

**Wells Fargo Financial Retail Services**  
**Home Projects® VISA® Credit Card (DUAL-LINE WITH VARIABLE RATES)**  
**Disclosure Language for Consumer Use**

**The Following Items MUST Be Customized Per Dealer AND Promotion:**

- Number of months of the term, or the final date of the term
- Current APR for PLCC purchases
- Current APR for Visa purchases
- Quarterly APR dates – January 1, April 1, July 1 and October 1
- Offer expiration
- Any required minimum purchase amount for the special terms financing promotion

Trademark laws recommend the first reference to “Home Projects” and “Visa” should contain the ® after “Home Projects®” and “Visa®.” Subsequent references do not require the ® .

## **REGULAR TERMS FINANCING**

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### **Regular terms**

The Home Projects Visa® card issued by Wells Fargo Financial National Bank is a dual-line credit card. Depending upon the date you opened your account the regular APR for your Home Projects line of credit is [16.90%](#) or [22.90%](#). The standard APR for transactions using your Visa line of credit will be [16.90%](#). The default APR for transactions using your Visa line of credit will be [21.90%](#). All APRs given are as of [date]. All APRs may vary. If you use your card for cash advances, the cash advance fee is 3% of the amount of the cash advance, but not less than \$10.00.

## **NO PAYMENT PROMOTIONS**

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### **(X) Months No Payment, No-Interest Option**

The Home Projects Visa® card issued by Wells Fargo Financial National Bank is a dual-line credit card. Special terms apply to purchases charged with approved credit using your Home Projects line of credit. No payments are required during the special-terms period. The no-interest option means there is no interest if your purchase is paid in full within the special-terms period; otherwise, interest accrues from date of purchase at the regular APR. Depending upon the date you opened your account the regular APR for your Home Projects line of credit is [12.90%](#) or [16.90%](#). The standard APR for transactions using your Visa line of credit will be [12.90%](#). The default APR for transactions using your Visa line of credit will be [21.90%](#). All APRs given are as of [date]. All APRs may vary. If you use your card for cash advances, the cash advance fee is 3% of the amount of the cash advance, but not less than \$10.00. Offer expires MM/DD/YYYY.

## **NO INTEREST WITH PAYMENT PROMOTIONS**

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### **(X) Months No Interest with Equal Payments**

The Home Projects Visa® card issued by Wells Fargo Financial National Bank is a dual-line credit card. Special terms apply to purchases charged with approved credit to your Home Projects line of credit. The minimum monthly payment will be the amount that will pay for the purchase in full in equal payments during the no-interest period. Depending upon the date you opened your account the regular APR for your Home Projects line of credit is [12.90%](#) or [16.90%](#). The standard APR for transactions using your Visa line of credit will be [12.90%](#). The default APR for transactions using your Visa line of credit will be [21.90%](#). All APRs given are as of [date]. All APRs may vary. If you use your card for cash advances, the cash advance fee is 3% of the amount of the cash advance, but not less than \$10.00. Offer expires MM/DD/YYYY.

## **NO-INTEREST OPTION WITH PAYMENT PROMOTIONS**

### **(X) Months No-Interest Option with Regular Minimum Payments**

The Home Projects Visa® card issued by Wells Fargo Financial National Bank is a dual-line credit card. Special terms apply to purchases charged with approved credit to your Home Projects line of credit. Regular minimum monthly payments are required during the special-terms period. The no-interest option means there is no interest if your purchase is paid in full within the special-terms period; otherwise, interest accrues from date of purchase at the regular APR. Depending upon the date you opened your account the regular APR for your Home Projects line of credit is 12.90% or 16.90%. The standard APR for transactions using your Visa line of credit will be 12.90%. The default APR for transactions using your Visa line of credit will be 21.90%. All APRs given are as of [date]. All APRs may vary. If you use your card for cash advances, the cash advance fee is 3% of the amount of the cash advance, but not less than \$10.00. Offer expires MM/DD/YYYY.

## **REDUCED RATE PROMOTIONS**

### **X.XX% APR with Regular Minimum Payments**

The Home Projects Visa® card issued by Wells Fargo Financial National Bank is a dual-line credit card. Special terms apply to qualifying purchases charged with approved credit to your Home Projects line of credit. Qualifying purchases must be made before the expiration date. The special-terms APR will continue to apply until all qualifying purchases are paid in full, unless you are in default. Regular minimum monthly payments are required during the special-terms period. The regular APR applies if you are in default or use your card for other transactions. Depending upon the date you opened your account the regular APR for your Home Projects line of credit is 12.90% or 16.90%. The standard APR for transactions using your Visa line of credit will be 12.90%. The default APR for transactions using your Visa line of credit will be 21.90%. All APRs given are as of [date]. All APRs may vary. If you use your card for cash advances, the cash advance fee is 3% of the amount of the cash advance, but not less than \$10.00. Offer expires MM/DD/YYYY.

## **WHEN PROMOTING SPECIFIC/APPROXIMATE MINIMUM MONTHLY PAYMENTS**

*(For example: "Payments As Low As \$40 Per Month")*

### **Minimum Monthly Payment:**

Advertised payment based on purchase price excluding tax and delivery charges. Credit purchases are subject to credit approval. The monthly payment quoted is based on the purchase price of the item alone on a new account. If there are other transactions in the account, the minimum monthly payment will be 1/XX of the highest new balance of the account, or a minimum monthly payment of \$XX, whichever is greater.

**Special Rule for California Advertising:** When an actual or estimated monthly payment amount is identified in any promotional material, California state law may require substantial additional information to accompany the disclosures specified above. Due to the difficulty in drafting a meaningful template disclosure that accommodates the variable nature of the additional information, merchants should not identify a monthly payment amount **UNLESS** the promotional material is submitted to Wells Fargo Financial Retail Services at [ClientAdvertisingReview@wellsfargo.com](mailto:ClientAdvertisingReview@wellsfargo.com) 10 or more business days in advance of its planned use. Wells Fargo Financial Retail Services will work with the merchant to evaluate the facts surrounding the promotion and if necessary, draft a tailored disclosure that includes required additional information. Please direct all questions to Client Sales or Marketing for further assistance.