

**full of your Balance every month by the Payment Due Date shown on your statement.**

**Interest is calculated at a daily interest rate(s) which is equivalent to the applicable annual interest rate(s), each as initially shown in the Disclosure Statement. Interest rates are subject to change. Any change to the applicable annual interest rate(s) will be indicated on your statement and prior notice of that change will be provided as described in "Changes to this Agreement".**

**If interest is charged, we charge interest on any amount owed from the transaction date until that amount has been paid in full. We calculate interest daily but add it to your Balance on a monthly basis. We calculate interest on any amount owed each month by:**

- multiplying the amount owed each day by the applicable daily interest rate or rates (that is the applicable annual interest rate or rates divided by the number of days in the year); and**
- adding together those interest charges for each day in that month.**

**The total is the amount of interest we will charge you each month.**

**We do not charge interest on interest.**