

# Wells Fargo Jewelry Advantage<sup>®</sup> Credit Card Account Application

This credit card is issued and serviced by Wells Fargo Bank, N.A.

CODE: 1022

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## Please read these documents carefully and retain them for future reference:

- ✓ Important Terms of Your Credit Card Account (page 2)
- ✓ Arbitration Agreement (page 2)
- ✓ Credit Card Agreement (page 3)
- ✓ Special Terms (page 5)
- ✓ Wells Fargo Retail Services Privacy Notice (page 7)

## Information for Applicant(s):

- ✓ Please complete the Credit Card Account Application on Page 9.
- ✓ Please have available two forms of identification, one of which must be a state or federal form of unexpired photo ID.
- ✓ If you are approved for credit, you will receive a credit card in the mail.

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The following special terms promotions may be available to you on qualifying purchases if your application is approved. Please ask your merchant which promotions they are offering, including minimum purchase amounts (if any).

## Types of special terms promotions that might be available:

- **No Interest if Paid in Full within promotional period (duration of promotion will vary) with regular monthly payments**  
This is a deferred interest promotion. This means that if you do not pay off the purchase balance in full within the special terms promotional period, **interest will be charged to your account from the purchase date at the regular APR for Purchases rate of 28.99%**. Paying only the minimum monthly payment will not pay off the purchase balance before the end of the special terms promotional period. To avoid interest charges, you must either pay more than the minimum monthly payment or make a lump sum payment(s) before the end of the special terms promotional period.
- **Special Rate with equal or fixed monthly payments**  
A special (reduced) rate will apply until your qualifying purchase is paid in full. Equal or fixed monthly payments are required.

**IMPORTANT REMINDER:** For No Interest if Paid in Full promotions, you will have to pay interest that accrues at a 28.99% APR from the date of purchase if you do not pay the purchase balance in full within the special terms promotional period.

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## Contact Us

For account management  
and to pay your bill online, visit:  
**wellsfargo.com/cardholders**

If you have any questions regarding your Account,  
please call Customer Service: **1-800-459-8451**  
Monday through Friday, from 8:00 a.m. – 6:00 p.m. Central Time

PAGES 1-8 OF THE APPLICATION ARE GIVEN TO THE APPLICANT(S) FOR THEIR RECORDS.













APPLICANT(S) COPY

<b>FACTS</b>	<b>WHAT DOES WELLS FARGO BANK, N.A. DO WITH YOUR PERSONAL INFORMATION IN CONNECTION WITH YOUR WELLS FARGO RETAIL SERVICES ACCOUNT?</b>
<b>Why?</b>	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.
<b>What?</b>	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"> <li>■ Social Security Number and employment information</li> <li>■ account balances and transaction history</li> <li>■ credit history and income</li> </ul>
<b>How?</b>	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 Wells Fargo Retail Services chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Wells Fargo Retail Services share?	Can you limit this sharing?
<b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes</b> — with service providers we use to offer our products and services to you (please see below to limit the ways in which we contact you)	<b>Yes</b>	<b>No</b>
<b>For joint marketing with other financial companies</b>	<b>No</b>	<b>We don't share</b>
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	<b>Yes</b>	<b>Yes</b>
<b>For our affiliates to market to you</b>	<b>Yes</b>	<b>Yes</b>
<b>For nonaffiliates to market to you</b>	<b>Yes</b>	<b>Yes</b>

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Call 1-855-257-8709 — our menu will prompt you through your choices</li> </ul> <p><b>Please note:</b> If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we can continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
<b>To limit direct marketing</b>	<ul style="list-style-type: none"> <li>■ To limit our direct marketing to you by mail or telephone, call 1-855-257-8709 — our menu will prompt you through your choices</li> </ul> <p><b>Please note:</b> A Do Not Call election is effective for five years (or while you are an active consumer customer, if longer). The Do Not Mail election is effective for three years. You may continue to receive marketing information in regular account mailings and statements, when you visit us online or at an ATM. You may also be contacted to service your account or participate in surveys.</p>
<b>Questions?</b>	Call 1-800-459-8451, Monday through Friday, 8:00 a.m. - 6:00 p.m. Central Time or go to <a href="https://wellsfargo.com/privacy_security">wellsfargo.com/privacy_security</a>



# Wells Fargo Jewelry Advantage® Credit Card Account Application



Merchants: please keep page 9 of the completed and signed Application and submit to **Wells Fargo Retail Services, MAC F0003-030, 800 Walnut Street, Des Moines, IA 50309**. All other pages of the Application (pages 1-8) should remain with the applicant(s) for their records.

EPI710(1022)		MERCHANT USE ONLY		<b>CODE: 1022</b>
Merchant Name (required)		Merchant Phone Number		Sales Associate
Merchant Number (required)		Estimated Purchase Amount if Known		
Customer Acct. Number (required)		Issuance State		Ex. Date (mm/yy)
Viewed Applicant Federal or State ID: <input type="checkbox"/> Yes <input type="checkbox"/> No		Viewed Co-Applicant Federal or State ID: <input type="checkbox"/> Yes <input type="checkbox"/> No		

**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, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. You must have an address located within the United States, U.S. Territories, U.S. Commonwealths, or a U.S. Military Address to open an account.

**APPLICANT(S) INFORMATION (PLEASE PRINT)** **Check Account Choice:**  Individual  Joint

Applicant First Name		MI	Last Name	
Date of Birth (mm/dd/yyyy)	Social Security Number/ITIN			
Physical Street Address & Unit/Apt Number (if any)		<input type="checkbox"/> Own	<input type="checkbox"/> Rent	P.O. Box (if any)
City	State	Zip Code		
E-mail Address†				
Home Phone Number†	Mobile Phone Number†	Work Phone Number†		
†By providing your contact information, you agree that we may contact you regarding your account by email or by phone using automated dialers, artificial or recorded voice messages, or by text message.				
Net Annual Income*	Employer			

\*You need not list income from alimony, child support, or separate maintenance payments unless you wish it considered as a basis for repaying this obligation. You may include income that you earn or own, including funds regularly deposited into accounts you own. If you are age 21 or older, you may also include accessible income which is not earned or owned by you but is regularly accessed or used to pay your expenses.

**MARRIED WISCONSIN RESIDENTS:** If you are approved for credit, please contact us immediately at 1-855-412-2787 if you applied either individually or jointly with someone other than your spouse. You must provide us with the name and address of your spouse. We are required by law to inform your spouse that you have opened an account with us.

Co-Applicant First Name		MI	Last Name	
Date of Birth (mm/dd/yyyy)	Social Security Number/ITIN			
Physical Street Address & Unit/Apt Number (if any)		<input type="checkbox"/> Own	<input type="checkbox"/> Rent	P.O. Box (if any)
City	State	Zip Code		
Home Phone Number†	Mobile Phone Number†	Work Phone Number†		
†By providing your contact information, you agree that we may contact you regarding your account by email or by phone using automated dialers, artificial or recorded voice messages, or by text message.				
Net Annual Income*	Employer			

\*You need not list income from alimony, child support, or separate maintenance payments unless you wish it considered as a basis for repaying this obligation. You may include income that you earn or own, including funds regularly deposited into accounts you own. If you are age 21 or older, you may also include accessible income which is not earned or owned by you but is regularly accessed or used to pay your expenses.

**ACKNOWLEDGMENT AND SIGNATURE:** Your signature means that all of the information you provided as part of your application is true and complete and that you have received, read, and agree to the terms of our Credit Card Agreement, our Arbitration Agreement, and the Wells Fargo Retail Services Privacy Notice. You agree that in order to process your application, we will obtain information necessary to evaluate your credit, employment, assets, and income records. You also authorize us to obtain a credit report at no cost to you. You give us and we will retain a purchase-money security interest in goods purchased under our Credit Card Agreement. You are providing the information in this application to us, to Merchants that accept the Card, and to program sponsors. We may provide information about you (even if your application is declined) to Merchants that accept the Card and to program sponsors so they can create and update their records, and provide you with services and special offers. The Arbitration Agreement may not apply to you if you are a covered borrower. Please see The Military Lending Act Notice in the Agreement for more information. If this credit application is for joint credit, you acknowledge that you intend to apply for joint credit that you both will use.

Signature of Applicant	Date	Signature of Co-Applicant	Date
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MERCHANT COPY

MERCHANT COPY