

# Price Sheet for American Gem Society credit card program

Effective Date: 11/23/2022

Offered through Wells Fargo Bank, N.A.\*



Credit Terms <sup>1</sup>		
Plan	Special Rate with Equal Monthly Payments	Discount Rate <sup>2</sup>
4014	Special rate of 0% APR with 18 equal monthly payments	10.05%
4020	Special rate of 0% APR with 24 equal monthly payments	11.49%
4032	Special rate of 0% APR with 36 equal monthly payments	14.59%
4044	Special rate of 0% APR with 48 equal monthly payments	16.59%
4056	Special rate of 0% APR with 60 equal monthly payments	19.49%
4337	Special rate of 9.99% APR with 60 equal monthly payments (2.1378% payment factor)	5.55%
Plan	Special Rate with Regular Monthly Payments	Discount Rate <sup>2</sup>
1382	Special rate of 9.90% APR with regular monthly payments	5.05%
Plan	No Interest if Paid in Full <sup>3</sup> with Regular Monthly Payments <sup>4</sup>	Discount Rate <sup>2</sup>
1145	No interest if paid in full within 6 months with regular monthly payments	2.30%
1015	No interest if paid in full within 12 months with regular monthly payments	4.54%
1046	No interest if paid in full within 15 months with regular monthly payments	6.12%
1064	No interest if paid in full within 18 months with regular monthly payments	6.75%
Plan	Regular Terms (\$1,000 Maximum)	Discount Rate <sup>2</sup>
9999	Regular Account Terms	1.50%

<sup>1</sup>Please refer to the Credit Card Agreement for details about credit costs and terms for consumers.

**Additional disclosures are required when advertising and promoting credit terms. Please refer to the Advertising Guides by visiting the Online Resource Center at [wellsfargo.com/retailservices](https://wellsfargo.com/retailservices), logging in, and selecting “Advertising Resources” from the left navigation. Please refer customers to the Credit Card Agreement for details about credit costs and terms.**

<sup>2</sup>The discount rate is the fee charged to you for regular or special terms; it will be deducted from the amount funded to you. We may change the discount structure in any way at any time by advising you in advance in writing.

<sup>3</sup>This is a deferred interest promotion. This means that if the purchase balance is not paid in full within the special terms promotional period, interest will be charged to the account from the purchase date at the regular APR for Purchases. Making only regular monthly payments will not pay off the purchase balance within the promotional period.

<sup>4</sup>Regular monthly payments are generally 3.5% of the amount financed, or \$40, whichever is greater. See credit card agreement for details.

**Financing fees prohibited:** Your program agreement prohibits you from discriminating against customers by increasing the purchase price or by adding any financing fee (e.g. discount fee, transaction fee, program fee) when the customer has chosen to use a card to finance a purchase. You will be responsible for refunding financing fees.

**For merchant use only.**

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