



# REVOLVING CREDIT PROGRAM RATE SHEET

Effective Date: September 15, 2016

Plan	Credit Terms	Discount Rate <sup>1</sup>
<b>Regular Rate<sup>2</sup>/Regular Payments<sup>3</sup></b>		
9999	Standard Revolving Program	2.50%
<b>Special Rate<sup>4</sup>/Custom Payments<sup>5</sup></b>		
2225	Special Rate of 12.90% APR. Custom Payments of 2.15% required.	3.25%
1193	Special Rate of 9.90% APR. Custom Payments of 1/50th (2.00%) required.	5.65%
1157	Special Rate of 6.90% APR. Custom Payments of 1/50th (2.00%) required.	6.89%
2124	Special Rate of 5.90% APR. Custom Payments of 1.75% required.	8.20%
2125	Special Rate of 7.90% APR. Custom Payments of 1.75% required.	6.70%
<b>Special Rate<sup>4</sup>/Equal Payments<sup>6</sup></b>		
4073	Special Rate of 0% APR. 18 Equal Payments required.	8.95%
4079	Special Rate of 0% APR. 24 Equal Payments required.	10.64%
4091	Special Rate of 0% APR. 36 Equal Payments required.	13.14%
4103	Special Rate of 0% APR. 48 Equal Payments required.	15.34%
4115	Special Rate of 0% APR. 60 Equal Payments required.	17.09%
<b>No Interest if Paid in Full<sup>7</sup>/Regular Payments<sup>3</sup></b>		
1148	No Interest if Paid in Full within 6 Months. Regular monthly payments required.	3.15%
2074	No Interest if Paid in Full within 7 Months. Regular monthly payments required.	3.40%
2075	No Interest if Paid in Full within 8 Months. Regular monthly payments required.	3.65%
1181	No Interest if Paid in Full within 9 Months. Regular monthly payments required.	4.05%
2076	No Interest if Paid in Full within 10 Months. Regular monthly payments required.	4.25%
2077	No Interest if Paid in Full within 11 Months. Regular monthly payments required.	4.55%
1019	No Interest if Paid in Full within 12 Months. Regular monthly payments required.	4.60%
2078	No Interest if Paid in Full within 13 Months. Regular monthly payments required.	5.05%
2079	No Interest if Paid in Full within 14 Months. Regular monthly payments required.	5.45%
1047	No Interest if Paid in Full within 15 Months. Regular monthly payments required.	6.00%
2080	No Interest if Paid in Full within 16 Months. Regular monthly payments required.	6.25%
2081	No Interest if Paid in Full within 17 Months. Regular monthly payments required.	6.65%
1066	No Interest if Paid in Full within 18 Months. Regular monthly payments required.	7.28%

<sup>1</sup>**Discount Rate:** This is the fee charged to you for regular or special terms; it will be deducted from the amount funded to you. We may change this discount structure in any way at any time by advising you in advance in writing.

<sup>2</sup>**Regular Rate (variable):** For newly opened accounts, the APR is 27.99% (as of the Effective Date shown above). The APR is based on the Prime Rate and is subject to change quarterly. The Prime Rate we use is the U.S. Prime Rate published in the Money Rates section of The Wall Street Journal on the first business day of the month preceding the month of the quarterly rate change date. If more than one U.S. Prime Rate is published, we will use the average of the Prime Rates. The rate change date for each quarter is the first day of the first Billing Cycle beginning on or after January 1, April 1, July 1, and October 1.

<sup>3</sup>**Regular Payments:** This means all balances with Regular Payment terms are combined to figure the payment for the balances, which will be the greater of: (1) \$35.00 (or the sum of the balances if it is less than \$35.00); or (2) 3.5% of the Combined Balance; or (3) the sum of interest charges for balances with Regular Payment terms, fees assessed during the current Billing Cycle, and 1% of the Combined Balance.

<sup>4</sup>**Special Rate:** This means the APR shown on the customer's Invoice or Sales Slip will be used to figure interest on the purchase balance.

<sup>5</sup>**Custom Payments:** This means the payment is a set dollar amount or a fraction or percent of the highest balance of this type on any statement closing date. The payment will not change unless, on a future statement closing date, the balance increases above the highest balance.

<sup>6</sup>**Equal Payments:** This means the payment is the amount required to pay the initial purchase balance shown on the customer's statement in full during the special terms period. Because of rounding, the final payment could be less than other payments.

<sup>7</sup>**No Interest if Paid in Full:** This means we calculate interest on the purchase balance. This amount is called the deferred interest charge. The deferred interest charge will not be added to the balance unless the customer does not pay the balance in full by the end of the special terms period. The customer may avoid interest on the balance by paying it in full before the end of the special terms period. Paying the Minimum Payment Due each month will not pay the purchase balance in full by the end of the special terms period.

**EGIA** Questions or need help  
getting started? Please feel  
free to contact us at:

EGIA Contractor Services  
(888) 691-0387  
daikin@egia.org

\*All financing is administered by EGIA and its affiliates, and not by Daikin.

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