Ulta Beauty Rewards™ Mastercard® Credit Card Account issued by Comenity Capital Bank.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**31.49%, 28.49%, or 22.49%** based upon your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**26.99%**
APR for Cash Advances	**32.49%** This APR will vary with the market based on the Prime Rate.
Paying Interest	Your due date is at least 25 days after the close of each billing period. We will not charge you interest on purchases if you pay your entire balance by the due date each month. If you do not, you will not get a grace period on purchases again until you pay the entire balance by the due date for two billing periods in a row. We will begin charging interest on balance transfers and cash advances on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than $3.
For Credit Card Tips from the Consumer Financial Protection Bureau	**To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.**
Fees	
Annual Fee	**None**
Transaction Fees	
• Balance Transfer	Either **$10** or **5%** of the amount of each transfer, whichever is greater.
• Cash Advance	Either **$10** or **5%** of the amount of each cash advance, whichever is greater.
• Foreign Transaction	**3%** of each transaction in U.S. dollars.
Penalty Fees	
• Late Payment	Up to **$41**
• Returned Payment	Up to **$41**

How We Will Calculate Your Balance: We use a method called "daily balance (including current transactions)."