

Special Financing Terms

Wells Fargo Retail Services

The following terms apply to the special financing promotions offered by Wells Fargo Retail Services with approved credit by Wells Fargo Bank, N.A., an Equal Housing Lender.

THIS INFORMATION IS ACCURATE AS OF JULY 23, 2025, AND IS SUBJECT TO CHANGE.

- For new accounts, the APR for Purchases is 28.99%.
- Current cardholders should refer to their credit card agreement for additional details, including APR and applicable fees.
- If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00.

Offers will vary by merchant. Please contact the merchant for details on the following:

- Purchase requirements (for example, minimum purchase amount, product limitations, down payment, tax, and delivery)
- Offer expiration dates
- Term length and payment factors, as applicable

Credit Terms by Plan Type

No Interest if Paid in Full plans

Interest will be charged to your account from the purchase date if the purchase balance is not paid in full within the promotional period.

- Special terms apply to qualifying purchases charged with approved credit.
- Minimum monthly payments are required during the promotional (special terms) period.
- However, paying only the minimum monthly payment will not pay off the purchase balance before the end of the promotional period.
- If the purchase balance is not paid in full within the promotional period, interest will be charged to your account from the purchase date at the APR for Purchases.

Special Rate of 0% APR with Equal Monthly Payments plans

This plan type may also be promoted as No Interest or Interest Free.

- Special terms apply to qualifying purchases charged with approved credit.
- The special terms APR will continue to apply until all qualifying purchases are paid in full.
- The monthly payment for this purchase will be the amount that will pay for the purchase in full in equal payments during the promotional (special terms) period.
- The APR for Purchases will apply to certain fees (such as a late payment fee) or if you use the card for other transactions.

Special (Reduced) Rate with EQUAL Payments plans

Contact merchant for special terms APR, number of monthly payments, and monthly payment amount.

- Special terms apply to qualifying purchases charged with approved credit.
- The special terms APR of [X.XX]% will apply to the qualifying purchase, and [###] monthly payments equal to [Y.YYYY]% of the original special terms balance are required.
- The advertised terms are an estimate assuming required monthly payments are made on the payment due date; no other balances are currently carried or will be carried on the account; and no additional charges are or will be added to the account.
- Because your actual account activity may be different than the assumptions used, or because of rounding, the number of payments or the final payment amount could be different than the advertised terms.
- The special terms APR will continue to apply until all qualifying purchases are paid in full.
- The APR for Purchases will apply to certain fees (such as a late payment fee) or if you use the card for other transactions.

Special (Reduced) Rate with CUSTOM Payments plans

Contact merchant for monthly payment amount.

- Special terms apply to qualifying purchases charged with approved credit.
- The special terms APR will apply until all qualifying purchases are paid in full.
- Monthly payments of at least \$[XX] or [X]% of the purchase balance are required during the promotional (special terms) period.
- The APR for Purchases will apply to certain fees (such as a late payment fee) or if you use the card for other transactions.

Special (Reduced) Rate with REGULAR Payments plans

- Special terms apply to qualifying purchases charged with approved credit.
- The special terms APR will apply until all qualifying purchases are paid in full.
- Regular monthly payments are required during the promotional (special terms) period.
- The APR for Purchases will apply to certain fees (such as a late payment fee) or if you use the card for other transactions.

Wells Fargo Customer Service: 1-800-459-8451

Monday – Friday, 8:00 am – 6:00 pm Central Time. Closed Saturday, Sunday, and Holidays.
24-Hour Automated Service Available. Wells Fargo accepts Telecommunications Relay Services calls.