

1)

TCCP Survey

In this Survey, you must provide information about your network-branded credit card with the largest number of outstanding cards as of the Report Date.

*Select that card below:

Beta Test Card ▼

Credit card not listed? Click [here](#) to create a new card.

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*What is the Report Date for the answers you are providing on this Survey?

Data as of July 31 ▼

*Indicate whether this card is offered nationally, regionally, or in one state/territory.

National ▼

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You have indicated that you offer this card nationally. For the rest of the Survey, please report the requested information for the terms that apply nationally. If those terms vary by state and/or territory, please report the requested information for the terms that apply in the largest number of states and territories.

*For new customers, does the stated purchase APR vary with the balance that the consumer incurs on the card?

Yes – the stated purchase APR varies with the balance on the card.

No - the stated purchase APR does not vary with the balance on the card.

CAUTION: If the stated purchase APR varies because of other factors (like cardholder creditworthiness) but does not vary with the balance on the card, choose No below.

Instructions:

All APR questions on this Survey are about the purchase APR that you apply to balances on new customer accounts as of the reporting date.

Ignore promotional and introductory APRs, and report only non-promotional, non-introductory “go-to” rates.

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Instructions:

Please give the purchase APR that you offer new customers of the product as of the reporting date. **IMPORTANT: Do not give introductory or promotional rates, only the "go-to" rate.** Rates should be rounded to no more than two decimal places.

If the purchase APR for new customers varies by customer segment, please give the midpoint of the range of APRs offered to new customers of the product as of the reporting date. For example, if the purchase APRs for new customers of the product varies from 16.99% to 28.99%, report the APR as 22.99.

*What is the purchase APR on the card?

You do not need to include the "%" sign in your answer, only numbers.

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You stated earlier in the Survey that the purchase APR for this product applies to a balance range.

Use the fields below to enter information about additional purchase APRs and the balance tiers to which they apply. You can enter up to four additional tiers.

Terms for First Tier

Balance Range From (\$)

Balance Range To (\$)

Terms for Second Tier

APR (%)

Balance Range From (\$)

Balance Range To (\$)

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Is this a variable rate card?

* Answer "Yes" if the purchase APR on accounts varies over time with changes in an underlying base rate, like the U.S. Prime Rate. Otherwise, answer "No."

Yes

No

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You indicated that this is a variable rate card.

*Please indicate the underlying index for your purchase APR.

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*Does the card have an annual, monthly, weekly or other periodic fee?

- Yes
 No

Enter the amount of any such fee on an annualized basis. (For example, if the card has a \$12 monthly fee, but no annual fee, enter 144 (\$12 monthly fee x 12 months). If the card has a \$100 annual fee, but no monthly or other periodic fees, enter 100.)

You do not need to enter the "\$" sign.

If you have no such fee, do not include an entry and go on to the next question.

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Instructions:

For purposes of this question, the grace period is the period between the end of the billing cycle and the date by which purchases made in that cycle can be repaid without incurring interest charges. If interest begins to accrue from the date of purchase, you do not offer a grace period.

*Does the card have a grace period on purchases during which interest does not accrue?

- Yes
 No

If you offer such a grace period on purchases, how long is it?

Enter the number of days. You do not need to enter the term "days."

Report a one month grace period as 30 days. If you do not offer a grace period on purchases, do not include an entry and go on to the next question.

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* Does this card have a minimum finance charge?

- Yes
- No

If you have a minimum finance charge, enter the amount of the charge in dollars here.

You do not need to enter the "\$" sign.

If you do not have a minimum finance charge, do not include an entry and go on to the next question.

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* Do you impose a transaction fee for each use of the card to make a purchase?

- Yes
- No

If you have such a charge, enter the amount of the charge in dollars here (you do not need to enter the "\$" sign)...

Dollars (\$)

...or if the charge is a percentage of the transaction amount, enter that percentage here (you do not need to enter the "%" sign):

Percent (%)

If you do not impose a transaction fee on purchases, do not include an entry and go on to the next question.

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*Do you offer cash advances on the card?

- Yes
- No

If you answered no, go on to the next screen. If you answered yes, continue on this page.

Do you impose a transaction fee for each cash advance?

- Yes
- No

If you answered no, go on to the next screen. If you answered yes, continue on this page.

If the fee is a percentage of the cash advance amount, enter that here:

Percent (%)

You do not need to enter the “%” sign.

If the fee also has a minimum dollar amount, enter that here:

Dollars (\$)

You do not need to enter the “\$” sign.

If the fee is not a percentage, or a percentage subject to a minimum dollar amount, how do you calculate the fee?

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*Does this card charge late fees?

- Yes
- No

If you answered no, go on to the next screen. If you answered yes, continue on this page.

What is the amount of the first late fee on the account?

You do not need to enter the “\$” sign.

What is the amount of a subsequent late fee?

You do not need to enter the “\$” sign.

If you charge late fees that are not fixed dollar amounts, please explain your late fee policy here.

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* Do you ever charge overlimit fees on this card?

- Yes
 No

If you answered no, go on to the next screen. If you answered yes, continue on this page.

What is the amount of the overlimit fee when charged?

You do not need to enter the "\$" sign.

If you charge overlimit fees that are not fixed dollar amounts, please explain what overlimit fees you charge here:

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* What balance computation method do you use to calculate interest charge on purchase balances?

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All options include:

Average daily balance including new purchases

Average daily balance excluding new purchases

Adjusted balance

Previous balance

Other

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This question is **optional**.

Please indicate which, if any, of the following enhancements are available to all holders of this card free of charge:
(Hint: use the CTRL key on Windows or the Command (⌘) key on Mac OS to select multiple credit card enhancements)

 Rebates on purchases
 Extension on manufacturer's warranty
 Purchase protection/security
 Travel accident insurance
 Travel related discounts

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All options include:

- Rebates on purchases
- Extension on manufacturer's warranty
- Purchase protection/security
- Travel insurance
- Travel related discounts
- Automobile rental insurance
- Discounts on purchases of goods and services (other than travel related)
- Credit card registration
- Reduced introductory interest rate available
- Debt cancellation coverage
- Access to free credit score
- Cashback rewards
- Travel-related rewards
- Other rewards
- Mobile wallet provisioning
- Fee-free foreign transactions
- Chip card
- Other

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Enter consumer contact information below.

If consumers have questions about the terms offered on this product, what telephone number can they use? (A toll-free number is requested if available.)

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Paperwork Reduction Act

According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not required to respond to a collection of information unless it displays a valid OMB control number.

The OMB control number for this collection is 3170-0001. It expires on XX/XX/XXXX. The time required to complete this information collection in its entirety is estimated to average 10minutes per response. The obligation to respond to this collection of information is mandatory, though you may choose your channel of submission. Comments regarding this collection of information, including the estimated response time, suggestions for improving the usefulness of the information, or suggestions for reducing the burden to respond to this collection should be submitted to Consumer Financial Protection Bureau (Attention: PRA Office), 1700 G Street NW, Washington, DC 20552, or by email to PRA_Comments@cfpb.gov.