliates.

Please review your Credit Card Agreement and Disclosures and Terms when you receive them. We will not affect any balance transfer you request if you call 1-866-279-0888 and withdraw your balance transfer request within 10 days after the account has been opened.

Please continue to make your monthly payment on any account from which you are transferring balances until the requested balance transfer is complete. Standard processing time varies, so your balance transfer may not take effect before your next cycle.

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