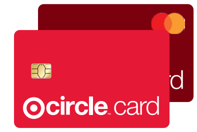
NOTICE: Important Information about Procedures for Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, Federal Law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. **What this means for you:** When you open an account, we will ask for your name, address, date of birth, telephone number, Social Security number and other information that will allow us to identify you. We may also ask for your driver's license or other identifying documents.

Target Credit Application

Mail in this application.



Required Fields * **FOR THE SECURITY OF YOUR PERSONAL INFORMATION, PLEASE DO NOT FILL OUT THIS APPLICATION ON A PUBLIC COMPUTER OR DEVICE.**

FIRST NAME *	MI	LAST NAME *	SUFFIX

VALID DRIVER'S LICENSE/STATE ID/MILITARY ID NUMBER *	STATE OF ISSUANCE *	DATE OF BIRTH *	SOCIAL SECURITY NUMBER *
		– –	– –

If PO Box, you must provide street address in *Previous Address* field below.

STREET ADDRESS *	APT#/RR/BOX	CITY *	STATE *	ZIP CODE *

†PRIMARY PHONE *	E-MAIL ADDRESS
( ) –	

†YOU CONSENT TO RECEIVE AUTODIALED AND PRERECORDED CALLS OR TEXTS RELATED TO YOUR TARGET CREDIT CARD FROM US, OR THOSE ACTING ON OUR BEHALF, INCLUDING TARGET CORPORATION OR THOSE ACTING ON TARGET'S BEHALF, AT ANY NUMBER YOU PROVIDE. MESSAGE FREQUENCY VARIES. FOR TEXTS, MESSAGE AND DATA RATES MAY APPLY. REPLY HELP FOR MORE INFORMATION AND STOP TO UNSUBSCRIBE. FOR MORE INFORMATION, SEE THE TARGET CREDIT AGREEMENT AND TARGET CREDIT CARD PRIVACY POLICY AT TARGET.COM/CIRCLECARD.

PREVIOUS ADDRESS (REQUIRED IF MOVED IN LAST 12 MONTHS)	APT #/RR/BOX	CITY	STATE	ZIP CODE

GROSS ANNUAL INCOME

$

Alimony, child support or separate maintenance income need not be revealed if you do not wish it to be considered as a basis for repaying this obligation.

You certify that all information provided is true and complete and agree to be bound by all terms and conditions of the Target Credit Agreement. TD Bank USA, N.A. is authorized to gather whatever information is considered necessary and appropriate, including consumer credit reports and salary information.

F9000 (R01/2025)

PLEASE SIGN HERE

X APPLICANT SIGNATURE (REQUIRED)	DATE	**FOR OFFICE USE ONLY** (9701-05 VST V)
	– –	

TARGET MASTERCARD AND TARGET CREDIT CARD ARE ISSUED BY TD BANK USA, N.A. SUBJECT TO CREDIT APPROVAL.

Target Circle™ Card $50 offer: Get a coupon for $50 off a $50+ future qualifying purchase when you are approved for a Target Circle™ Credit Card with this application. Upon approval coupon will be mailed to address provided on this application. You will have at least 30 days to redeem the coupon. See exact coupon expiration date on the back of the coupon. Some restrictions apply, see coupon for full restrictions.

(Cut here before returning by mail.)

Please mail your application to:

Target Card Services
ATTN: Credit Department
PO Box 583719
Minneapolis, MN 55458-3719

See next page for Important Target Credit Account Information. Please read before you apply.

Interest Rates and Interest Charges		
	Target Mastercard	**Target Credit Card**
Annual Percentage Rate (APR) for Purchases	**28.95%** This APR will vary with the market based on the Prime Rate.	**28.95%** This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**30.15%** This APR will vary with the market based on the Prime Rate.	Not Applicable
Paying Interest	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 balance by the due date each month. We will begin charging interest on cash advances as of the later of the transaction date or the first day of the billing period in which the transaction posts to your Account.	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 balance by the due date each month.
Minimum Interest Charges	If you are charged interest, you will be charged no less than $1.00.	
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		
	Target Mastercard	**Target Credit Card**
Annual Fee	**None**	**None**
Transaction Fees • Cash Advance Fee	Either **$10** or **3%** of the amount of each cash advance, whichever is greater	Not Applicable
Penalty Fees • Late Payment • Returned Payment	Up to **$41** Up to **$30**	

How We Will Calculate Your Balance: We use a method called "daily balance."

We may change the terms, including your APR, at any time in accordance with the law.

You are applying to TD Bank USA, N.A. for either a Target Mastercard or Target Credit Card. If approved, we will decide which card you receive. Prior to submitting your application, please review the rates and fees in the table above.

Notice to Active Duty Service Members and Dependents: If you would like more information regarding your account, please call us at 1-800-290-3431.

Notice to New York Residents: New York residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees, and grace periods. New York State Department of Financial Services: 1-800-342-3736 or http://www.dfs.ny.gov

**See next page for more Important Target Credit Account Information.
Please read before you apply.**

Additional Credit Information: The information about the credit terms of the Target Credit Account was accurate as of January 29, 2025 and to change. To find out what information may have changed, please write to TD Bank USA, N.A. c/o Target Card Services, PO Box 583719, Minneapolis, MN 55458-3719. **Information About Applying for a Credit Card:** When you sign or otherwise submit a credit application, you are providing your consent and authorizing TD Bank USA, N.A. and its successors, assigns, employees and designated agents to gather credit, salary, employment and other information about you, including credit bureau reports, for purposes of evaluating your application for credit. If your application is approved and credit is extended to you, we may take steps to re-verify any or all of such information from time to time, including by obtaining additional credit bureau reports, for any legitimate purpose in connection with such extension of credit, such as for the purpose of reviewing the account, increasing the credit line on the account, or for collecting on the account. In addition, we will furnish information concerning your account to consumer reporting agencies and others who may properly receive that information. If you ask, you will be informed whether or not a consumer report was requested, and if a report was requested, you will be informed upon request of the name and address of the consumer reporting agency that furnished the report. When you submit a credit application to us, you are certifying that you have not concealed essential information for determining your identity and creditworthiness, and that no misrepresentations have been made on the application. If approved, you agree to abide by the terms and conditions applicable to the account.

Information for Residents of Specific States

Notice to California Residents: Married applicants may apply for separate accounts.

Notice to Delaware Residents: Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month.

Notice to Ohio Residents: The Ohio Laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Notice to Married Wisconsin Residents: No provision of any marital property agreement, unilateral statement under Section 766.59 of the Wisconsin statutes or court decree under Section 766.70, adversely affects the interest of the creditor, TD Bank USA, N.A., unless the Bank, prior to the time of the credit is granted is furnished a copy of the agreement, statement or decree, or has actual knowledge of the adverse provision when the obligation to the creditor is incurred. IF I AM A MARRIED RESIDENT, CREDIT EXTENDED UNDER THIS ACCOUNT WILL BE INCURRED IN THE INTEREST OF MY MARRIAGE OR FAMILY. Married applicants must provide their Social Security number and address and their spouse's name and address to Target Card Services, P.O. Box 673, Minneapolis, MN 55440.

Target Circle™ Card language practices: Please be aware that verbal and written Target Circle Card communications ordinarily will be in English. These communications in English may include, but are not limited to, applications, account agreements, statements and disclosures, notices concerning changes in terms or fees, and communications related to account servicing. As a courtesy, we sometimes communicate in languages other than English. If you need assistance in a language other than English, please contact us, as we have language services that may help. However, we cannot guarantee that customer service or other Target Circle Card communications will be available in any language other than English, and many important Target Circle Card documents are available only in English. For more information about Target Circle Card language practices visit Target.com/CircleCard.