

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
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VALID DRIVER'S LICENSE/STATE ID/MILITARY ID NUMBER *	STATE OF ISSUANCE *	DATE OF BIRTH *	SOCIAL SECURITY NUMBER or ITIN *
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If PO Box, you must provide street address in Previous Address field below.

STREET ADDRESS *	APT#/RR/BOX	CITY *	STATE *	ZIP CODE *
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†PRIMARY PHONE * () -	E-MAIL ADDRESS
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†YOU CONSENT TO RECEIVE AUTODIALED AND PRERECORDED CALLS OR TEXTS RELATED TO YOUR TARGET CREDIT CARD FROM US (TD BANK), 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
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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.

F9100 (R01/2026)

PLEASE SIGN HERE

<input checked="" type="checkbox"/> APPLICANT SIGNATURE (REQUIRED)	DATE - -	FOR OFFICE USE ONLY (9701-05 VST V)
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TARGET MASTERCARD AND TARGET CREDIT CARD ARE ISSUED BY TD BANK USA, N.A. SUBJECT TO CREDIT APPROVAL.

The Target Circle™ Card application offers apply only to applications made in-store or online, and **do not apply** to this mail-in application.

(Cut here before returning by mail.)

Please mail your application to:

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

Important Target Credit Account Information

Please review the following pages carefully before submitting your application

F9100 (R01/2026)

Interest Rates and Interest Charges		
	Target Mastercard	Target Credit Card
Annual Percentage Rate (APR) for Purchases	28.20% This APR will vary with the market based on the Prime Rate.	28.20% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	29.40% 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.” See your account agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

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

The above variable APR was in effect within the last 90 days.

If you are approved for a new credit account, you must use your new credit account to receive the 5% Target Circle Card discount.

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.

By applying for a Target Circle credit card, you agree that you are providing contact information from your application to TD Bank USA, N.A. and Target Corporation for their use, including marketing.

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 rates, fees and grace periods. New York State Department of Financial Services: 1-800-342-3736 or <http://www.dfs.ny.gov>

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.

Additional Credit Information:

The information about the credit terms of the Target Credit Account was accurate as of January 30, 2026 and is subject 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 credit-worthy 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.

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.



Target Credit Agreement

This Agreement explains the terms that you agree to follow for your Target Mastercard Account or Target Credit Card Account, as applicable (“Account”). Your signature on your application or solicitation for this Account, including without limitation any electronic or digital signature, as well as your signature on sales slips or any Account related document, represents your signature on this Agreement. The card carrier we send with your credit card is a part of this Agreement. In this Agreement “we,” “us,” “our” and “TD Bank” mean TD Bank USA, N.A., a national bank with its main office located in Delaware, and its successors and assigns, which is the issuer of the Target Mastercard and Target Credit Card. “You” and “your” mean everyone who is liable for payment on this Account. “Card” refers to your Target Mastercard or Target Credit Card, as applicable. “Target” means Target Corporation and its affiliates. “PIN” refers to the personal identification number associated with your Card and any other personal identification number you use to authorize a purchase using the Card, including any PIN or password that you use to access any mobile wallet where you store your Card number. You understand that TD Bank USA, N.A. is the issuer and Target has the right to service accounts and collect on TD Bank’s behalf.

1. **USE OF YOUR ACCOUNT** — When you apply for an Account, you promise to be bound by the terms of this Agreement. You promise to pay us for all credit extended under this Agreement and all other amounts you owe to us according to the terms of this Agreement. If the Account is a joint Account, each of you is bound by this Agreement and each of you jointly and individually promises to pay us, and may be held liable for, all amounts owed to us on your Account. You also promise to pay us for charges incurred by anyone you allow to use your Account. If you give your Card to someone and authorize their use of the Card, you must regain possession to terminate their authorized use. This Account may be used only for personal, family or household purposes. You agree that you will not use or allow use of your Card or Account for any illegal transaction or purpose.

You may use your Card to make purchases of goods and services (“Purchase(s)”). A Target Credit Card can be used to make Purchases at Target, including Target stores and Target.com. A Target Mastercard can be used to make Purchases at Target and wherever Mastercards are accepted. A Target Mastercard can also be used to obtain cash advances from participating automated teller machines, financial institutions, or other locations (“Cash Advance(s)”). Your purchase of cash equivalents, wire transfers, money orders, foreign currency, traveler’s checks, vouchers redeemable for cash or other items readily convertible into cash are treated as Cash Advances under this Agreement. You may be required to enter your PIN to complete a transaction. You will safeguard your Card and all PINs to prevent unauthorized use.

2. **CREDIT LIMIT** — You agree that we may establish a credit limit for your Account (“Credit Limit”). The Target Mastercard has a portion of the Credit Limit available for Cash Advances (“Cash Advance Credit Limit”). You agree that we may change a Credit Limit or a Cash Advance Credit Limit, at any time for any reason not prohibited by law, including, but not limited to, changes in your credit capacity, your pattern of payments to us, or your purchasing behavior. We may also change a Credit Limit or a Cash Advance Credit Limit based on any information provided to us by a consumer reporting agency, including your risk score at the consumer reporting agency or information about credit accounts you have with other companies. We may, but are not required to, approve transactions that exceed your Credit Limit or your Cash Advance Credit Limit without liability to you and without obligating us to do so in the future. You agree to prevent your Account balance or Cash Advance balance from exceeding the applicable Credit Limit or Cash Advance Credit Limit.
3. **SPECIAL PROMOTIONS** — Occasionally, you may be provided the opportunity to use your Card or Account in connection with special promotions. These promotions may be subject to terms and conditions in addition to or different from those provided in this Agreement, which will be described in the special promotion offer. Unless otherwise stated, however, all terms of this Agreement shall apply to any special promotion.
4. **PAYMENTS** — We will send you a billing statement each month that your Account has a balance. Your billing statement will show the amount you owe us, which is called the New Balance, and the smallest amount you have agreed to pay us for that billing period, which is called the Minimum Payment Due. If any portion of the New Balance is delinquent, the statement will show the Amount Past Due. The statement will also tell you the Payment Due Date.

The Minimum Payment Due each month will equal the greater of a) \$30.00; or b) the sum of the following: 1% of your New Balance (rounded to the next higher whole dollar amount), any Interest Charges, any Returned Payment Fees, and any Late Payment Fees. We may round your Minimum Payment Due to the next higher whole dollar amount. If there is an Amount Past Due, we will also add that amount and include it in your Minimum Payment Due. If your New Balance is less than \$30.00, the Minimum Payment Due will be the entire New Balance. Your minimum payments will be allocated in our discretion. Payments in excess of the minimum payment will be allocated in accordance with applicable law. We will generally apply amounts you pay that exceed the minimum payment to balances with higher APRs before balances with lower APRs as of the date we credit your payment.

You agree to pay us in United States dollars. If you pay by check, your check must be drawn on a depository institution located in the United States. If you do not pay the New Balance in full, you agree to pay by your Payment Due Date at least the Minimum Payment Due. You may, at any time, pay the total amount owing on your Account. Payments are posted to your Account in a timely manner as required by law. However, we may delay restoring your available Credit Limit in the amount of the payment to make sure we receive the funds.

At our option, we may obtain payment for any check or other instrument that you send to us by initiating an electronic (including Automated Clearing House) transfer from your depository institution account in the amount of your check or instrument. Your check or instrument will not be returned to you by us or by your depository institution. Your depository institution account may be debited as early as the same day we receive your payment. If we cannot process the electronic transfer or if the electronic transfer is returned to us, we may present the original check or other instrument, a substitute check, draft or similar instrument to obtain payment.

5. **UNAUTHORIZED USE** — If you notice the loss or theft of your Card or PIN, or possible unauthorized use of your Card or PIN, you should write to us immediately at:

Target Card Services
P.O. Box 1581
Minneapolis, MN 55440-1581
Or call us at: 1-800-659-2396

If you notify us by telephone, you agree to confirm your notification in writing. You are not liable for unauthorized use of the Account. You agree to assist us in determining the facts relating to any theft or possible unauthorized use of your Account and to comply with the procedures we may require for our investigation. All Cards are issued by us to you and you must return or destroy your Card if we request you to do so.

6. **CREDIT AUTHORIZATIONS** — Some transactions will require our prior authorization and you may be asked to provide identification. If our authorization system is not working, we may not be able to authorize a transaction. We will not be liable to you if any of these events happen or for any failure to authorize a transaction. We are also not responsible for the refusal of anyone to accept your Card.
7. **INTEREST CHARGES** — Section A applies to Target Mastercard. Section B applies to Target Credit Card.

Section A (Target Mastercard):

- **ANNUAL PERCENTAGE RATE** — Your Annual Percentage Rates and corresponding Daily Periodic Rates may vary with changes in the Prime Rate. If you received a temporary credit card for your Account, the Annual Percentage Rates and the Daily Periodic Rates applicable to your Account are noted on it. The temporary credit card is a part of this Agreement. The card carrier sent with your Card also tells you the Annual Percentage Rates and Daily Periodic Rates applicable to your Account and is a part of this Agreement. If the Prime Rate changes, the Annual Percentage Rates shown on the card carrier and your billing statement may be different than those disclosed on your temporary credit card.

Each Annual Percentage Rate (“APR”) and corresponding Daily Periodic Rate (“DPR”), will be determined by adding a margin to the Prime Rate. The “Prime Rate” means the highest U.S. Prime Rate published in the “Money Rates” section of *The Wall Street Journal*. For each billing period we look at the Prime Rate on the last business day of the previous calendar month. Any change in the APRs and corresponding DPRs will take effect on the first day of the billing period. Your rates may increase when the Prime Rate increases. If the APRs and corresponding DPRs increase, the Minimum Payment Due and the amount of Interest Charges on your Account may also increase.

- PURCHASES — The APR for Purchases is determined by adding to the Prime Rate a margin of 21.45%. Please see your temporary credit card for the Purchase APR and corresponding DPR that was in effect in the last 30 days from when your account was opened.
- CASH ADVANCES — The APR for Cash Advances is determined by adding to the Prime Rate a margin of 22.65%. Please see your temporary credit card for the Cash Advance APR and corresponding DPR that was in effect in the last 30 days from when your account was opened.
- BALANCE COMPUTATION AND PAYING INTEREST CHARGES — We calculate a Daily Balance for your Account. We maintain separate balances for your Purchases, Cash Advances and special promotional balances (each, a “Balance Type”) and calculate a Daily Balance for each. To determine the Daily Balance for a Balance Type, each day we take the beginning balance for the Balance Type, add any new charges included in that Balance Type, and subtract any payments and credits applied to that Balance Type. We then multiply the resulting balance by the applicable Daily Periodic Rate. The resulting daily Interest Charge is included in the beginning balance of that Balance Type for the next day. Purchases and Cash Advances are included in the Daily Balance as of the later of the transaction date or the first day of the billing period in which the Purchase or Cash Advance is posted to the Account. Cash Advance Fees are included in the Daily Balance of Cash Advances, and all other fees are included in the Daily Balance of Purchases, when posted to the Account.

We figure the Interest Charge on your Account for each Balance Type by multiplying your Daily Balance of each Balance Type by the applicable Daily Periodic rate for each day in the billing cycle. At the end of the billing period, we will add up the daily Interest Charges on all Balance Types for each day in the billing period to get the total Interest Charge for the billing period. Interest Charges begin to accrue on Purchases as of the day the Purchase is included in the Daily Balance. However, if you paid the New Balance that was shown on your previous billing statement by the Payment Due Date on that statement, then (1) we will not impose Interest Charges on Purchases during your current billing period if you pay the New Balance shown on your current billing statement by the Payment Due Date on that statement, and (2) we will credit any payment (to the extent the payment is applied toward Purchases) as of the first day in your current billing period if you make a payment by the Payment Due Date that is less than the current billing period’s New Balance. If a New Balance was shown on your previous billing statement and you did not pay the New Balance by the Payment Due Date on that statement, then we will not impose Interest Charges on any Purchases during the current billing period if you pay the New Balance shown on your current billing statement by the Payment Due Date on that statement. There is no time period in which you may repay a Cash Advance and avoid imposition of Interest Charges.

We may be required to apply your payments to certain balances first. This may impact Interest Charges on Purchases. If you do not pay your New Balance in full each month, then, depending on the balance to which we apply your payment, your new Purchases may be subject to interest.

- MINIMUM CHARGE FOR BILLING PERIOD — For any billing period in which an Interest Charge is imposed on your Account, there is a minimum interest charge of \$1.00.

Section B (Target Credit Card):

- ANNUAL PERCENTAGE RATE — Your Annual Percentage Rate and corresponding Daily Periodic Rate may vary with changes in the Prime Rate. If you received a temporary credit card for your Account, the Annual Percentage Rate and the Daily Periodic Rate applicable to your Account are noted on it. The temporary credit card is a part of this Agreement. The card carrier sent with your Card also tells you the Annual Percentage Rate and Daily Periodic Rate applicable to your Account and is a part of this Agreement. If the Prime Rate changes, the Annual Percentage Rate shown on the card carrier and your billing statement may be different than those disclosed on your temporary credit card.

The Annual Percentage Rate (“APR”) and corresponding Daily Periodic Rate (“DPR”) will be determined by adding a margin to the Prime Rate. The “Prime Rate” means the highest U.S. Prime Rate published in the “Money Rates” section of *The Wall Street Journal*. For each billing period we look at the Prime Rate on the last business day of the previous calendar month. Any change in the APR and corresponding DPR will take effect on the first day of the billing period. Your rate may increase when the Prime Rate increases. If the APR and corresponding DPR increase, the Minimum Payment Due and the amount of Interest Charges on your Account may also increase.

- PURCHASES — The APR for Purchases is determined by adding to the Prime Rate a margin of 21.45%. Please see your temporary credit card for the purchase APR and corresponding DPR that was in effect within the last 30 days from when your account was opened.
- BALANCE COMPUTATION AND PAYING INTEREST CHARGES — We calculate a Daily Balance for your Account. We may maintain separate balances for your Purchases and special promotional Purchase balances (each, a “Balance Type”) and calculate a Daily Balance for each. To determine the Daily Balance for a Balance Type, each day we take the beginning balance for the Balance Type, add any new charges included in that Balance Type, and subtract any payments and credits applied to that Balance Type. We then multiply the resulting balance by the applicable Daily Periodic Rate. The resulting daily Interest Charge is included in the beginning balance of that Balance Type for the next day. Purchases are included in the Daily Balance as of the later of the transaction date or the first day of the billing period in which the Purchase is posted to the Account. Fees are included in the Daily Balance of Purchases when posted to the Account.

We figure the Interest Charge on your Account for each Balance Type by multiplying your Daily Balance of each Balance Type by the applicable Daily Periodic Rate for each day in the billing cycle. At the end of the billing period, we will add up the daily Interest Charges on all Balance Types for each day in the billing period to get the total Interest Charge for the billing period. Interest Charges begin to accrue on Purchases as of the day the Purchase is included in the Daily Balance. However, if you paid the New Balance that was shown on your previous billing statement by the Payment Due Date on that statement, then (1) we will not impose Interest Charges on Purchases during your current billing period if you pay the New Balance shown on your current billing statement by the Payment Due Date on that statement, and (2) we will credit any payment (to the extent the payment is applied toward Purchases) as of the first day in your current billing period if you make a payment by the Payment Due Date that is less than the current billing period’s New Balance.

If a New Balance was shown on your previous billing statement and you did not pay the New Balance by the Payment Due Date on that statement, then we will not impose Interest Charges on any Purchases during the current billing period if you pay the New Balance shown on your current billing statement by the Payment Due Date on that statement.

We may be required to apply your payments to certain balances first. This may impact Interest Charges on Purchases. If you do not pay your New Balance in full each month, then, depending on the balance to which we apply your payment, your new Purchases may be subject to interest.

- MINIMUM CHARGE FOR BILLING PERIOD — For any billing period in which an Interest Charge is imposed on your Account, there is a minimum interest charge of \$1.00.

8. FEES — The following fees may be assessed on your Account.

- LATE PAYMENT FEE — You will pay a Late Payment Fee of \$30.00 when any amount due remains unpaid after your Payment Due Date. Any subsequent Late Payment Fees will be \$41.00 until you make your required Minimum Payment Due by the Payment Due Date for six consecutive billing periods. In any event, the Late Payment Fee will not be greater than your Minimum Payment Due for the billing period for which your payment was late.
- RETURNED PAYMENT FEE — You will pay \$30.00 each time any check or other payment order (including an electronic payment) is not honored by a depository institution. In any event, the Returned Payment Fee will not be greater than the Minimum Payment Due that was due immediately prior to the date on which the payment was returned to us.
- EXPEDITED DELIVERY FEE — At your request, we will expedite the delivery of an additional or replacement Card for your Account. You may be required to reimburse us up to \$25.00 for delivery and other charges imposed on us by third parties for this expedited service.

ADDITIONAL FEES FOR TARGET MASTERCARD

- CASH ADVANCE FEE — You will pay a Cash Advance Fee of 3% of the amount of each new Cash Advance, with a minimum of \$10.00 and no maximum.
9. **ACCORD AND SATISFACTION** — We may accept letters, checks or other types of payments showing “payment in full” or using other language to indicate satisfaction of your debt (“Disputed Amounts”) without waiving any of our rights to receive full payment under the terms of this Agreement. You agree to send any Disputed Amounts to the address for billing inquiries shown on your billing statement.
 10. **CONSUMER REPORT USE AND FURNISHING INFORMATION** — We may check information about you, your credit history, or your salary and employment with consumer reporting agencies, including credit bureaus, or others. We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report. We may also report information about you, your Account, and our experiences with you to consumer reporting agencies, to credit bureaus, to other companies that are affiliated with us or to others as allowed by law and our privacy policy. If you do not fulfill the terms of this Agreement, we may submit a negative report reflecting on your credit record to one or more consumer reporting agencies. If you believe we have reported inaccurate information about your Account to a consumer reporting agency, you should notify us by sending your Account number and a description of the information you believe to be inaccurate, along with any documentation supporting the inaccuracy, such as your credit report, to Target Card Services, P.O. Box 673, Minneapolis, MN 55440-0673.
 11. **DEFAULT/TERMINATION OF CREDIT PRIVILEGES** — Subject to applicable law, you will be in default under this Agreement if you violate any term of this Agreement, fail to make the Minimum Payment Due by the Payment Due Date, or become the subject of bankruptcy or insolvency proceedings. Upon default or death, subject to applicable law, we may, in our sole discretion: (a) reduce your Credit Limit; (b) terminate the Account, at which time the terms of this Agreement will continue until we have been paid in full; (c) require immediate payment of the total balance on your Account including all related fees and charges described in this Agreement; (d) bring a legal action against you to collect money owed to us; (e) terminate any special promotional credit terms; or (f) take any other action permitted by applicable law. If we refer your Account to an attorney for collection, you must pay to us all costs and expenses of collection, including attorneys’ fees and court costs, to the extent not prohibited by law. Even if you are not in default, we reserve the right to terminate your privileges to obtain credit on the Account at any time. **Upon any termination of this Agreement by you or us, you will continue to be obligated to pay all amounts owing under this Agreement, and to otherwise perform the terms and conditions of this Agreement.**
 12. **COMMUNICATIONS WITH YOU** — We or our agents may call or text regarding your Account. You agree that we may place such calls or texts using an automatic dialing/announcing device. You agree that we may make such calls or texts to a mobile telephone or other similar device. You agree that we may, for training purposes or to evaluate the quality of our service, listen to and record phone conversations you have with us. No telephone information will be shared with third parties or affiliates for marketing or promotional purposes. Text message frequency varies. For text messages, reply HELP for more information and STOP to unsubscribe. You can also call the number on the back of your card to opt-out of applicable calls and text messages. The text services are only available on certain U.S. carriers, and the carriers are subject to change. Message and data rates may apply. If you have any questions about your text or data plan, it is best to contact your wireless provider. If you have questions regarding our privacy practices, please refer to the Target Circle Card privacy policy at Target.com/CircleCard.
 13. **WHAT LAW APPLIES** — **Applicable federal law and the substantive laws of the State of Delaware (to the extent not preempted by federal law) without regard to the principles of conflicts of law or choice of law shall govern this Agreement. To the extent any court determines that this Agreement is subject to Maryland law concerning credit, you and TD Bank agree that your Account is governed by Title 12, Subtitle 9 of the Commercial Law Article of the Annotated Code of Maryland, except as preempted by federal law.** If there is any conflict between any of the terms and conditions of this Agreement and applicable federal or state law, this Agreement will be considered changed to the extent necessary to comply with the law.
 14. **CHANGE OF PERSONAL INFORMATION** — You agree to tell us right away of any change in your name, address or telephone numbers.
 15. **ASSIGNMENT OF ACCOUNT** — We may sell, assign or transfer your Account or any receivables created under your Account without notice to you. We will record any transfer in the book entry system maintained by us for the benefit of you. You may not sell, assign or transfer your Account without first obtaining our written consent.
 16. **NO WAIVER** — We may waive or delay enforcing any of our rights under this Agreement or under applicable law without losing any of those rights or remedies. Even if we do not enforce our rights or remedies at any one time, we may enforce them at a later time.
 17. **CHANGES TO THIS AGREEMENT** — We have the right to change this Agreement (including the right to add additional terms) and to apply those changes to any existing balance on the Account as permitted by law. We will provide you with notice of any such changes as required by applicable law.
 18. **NO SECURITY** — Your Account is unsecured. We are not taking a security interest in any property in connection with your Account.
 19. **EVIDENCE** — You agree that we may use a copy, microfilm, microfiche or digital image of any periodic statement or other document to prove what you owe us and that the copy, microfilm, microfiche or digital image will have the same validity as the original.
 20. **CAPTIONS AND INTERPRETATIONS** — The captions used in this Agreement are for convenience only. They do not affect the meaning of the paragraphs in this Agreement.
 21. **SEVERABILITY** — If any part of this Agreement is held to be invalid, the rest will remain in effect.
 22. **ENTIRE AGREEMENT** — You agree that this Agreement (as amended and supplemented from time to time) and the application constitute the final expression of the Agreement between you and us and that this Agreement may not be contradicted by evidence of any prior or contemporaneous or subsequent oral agreement between a representative of ours or a Target employee. Neither a Target store nor Target store employee has authority to change, add to, or explain the terms of this Agreement, except as expressly provided in this Agreement.
 23. **EXCHANGE RATE FOR FOREIGN CURRENCY CONVERSION FOR YOUR TARGET MASTERCARD** — If you incur a transaction in a foreign currency, including, for example, online purchases from foreign merchants, the transaction will be converted by Mastercard into a U.S. Dollar amount. Mastercard will use its currency conversion procedures in effect at the time the transaction is processed in accordance with the operating regulations or conversion procedures in effect at the time the transaction is processed. Currently, their currency conversion procedures include the use of either: (1) a wholesale exchange rate, selected by Mastercard or (2) a government-mandated exchange rate. The government-mandated exchange rate or wholesale exchange rate that Mastercard uses for a particular transaction is the rate Mastercard selects for the applicable currency on the date that the transaction is processed, which may differ from the rate selected on the date the transaction occurred or on the date the transaction is posted to your account.

You may at any time pay the unpaid balance of the account in whole or in part without incurring any additional charge for prepayment.

NOTICE TO CALIFORNIA RESIDENTS — Interest is compounded under the terms of this Agreement.

NOTICE TO NEW JERSEY RESIDENTS — Because certain provisions of this Agreement are subject to applicable laws, they may be void, unenforceable or inapplicable in some jurisdictions. None of these provisions, however, is void, unenforceable or inapplicable in New Jersey.

NOTICE TO WISCONSIN RESIDENTS — If you do not pay on time on two occasions within any 12-month period, we can declare the entire New Balance due and payable after we have given you proper written notice and you have failed to cure the default within fifteen (15) days notice; however, a right to cure does not exist if two defaults have been cured within the preceding twelve (12) months.

**YOUR BILLING RIGHTS
KEEP THIS DOCUMENT FOR FUTURE USE**

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

TD Bank USA, N.A.
c/o Target Card Services
P.O. Box 9500
Minneapolis, MN 55440-9500

In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within *10 days* telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

Your Rights if You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement Target mailed to you, or if Target or Target.com sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Target Card Services
P.O. Box 1581
Minneapolis, MN 55440-1581

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

NOTICE TO ACTIVE DUTY SERVICE MEMBERS AND DEPENDENTS

The following important notice applies if you are an active duty service member or a dependent of one at the time you request an Account. For accounts opened on or after October 3, 2017, 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). If you would like more information regarding your account, please call us at 1-800-290-3431.

FACTS	WHAT DOES TD BANK USA, N.A. (“TD BANK”) DO WITH YOUR TARGET CREDIT CARD PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> - Social Security number and income - account balances and payment history - credit history and credit scores - account transactions
How?	All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons TD Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does TD Bank share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates’ everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates’ everyday business purposes— information about your creditworthiness	No	We don’t share unless you provide consent
For our affiliates to market to you	No	We don’t share unless you provide consent
For non-affiliates, other than Target, to market to you	Yes	Yes
For Target to market to you. Note: Target is a non-affiliate of TD Bank	Yes	Yes

To limit our sharing	- Call toll-free at 1-800-462-8731. Our menu will prompt you through your choice(s). - Mail the form below. Please note: If you are a new customer, we can begin sharing your information 40 days from the date we send this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
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Questions?	Call toll-free at 1-800-424-6888
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Who we are	
Who is providing this notice?	This notice is provided by TD Bank solely with respect to your Target Card. This notice applies only to your Target Card account issued by TD Bank and does not apply to any other accounts you have with TD Bank or its affiliates.
What we do	
How does TD Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does TD Bank collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> - open an account or give us your contact information - use your credit card - provide account information - pay us by check We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> - sharing for affiliates' everyday business purposes—information about your creditworthiness <ul style="list-style-type: none"> • <i>TD Bank does not share this type of information with its affiliates unless you provide consent</i> - affiliates from using your information to market to you <ul style="list-style-type: none"> • <i>TD Bank does not share information for its affiliates to market to you unless you provide consent</i> - sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> - <i>TD Bank's affiliates include those companies that control, are controlled by or are under common control with TD Bank US Holding Company or The Toronto-Dominion Bank.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> - <i>Non-affiliates we share with may include vendors of products and services that you have purchased, or that we believe will be of interest to you, financial service providers or non-profit organizations.</i> - <i>For example, Target is a non-affiliate of TD Bank.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> - <i>Our joint marketing partners may include other banks, investment firms or insurance companies.</i>
Other important information	
<p>Please keep in mind that we share information about you with Target for use in connection with the Target Credit Card program and as otherwise permitted by law. They may use this information to maintain and service your account, create and update their records, to answer questions about your account and perform other Target Credit Card program functions or for other purposes permitted by law. Federal law does not give you the right to limit such sharing. Target, or its affiliates, may also use the information we share to provide you with marketing offers. You can limit this type of sharing, as described on page 1 of this notice. We can change our privacy notice at any time and will let you know if we do if/as required by applicable law.</p> <p>California and Vermont Residents: We only share information with third parties as permitted by your state's law.</p>	

5% TARGET CIRCLE™ CARD DISCOUNT PROGRAM RULES

When you use your Target Debit Card, Target Credit Card or Target™ Mastercard® (each, a “Target Circle™ Card”) at Target stores or Target.com, you will receive 5% off on your purchases. If you use a Target Circle Card in the same purchase transaction with another form of payment, the 5% discount will apply only to the purchase amount tendered to your Target Circle Card. 5% discount applies to eligible purchases minus any other discounts and the value of any promotional Target gift cards received in the transaction. Target reserves the right to discontinue or alter the terms of this program at any time.

5% discount does not apply to the following:

- Prescriptions, over-the-counter items located behind the pharmacy counter and clinic services at Target
- Target Optical eye exams and protection plans (Target Optical products, such as glasses and contact lenses, do receive the 5% discount)
- Target GiftCards; Visa, Mastercard and American Express prepaid cards; Game On, DraftKings, and other sports betting gift cards; and Starbucks gift cards purchased at Starbucks locations within Target stores
- Previous purchases
- Target credit account payments, Target Debit Card cash back and cash advances on the Target Mastercard
- Shipt and Target Circle 360™ membership fees
- Alcohol purchases in Indiana
- Wireless protection program purchases and deposits required by mobile carrier
- Gift wrapping services
- Taxes, shipping, delivery, handling and all other fees or charges
- Where otherwise prohibited by law

These Program Rules are current when printed. To view updates, visit [Target.com/CircleCard](https://www.target.com/circlecard).

TARGET CIRCLE™ CARD EXTENDED RETURNS PROGRAM RULES

When you make purchases with your Target Debit Card, Target Credit Card or Target™ Mastercard® (each, a “Target Circle™ Card”) at Target stores or Target.com, you will receive 30 additional days to return the purchases beyond the standard return policy applicable to each of the purchased items. Target reserves the right to discontinue or alter the terms of this program at any time.

Target Circle Card extended returns do not apply to the following:

- Target Optical purchases
- Non-returnable items
- Contract mobile phones
- Online purchases of Supplemental Nutrition Assistance Program (SNAP) eligible items using both Electronic Benefits Transfer (EBT) and a Target Circle Card for payment.

TARGET CIRCLE™ CARD FREE SHIPPING AT TARGET.COM PROGRAM RULES

When you use your Target Debit Card, Target Credit Card or Target™ Mastercard® (each, a “Target Circle™ Card”) on Target.com, you will receive free shipping on your Target.com purchases. Offer applies on standard shipping to all 50 states and the District of Columbia as well as APO/FPO addresses and Puerto Rico. If you upgrade your shipping method, shipping fees will apply. Target may offer promotions for free shipping on upgraded shipping methods, and the terms of those promotions will be described in the offer. Select items may require a minimum purchase threshold before the order will be shipped. Orders delivered by Shipt may have a delivery fee. This offer is not valid on previous orders or where otherwise prohibited by law. Target reserves the right to discontinue or alter the terms of this program at any time.

EXCLUSIVE EXTRAS

Target Circle Card holders will be offered exclusive extras, including special items and offers (collectively, “exclusive extras”). Every exclusive extra may not be available to every Target Circle Card holder, and the selection of Target Circle Card holders for a specific exclusive extra may be based on criteria, such as previous purchases or geographic location. Target Circle Card holders may need to be fully enrolled in Target Circle™ to redeem offers. Exclusive extras are planned throughout the year at our sole discretion and may vary from year to year. Exclusive extras may have limitations and restrictions. Applicable details for a specific exclusive extra will be provided in communications about the exclusive extra.

Target™ Mastercard® 1% and 2% Reward Program Rules

The Target Mastercard 1% and 2% reward program is offered by Target Corporation. In these program rules, the following words are defined:

“program” means the Target Mastercard 1% and 2% reward program

“eligible purchase” is defined in the “Earning 1% and 2% rewards toward a Target GiftCard” section below

“reward” means the reward(s) you earn under the program by making eligible purchases

“Target Circle Card” means your Target Mastercard credit card

“Target GiftCard” means the gift card issued when you redeem rewards. “Target GiftCard” includes both physical Target GiftCards and Target eGiftCards.

“we”, “us” and “our” mean Target Corporation

“you” and “your” mean the person or people responsible for the Target Circle Card

Earning 1% and 2% rewards toward a Target GiftCard

When you use your Target Circle™ Card to make an eligible purchase, you earn rewards toward a Target GiftCard as follows:

2% rewards toward a Target GiftCard. For each eligible purchase you make in gas or dining merchant categories, you earn rewards at a rate of 2% of the eligible purchase amount. Gas and dining merchant categories: Each merchant is assigned a merchant category code (MCC) which is determined based on the type of products or services the merchant primarily offers. Gas merchants are assigned an MCC of 5541 or 5542, which are merchants that primarily sell automotive gasoline. Merchants that do not specialize in selling automotive gasoline, such as truck stops and boat marinas, are not eligible gas merchants.

Dining merchants are assigned an MCC of 5812, 5813 or 5814 which are eat-in restaurants, including fast food establishments.

Merchants selling food and beverages within larger establishments such as theme parks, casinos and stadiums are not eligible dining merchants.

Individual merchants and their credit card processors are responsible for designating MCCs based on the products and services sold by the merchant, and we do not have control over which MCC is assigned to a merchant. Purchases made at merchants that do not process transactions using one of these MCCs will only qualify for 1% rewards. We are not responsible if you believe a purchase should be categorized as a gas or dining purchase and it is not.

1% rewards toward a Target GiftCard. For each eligible purchase you make at a merchant that is not in a gas or dining category, you earn rewards at a rate of 1% of the eligible purchase amount. You will not earn 1% rewards when you shop at Target or Target.com, but the 5% Target Circle Card Discount program applies to those purchases. The details of the Target Circle Card 5% Discount program can be found at [Target.com/CircleCard](https://www.target.com/circlecard).

An eligible purchase is a purchase made with your Target Circle Card at merchants other than Target and Target.com, minus credits, returns and adjustments. An eligible purchase also includes certain purchases at Target store locations for which you do not receive the Target Circle Card 5% discount. These eligible purchases at Target store locations include: eye exams, clinic services, wireless protection program purchases and deposits required by mobile carriers and purchases at certain restaurants in Target stores.

The following types of transactions are not considered eligible purchases:

- Cash advances, ATM withdrawals, money orders and other cash or cash-like transactions
- Target Circle Card account fees and interest charges
- Unauthorized or fraudulent charges

- Transactions not allowed by your Target Mastercard Agreement
- Purchases or reloads of gift cards or prepaid cards

There is no limit on the amount of rewards you can earn. A reward amount is calculated for each transaction. If the reward calculation results in a fraction of a cent, the reward amount will be rounded to the nearest whole cent. If you make an eligible purchase in a foreign currency, the reward amount will be calculated after the transaction is converted into U.S. dollars.

If an item is returned or if credits or adjustments are made to your Target Circle Card purchase balance, your reward amount will be adjusted accordingly. This may cause your reward amount to be eliminated or may create a negative reward amount. If you have a negative reward amount, any new reward amounts will be applied to the negative reward amount until it reaches zero.

If there are authorized users or a joint accountholder on your Target Circle Card account, please note that rewards accumulate on the Target Circle Card account and not on the individual cards.

We may offer special promotions for earning rewards. The terms and conditions of any such promotion will be provided at the time of the promotion.

Receiving your reward as a Target GiftCard

You can redeem rewards if you have earned at least \$10 in rewards and otherwise qualify for rewards redemption. To redeem rewards, visit the Manage my Target Circle Card webpage at Target.com/myCircleCard or call the telephone number on the back of your card.

When you redeem your rewards, you will choose the amount of rewards you want to redeem (\$10 minimum) and whether to receive a physical Target GiftCard or a Target eGiftCard. To redeem rewards for a physical Target GiftCard, you need a valid mailing address on file for your Target Circle Card. To redeem rewards for a Target eGiftCard you need a Manage my Target Circle Card account and a valid mailing address and email address on file for your Target Circle Card. Rewards do not expire, however, you may lose them as described below. The Target GiftCard is redeemable for merchandise or services at Target stores or Target.com. Terms and conditions apply to the Target GiftCard, which can be found on the Target GiftCard. The Target GiftCard does not expire. We are not responsible for lost or stolen Target GiftCards. We are not responsible if a Target GiftCard is not delivered to you. If your Target GiftCard is lost, stolen or undelivered, call the number on the back of your Target Circle Card.

Losing rewards; restrictions on receiving rewards. If we determine there is fraud, misuse or abuse of the program, we may take away rewards; prevent you from redeeming rewards or earning additional rewards; deactivate any Target GiftCard reward; and/or suspend or close your Target Circle Card.

If your Target Circle Card account is closed for any reason (by you, by us, or by the issuer of your Target Circle Card), you will have 135 days from the date the account was closed to redeem your available rewards. After that time period, you will forfeit all accumulated, unredeemed rewards and you cannot redeem forfeited rewards. If, at the time you attempt to redeem rewards, our records indicate that mail is undeliverable to the mailing address we have on file for your Target Circle Card, you will need to update your mailing address before you can redeem rewards. You will not be able to redeem rewards if your account is restricted or suspended, for example if your card is lost or we're investigating fraud on your account.

Other important information

- Rewards are not your property and you have no property rights or other legal interest in the rewards.
- Rewards cannot be transferred, assigned, or pledged.
- Rewards have no cash value.
- We are not responsible for disputes about this program or about the redemption of a Target GiftCard that you may have with a joint accountholder or an authorized user of your Target Circle Card account.
- We or our agents may call or text you regarding the program. You agree that we may place such calls or texts using an automatic dialing/announcing device. You agree that we may make such calls or texts to a mobile telephone or other similar device. You agree that we may, for training purposes or to evaluate the quality of our service, listen to and record phone conversations you have with us.
- We may assign our rights and obligations under these program rules to a third party who will take our place in these program rules.

If any part of the reward program rules is found to be void or unenforceable under applicable law, all other parts of these reward program rules will still apply. We may delay or waive enforcing any of our rights or remedies without losing them. This program is offered by Target Corporation, and we can discontinue or alter the terms of the program at any time.

Target Circle™ Card language practices: Please be aware that verbal and written Target Circle Card communications ordinarily will be in English. The 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.