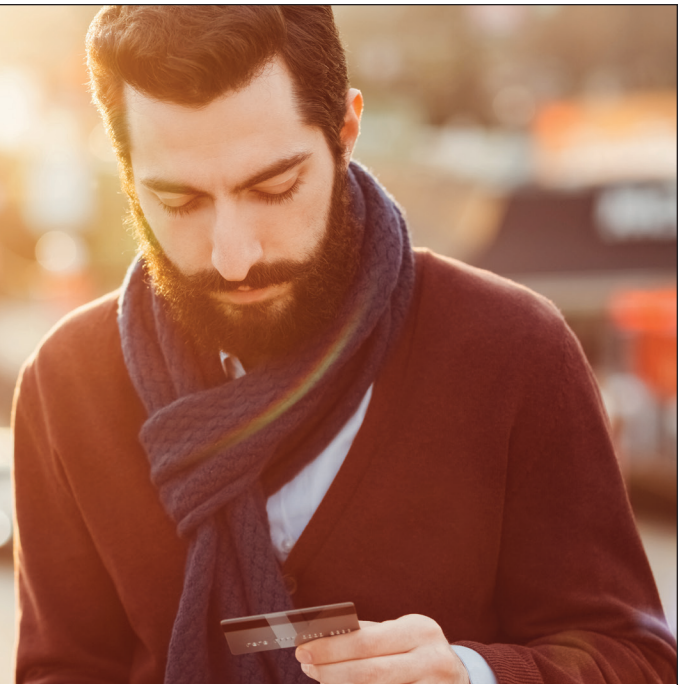


CREDIT CARDS DESIGNED FOR INTERNATIONAL CLIENTS.



Help build your U.S. credit history with a Bank of the West Credit Card.

Whether you are in the United States permanently or temporarily, getting a U.S. credit card and building your credit history can be challenging. We're here to help—with a Bank of the West Credit Card¹ for International Clients, which features Price Protection³ and more.

BANK OF THE WEST CREDIT CARD¹ FOR INTERNATIONAL CLIENTS

FEATURES

- No annual fee²
- Unsecured credit line up to \$15,000 (up to \$25,000 for Wealth Management clients)
- Compatible with Apple Pay and Android Pay
- Accepted at millions of places worldwide
- Easy online account management 24/7
- Price Protection on purchases³
- Zero Liability feature protects against unauthorized card purchases⁴
- Identity Theft Resolution helps stop thieves in their tracks⁵

TO APPLY

- No U.S. credit history required¹
- Work Visa or Permanent Residency (one year remaining minimum)¹
- U.S. address
- Minimum age 18 or over
- Acceptable proof of employment
- U.S. Social Security number
- Minimum annual gross salary of \$36,000⁶
- Bank of the West relationship

Get the card that gets you going. Apply today.

Help establish your credit using a Bank of the West Credit Card for International Clients.

To learn more, please contact:

Julien Christiaens - VP Area Manager
NMLS #1625945
(415) 866-4909
julien.christiaens@bankofthewest.com



BANK OF THE WEST
BNP PARIBAS

See reverse side for additional disclosures.

¹ Credit cards subject to credit approval. Certain fees and restrictions may apply. One of the following Visa types must be presented at the time of application: A-1, A-2, E-1, E-2, E-3, E-11, EB -1, EB-5, H-1B, H-3, I, J-1, J-2, K-1, L-1, L-1A, L-1B, L-2, O-1, O-2, O-3, P-1, P-2, P-3, P-4, PERM, R-1, TN, V-1, V-2, V-3. Applicants who are also Green Card holders may apply. Green Card holders that qualify for this program include: IR1, CR1, IB1, CF1, IF1, E11, E12, E13, E21, E14, E22, EX1, EX31, E32, EX2, E34. Proof of Green Card status will need to be presented. Applicants must have a valid residential address in the U.S. in order to qualify.

² The introductory 0% Annual Percentage Rate (APR) applies to purchase transactions only for the first 6 months. After that, the variable APR will be 16.99% to 24.99% for Platinum and 17.99% to 24.99% for Cash Back World Mastercard, based on your credit worthiness. For Wealth Management World Elite Mastercard, the purchase APR will be 9.15%. These APRs will vary with the market based on the Prime Rate and are accurate as of 9/27/2018, at the time this flyer was published. There is no annual fee for Platinum or Cash Back World Mastercard. The annual fee is \$295 for Wealth Management Elite Mastercard unless certain conditions are met. For the most current credit card pricing information, see the Pricing and Terms provided with your credit card application.

³ Coverage is limited to the difference between the actual cost of the item (excluding taxes, storage, shipping and handling costs) and the advertised lower price, up to \$250 per claim. There is a maximum of four (4) claims per cardholder account per twelve (12) month period. Additional conditions and restrictions apply. Please refer to your Guide to Benefits at www.mastercard.com/credit-gtb for details.

⁴ For more information about Zero Liability protection, refer to www.mastercard.us/zero-liability.html. Also, see additional protections contained in your Bank of the West Credit Card Account Agreement regarding Your Liability for Unauthorized Use and Billing Rights under the Fair Credit Billing Act. Limitations apply. Insurance is provided by insurance carriers indicated in your Guide to Benefits. Certain restrictions apply – please see your Guide to Benefits at www.mastercard.com/credit-gtb for details.

⁵ Certain exclusions and limitations may apply. For full terms and conditions, please refer to the MasterCard Guide to Benefits for Credit Card Holders at www.mastercard.com/credit-gtb.

⁶ Applies only to income earned in the U.S. Stipends will not be included in this minimum amount.