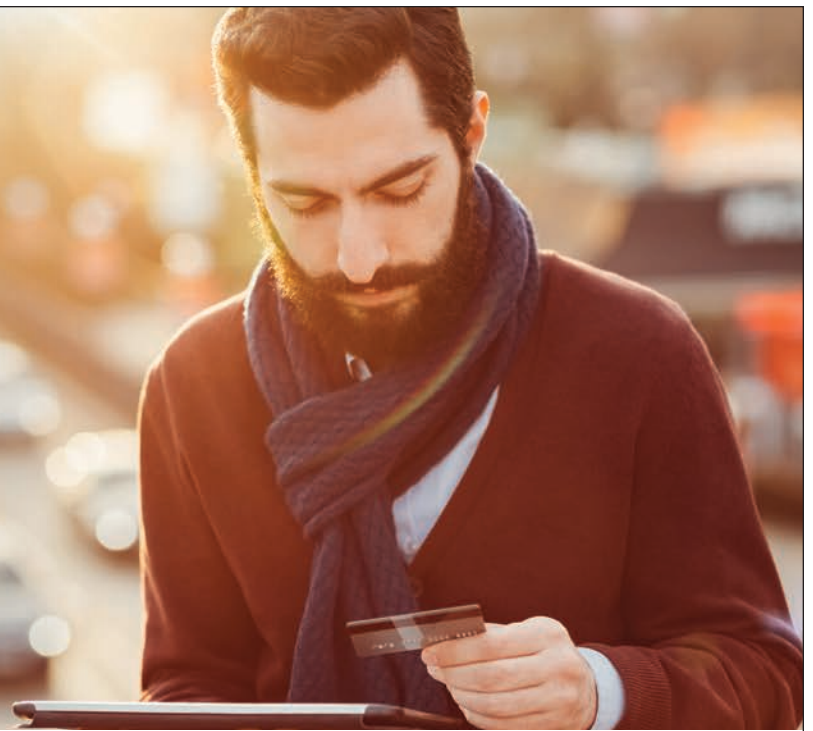


CREDIT CARDS DESIGNED FOR INTERNATIONAL CLIENTS.



Build your U.S. credit history with a Bank of the West 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 the Bank of the West Credit Card for International Clients, which features no annual fee², Price Protection³ and more.

BANK OF THE WEST CREDIT CARD FOR INTERNATIONAL CLIENTS

FEATURES

- No annual fee²
- Unsecured credit line up to \$12,000
- Compatible with Apple Pay and Android Pay
- Accepted at millions of places worldwide
- Easy online account management 24/7
- Price Protection ensures you get the lowest purchase price³
- 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 (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.

Establish your credit using the Bank of the West Credit Card for International Clients.

To learn more, please contact:

Marco Mavilla – VP, Area Manager
NMLS #1625944
(415) 577-6822
marco.mavilla@bankofthewest.com



BANK OF THE WEST
BNP PARIBAS

¹ Credit cards subject to credit approval. Certain fees and restrictions may apply. Only Platinum credit card product is available in this program. 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 must have a valid residential address in the U.S. in order to qualify.

² The Bank of the West Credit Card for International Clients is a no Annual Fee card. The Bank of the West Platinum Credit Card Introductory 0% Annual Percentage Rate (APR) applies to purchase transactions only for the first 6 months and after that the variable APR will be 15.49% to 23.49%, based on your creditworthiness. The APR for Balance Transfers for the Bank of the West Platinum Credit Card is a variable APR of 15.49% to 23.49%, based on your creditworthiness. The Penalty APR is 30.49% variable for Platinum Credit Cards. Other charges and fees may apply. Transaction fees vary from \$5 to 4% depending on the transaction. Penalty fees vary from state by state to a maximum of \$35 per violation. See card Terms and Conditions for more information on rates and fees.

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.