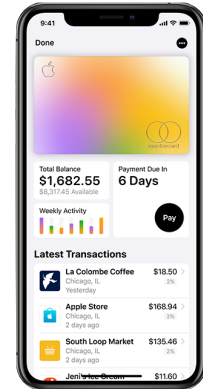




Apple Card

First Look

Apple Card is a new kind of credit card created by Apple, not a bank. It represents all the things Apple stands for like simplicity, transparency, and privacy. It builds on the incredible ease and security that millions of people love about Apple Pay. It's the first credit card that actually encourages you to pay less interest. And for every purchase you make, you get Daily Cash—every day, and there's no limit.¹ You can buy things effortlessly, with just your iPhone. Or use the Apple-designed titanium card anywhere in the world.



Availability	Apply in the Wallet app on iPhone 6 or later or on iPad models with Touch ID or Face ID
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System requirements	iOS 12.4 or later
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Key messages

A credit card designed for iPhone. Apple Card is integrated into the Wallet app on iPhone. You sign up for Apple Card on your iPhone and can start using it with Apple Pay in just minutes in stores, in apps, or online worldwide.² Apple Card gives you easy-to-understand, real-time views of your latest transactions and balance right in Wallet, and Apple Card support is available 24/7 by simply sending a text message from Messages, starting from the Wallet app. Apple Card also works on your Apple Watch, iPad, and Mac with Apple Pay.

Easy to understand spending. Apple Card uses machine learning and Apple Maps to clearly label transactions with merchant names and locations. Purchases are automatically totaled and organized by color-coded categories such as Food & Drinks, Shopping, and Entertainment, and Apple Card provides weekly and monthly spending trends to help you understand your spending.

Receive Daily Cash. You'll receive a percentage of every Apple Card purchase amount back as Daily Cash. Unlike other cash back rewards, Daily Cash is added to your Apple Cash card every day and can be used immediately for purchases, to put towards your Apple Card balance, or send to family or friends in Messages.³ Every time you use Apple Card with Apple Pay, you'll receive 2 percent Daily Cash. You'll get 3 percent Daily Cash on all purchases made directly with Apple including at Apple Stores, on the App Store, and for Apple services. You'll also receive 3 percent Daily Cash when you use Apple Card with Apple Pay for Uber to pay for rides and Uber Eats for order delivery.⁴ And Apple Card will be extending 3 percent Daily Cash to even more merchants and apps in the coming months. For all other purchases, get 1 percent Daily Cash.

No fees and pay less interest. There are no fees associated with Apple Card:⁵ no annual, late, international, or over-the-limit fees.⁶ Apple Card's goal is to provide you with an interest rate that is among the lowest in the industry. To help you make informed choices, Apple Card shows a range of payment options and calculates in real-time the interest cost on different payment amounts.⁷ Apple Card will also suggest paying a bit more every month and offers the flexibility to schedule more frequent payments as a way to pay less interest.

A new level of privacy and security. A unique card number is created on iPhone for Apple Card and stored safely in the device's Secure Element, a special security chip used by Apple Pay. Every purchase is secure because it's authorized with Touch ID or Face ID and a one-time unique dynamic security code. The unique security and privacy architecture created for Apple Card means Apple doesn't see your transaction information. And Apple Card's issuing bank partner Goldman Sachs will never share or sell your data to third parties for marketing or advertising.

A beautiful titanium card. Apple also designed a titanium Apple Card to use at locations where Apple Pay is not accepted yet. There's no card number, CVV security code, expiration date, or signature on it so it's more secure than any other physical credit card. All this information is easily accessible in Wallet to use in apps and on websites. With the titanium Apple Card, customers will get 1 percent Daily Cash.

Goldman Sachs and MasterCard. Goldman Sachs is the issuing bank partner of Apple Card. And MasterCard is the global payment network for Apple Card so Apple Card is accepted all over the world.

¹ Subject to credit limit. ² Subject to credit approval. ³ An Apple Cash card is required. See www.apple.com/apple-pay for more information. If you do not have an Apple Cash account, Daily Cash can be applied by you as a credit on your statement balance. Daily Cash is subject to exclusions, and additional details apply. See the Apple Card Customer Agreement for more information. ⁴ Apple Pay is coming soon to Uber services like Uber Cash, Scheduled Rides, and JUMP. Merchant offers may change at any time. ⁵ Variable APRs range from 12.99% to 23.99% based on creditworthiness. Rates as of August 2, 2019. ⁶ Late or missed payments will result in additional interest accumulating toward your balance. ⁷ Interest estimates are based on your posted account balance at the time of the estimate and do not include pending transactions or any other purchases you may make before the end of the billing period. Software is subject to change. Will be available for qualifying applicants in the United States. Issued by Goldman Sachs Bank USA, Salt Lake City Branch.

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