

DANIEL'S JEWELERS PREFERRED CHARGE

RETAIL INSTALLMENT CREDIT AGREEMENT SUMMARY OF TERMS

Annual Percentage Rate	35.88% in AZ, CA, NV, NM, PA, SC, and VA 18.00% in FL and NC 21.00% in GA and TX 24.99% in NY, MI, and OH
Periodic Rate	2.99% in AZ, CA, NV, NM, PA, SC, and VA 1.50% in FL and NC 1.75% in GA and TX 2.0825% in NY, MI, and OH
Grace period for repayment of balances for purchases	There is no FINANCE CHARGE on new charges to your account when there is no balance outstanding at the start of the billing cycle and if you pay the balance of your account in full by the due date shown on your statement.
Minimum FINANCE CHARGE	None, if paid during grace period, otherwise, \$0.50 in AZ, CA, NV, and SC; \$1.00 in FL, GA, OH, and PA; and \$0.70 in MI, NY, and TX. There is no minimum finance charge in NC, NM and VA.

Method of computing the periodic FINANCE CHARGE	<p>We calculate the finance charge using the Average Daily Balance Method. To get the "Average Daily Balance" we take the balance of your account at the beginning of the billing cycle, not including any unpaid finance charges that are included in your account balance and add any new purchases and subtract payments or credits each day (we do not add any new purchases or subtract payments or credits in NM). This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the Average Daily Balance.</p> <p>We figure the FINANCE CHARGE on your account by multiplying the Average Daily Balance of your account by the Periodic Rate.</p>
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FEES

Annual Fee	CA and NV: \$15.00 AZ, FL, GA, MI, NM, NY, NC, OH, PA, SC, TX, and VA: \$0.00	
Late Payment Fee	If we do not receive your minimum payment by its due date (or within seven (7) days in VA, within ten (10) days in AZ, CA, GA, FL, MI, NM, NV, NY, and SC, within twenty-one (21) days in TX, and within thirty (30) days in NC, we will charge a late payment fee which will generally be the highest amount permitted by law.	
	State	Maximum Late Payment Fee
	AZ, CA, NV, TX, FL	\$10.00
	GA, NY	\$25.00
	NC	\$10.00 (\$5.00 if balance under \$100)
	SC	5% of amount past due, but not more than \$21.00 and not less than \$8.40
	MI, OH, PA	\$39.00
	VA	5% of installment (max. of \$39.00)
	NM	None
	We will add any late payment fee to your Account's regular balance	

Returned Payment Fee	If any check, instrument, or electronic authorization used to pay us is not honored by your financial institution, a returned payment fee (max. of \$39) which will generally be the highest amount permitted by law may be assessed. This fee generally will not exceed the amount of the required minimum payment due immediately prior to the date on which the payment is returned.	
	State	Maximum Returned Payment Fee
	AZ	\$10.00
	CA	\$15.00
	FL, NV	\$25.00
	GA	\$30.00
	NC	\$25.00 (\$0.00 for electronic payments)
	NY	\$20.00 (\$0.00 for electronic payments)
	OH	\$39.00 (\$0.00 for electronic payments)
	SC, TX	\$30.00
	MI, NM, PA, VA	None
	We will add any returned payment fee to your Account's regular balance.	

See the complete Retail Installment Credit Agreement at www.danielsjewelers.com/RICA

Notice to buyers: The disclosures above are accurate as of the date of publishing on September 1, 2022 and are effective September 1, 2022. These terms are subject to change after this date. Write to Daniel's Jewelers, P.O. Box 3750, Culver City, CA 90231-3750 or call (310) 665-2110 for the most recent version of this agreement.



Here is a recap of your financing and/or leasing selection(s).

NOTE: You will owe a separate payment to EACH of the lenders checked below:

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(310) 665-2170

Payments can be made in our stores or online at: payments.danielsjewelers.com.
Signup for Autopay and get a \$15 statement credit!

☐

(866) 396-8254

Payments can be made in our stores or directly with Synchrony.
See your receipt for special financing options.

☐

(855) 678-6248

Payments will be automatically deducted per your authorization.

☐

(877) 898-1970

Periodic lease payments will be deducted per your authorization.

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(877) 353-8696

Periodic lease payments will be deducted per your authorization.