Samsung Financing Account Pricing, Terms and Conditions
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ACCOUNT SUMMARY TABLE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**29.99%**
How to Avoid 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.
Minimum Interest Charge	If you are charged interest, the charge will be 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	
Annual Fees	**None**
Penalty Fees	
Late Fee	Up to **$38**
Returned Payment Fee	Up to **$35**

How We Will Calculate Your Balance: We use a method called "Average Daily Balance (including new transactions)." See your Cardholder Agreement for more details.

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

Right to Reject: If you made a phone purchase with the account before receiving your Cardholder Agreement in writing, you may reject the account. To reject the account, you must call TD Bank at 1-800-434-0050 within 45 days of opening the account. If you do so, the account will be closed and you will be not responsible for any fees or charges on the account. You must also return any undamaged merchandise. Alternatively, you may pay for the merchandise with another form of payment. Returns made as part of your right to reject are not subject to mailing or return-shipment costs.

Current Rates on the Account: The Daily Periodic Rate for standard purchases is **0.082164%** (which corresponds to an **APR** of **29.99**%).

Active Duty Service Members and Dependents: Effective October 3, 2017, if you would like more information about special protections that may apply to your account, please call 1-800-877-7467.

FINANCING OFFERS THAT MAY BE AVAILABLE TO YOU

If you are approved for an account, from time to time, the retailer Samsung associated with your account may tell you about certain special financing offers available to you for certain purchases. These special financing offers are designed to give our cardholders the ability to finance their purchase and pay over time with the opportunity to either pay no interest or pay interest at reduced rates (each a "Promotional Offer"). Below is a summary of some of the key terms for many of the special offers that may be available. **Special financing offers may not be available at/with all products, and sometimes only one Promotional Offer may be available during any given period.** Some Promotional Offers may require the purchase of a certain product or purchase amount in order to take advantage of the special financing. If a special financing offer is being made available to you, please locate the description of the applicable plan appearing below to see if the repayment and other key terms are right for you. Please also see the enclosed *Your Cardholder Agreement With Us* for more detail about the various financing offers that may be available.

1. Deferred Interest / NO INTEREST IF PAID IN FULL – Standard Monthly Payments

The term of the Promotional Offer	Is there a minimum purchase amount that you must make to be eligible for this Promotional Offer?***	The APR for this Promotional Offer*	Can you avoid paying interest on the promotional balance?*	Will the minimum payment pay off the promotional balance at the end of the promotional period?**	Is there a Promotional Fee associated with the Promotional Offer?
6 to 24 months	It varies	29.99%	**Yes, but only if you pay the promotional balance in full before the end of the promotional period**	**No -** you must pay more than the minimum payment to pay off the promotional balance	No

*** This Promotional Offer:** This is a financing offer that lets you make eligible purchases with the opportunity to repay the purchase amount over time and pay no interest on those balances if you pay the promotional balance in full within the promotional period. Interest will accrue from the purchase date at the standard APR but will be deferred until the end of the promotional period. You can avoid paying the deferred interest on the promotional purchase(s) only if you make timely monthly payments during the promotional period and you pay the entire remaining promotional purchase balance before the promotional period ends.

**** Your Monthly Payment:** You must make at least the required minimum monthly payment on your account each month to avoid a late payment fee. **Please note that making only the required minimum payment will not pay off your promotional balance in time and larger payments will be required to pay off the promotional balance to avoid paying the deferred interest.** Your statement will include the expiration date of your deferred interest promotional offer. This is the date you need to have your promotional balance paid in full to avoid the deferred interest from being assessed.

*****Minimum Purchase Amount:** A minimum purchase may be required to qualify for this Promotional Offer. The amount that must be spent to qualify will vary and may be at least $500. The minimum purchase amount will depend upon the product purchased (such as the manufacturer and price of the product), the retailer from which you make your purchase and the length of the Promotional Offer.

2. 0% APR — Equal Monthly Payments

The term of the Promotional Offer	Is there a minimum purchase amount that you must make to be eligible for this Promotional Offer?***	The APR for this Promotional Offer*	Will the minimum payment Pay Off the promotional balance at the end of the promotional period?**
It will vary and will be from 12 to 96 months	Yes, see your sales associate for details	0%	Yes

*** This Promotional Offer:** Qualifying promotional purchases made as part of this financing offer will be eligible for a 0% APR.

**** Your Monthly Payment:** If you make on-time payments each month, your promotional purchase balance should be paid in full by the end of the applicable promotional period. During the promotional offer term your monthly payments will be calculated by dividing the amount of the qualifying purchase by the number of months in the Promotional Offer. Other transactions, including fees and other charges, and making late or missing payments may affect your overall monthly payment amount.

*****Minimum Purchase Amount:** A minimum purchase is required to qualify for this Promotional Offer. The amount that must be spent to qualify will depend upon the product purchased (such as the manufacturer and price paid for the product), the retailer from which you make your purchase and the length of the promotional offer.

3. Reduced APR — Fixed Monthly Payments

The term of the Promotional Offer	Is there a minimum purchase amount that you must make to be eligible for this Promotional Offer?***	The APRs for this type of Promotional Offer*	Will the minimum payment Pay Off the promotional balance at the end of the promotional period?**
It will vary and will be from 24 to 72 months	Yes, the minimum purchase amount will be at least $1,500	The reduced APR that will apply will depend on the available promotional offer at the time of the qualifying purchase	Yes

*** This Promotional Offer:** Qualifying promotional purchases made as part of this financing offer will be eligible for a reduced APR. The reduced APR and the term of the promotional offer (the time it will take to pay off the promotional balance at the reduced APR) will depend upon the product purchased (such as the manufacturer and the price paid for the product) and the retailer from which you make your purchase.

**** Your Monthly Payment:** If you make on-time payments each month, your promotional purchase balance should be paid in full by the end of the applicable promotional period. Your monthly payment will be based on the repayment over the term (number of months of the promotional period), the qualifying purchase amount and the applicable APR for the promotional offer. Other transactions, including fees and other charges, and making late or missing payments may affect your overall monthly payment amount.

*****Minimum Purchase Amount:** A minimum purchase is required to qualify for this Promotional Offer. The amount that must be spent to qualify will vary and will be at least $500 or at least $1,500 and will depend upon the product purchased (such as the manufacturer and price paid for the product), the retailer from which you make your purchase and the length of the promotional offer.

4. Pay-In-Full Charges

Certain purchases or transactions may be identified as “Pay-in-Full Charges.” These charges will be included in the minimum payment due calculated for the billing statement on which the charges appear. The minimum payment must be paid by the due date shown on your billing statement. Interest will not be charged on such Pay-In-Full Charges.

CREDIT APPLICATION TERMS AND CONDITIONS

ABOUT YOUR APPLICATION FOR AN ACCOUNT: By submitting an application you are applying to open a credit card account issued by TD Bank, N.A. ("TD Bank" or "we"). You will not receive a physical card if an account is opened. You will receive an account number that will be provided to you and may be stored on Samsung.com that we may refer to as your "Virtual Card." Any account opened in response to this application shall be governed by applicable federal law and the laws of the State of Delaware and your Cardholder Agreement. If at the time of your application you do not meet the credit or income criteria previously established for this offer, or the income you report is insufficient based on your current obligations, we may be unable to open an account for you.

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 to you: When you open an account, we will ask for your name, street address, date of birth, social security number, and other information that will allow us to identify you. We may also ask to see copies of identifying documents.

YOU AGREE TO THE FOLLOWING IN CONNECTION WITH THIS APPLICATION AND ANY ACCOUNT WE OPEN:

1. **Consumer Reports and Other Information:** You authorize TD Bank to gather credit, employment and other information about you, including consumer reports, for purposes of evaluating your application for credit. If your application is approved and credit is extended to you, you also authorize TD Bank to take steps to re-verify any or all of such information from time to time, including by obtaining additional consumer 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, you agree we may report information concerning your account to consumer reporting agencies and others who may properly receive such information. At your request we will provide the name and address of each consumer reporting agency from which we obtained a consumer report about you.

2. **Cardholder Agreement:** You understand and agree that if you have consented to receive electronic documents and an account is opened that you will electronically receive a Cardholder Agreement that will govern the use of the account after you have been approved. You may also receive a paper copy of your Cardholder Agreement in person, in the mail, or through other means. **Further, you understand and agree that the rates, fees and terms of your account may change in accordance with your Cardholder Agreement.**

3. **Your Telephone Numbers:** You understand and agree that TD Bank may call you in connection with this application and for other matters relating to any account opened. Further, you understand and agree that when you give TD Bank **your mobile phone number**, we have your permission to contact you at that number about all of your TD Bank accounts. Your consent allows us to use text messaging, artificial or pre-recorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. It may include contact from companies working on our behalf to service your accounts. Message and data rates may apply. You may contact us anytime to change these preferences.

4. **Privacy:** You understand and agree that your information may be shared in accordance with the TD Bank Privacy Notice.

5. **Your Age and Residence:** You confirm that you are at least 18 years old and a resident of the United States.

6. **Truthful Completion:** You affirm have truthfully and completely provided the information on this application.

7. **Certification:** You certify that you have reviewed and accept the Pricing, Terms and Conditions of this credit application and the following notices that are applicable to you depending on where you live.

NOTICES:

Notice to California Residents: Married applicant may apply for separate accounts in their own names.

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 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.

Notice to Ohio Residents: The Ohio laws against discrimination require that all the 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 Rhode Island and Vermont Residents: A consumer credit report may be ordered in connection with this application, or subsequently for purposes of review or collection of the account, increasing the credit line on the account, or other legitimate purposes associated with the account. If you are a Vermont resident, you consent to the obtaining of such reports by signing or otherwise submitting a credit application.

Notice to 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, N.A., unless TD 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 P.O. Box 731 Mahwah, NJ 07430 or by calling 1-800-434-0050.