

CONSUMER UNSECURED LENDING

Consumer Unsecured Lending



DISCLAIMER: Core elements of this product or service are only available in English: for example, contract documents, legal disclosures, and servicing communications related to the product or service will be provided and must be executed (where applicable) in English. PNC strives to offer many language support services, but please be aware that in general the product or service will be fulfilled and serviced in English. The terms and conditions of PNC's retail products are standardized: although terms may vary based on the facts of particular applications (including which optional product features a customer selects), permissible variations are pre-determined and PNC employees do not have authority to negotiate variations in terms with individual consumers.

PNC Language Resources

Please see [PNC.com/Language](https://www.pnc.com/Language) for additional information on Language Support available.

Personal Installment Loan

A Personal Unsecured Installment Loan provides you access to the money you need without using your property as collateral.



Personal Line of Credit

A Personal Line of Credit offering a flexible borrowing option with no collateral required.



Credit Card

PNC has a card for every need: Cash Back, Low Rates and Rewards.



Main Features

Personal Installment Loan

If you apply and are approved for a PNC consumer unsecured installment loan:

- You will receive a set loan amount. The possible loan amount ranges from \$1,000 to \$35,000.
- You will be required to repay the loan amount, plus interest and any fees incurred, over a set period of time. You can prepay the loan amount, plus interest and any fees incurred, at any time without penalty.
- The interest rate on your loan will be fixed which means it will remain the same every month.¹
- You will receive a monthly statement with important information about your account. You should read each statement carefully. It will include the amount you must pay that month, the total loan amount, and the total amount you have paid to date, as well as other important information and disclosures about your account.
- You can make payments to PNC in a number of different ways, including automatic withdrawal from a deposit account, using PNC Online Banking, by phone, in a PNC branch, or by mail.
- If you do not make your regularly scheduled monthly payment by the due date, you may be assessed a late fee. If your payment is returned for insufficient funds, you may be assessed a returned payment fee. Applicable fees are disclosed in your Direct Installment Loan Disclosure and Note and related disclosures.
- PNC may report your payment activity to credit reporting agencies.
- You will be able to use the loan amount as you wish for any lawful purpose, except you cannot use the loan proceeds to pay for post-secondary educational expenses or to refinance student loan debt. For student loan and refinancing options, visit pnconcampus.com.

¹ A fixed rate does not change over the life of the loan, however, if you have an automated payment deduction and it is removed, it is possible the rate will increase.

Personal Line of Credit

If you apply and are approved for a PNC consumer unsecured line of credit account:

- You will receive a line of credit on which you can draw up to your approved credit limit. The possible amount ranges from \$1,000 to \$25,000, except in California where the maximum amount is \$5,000. PNC may adjust the amount you can draw or close the line of credit at any time based on various factors or you may close the line upon your request.
- You will be able to draw on this line during your draw period. Draws are possible by writing a check that comes with your line of credit, by transferring funds via PNC Online Banking, or by calling the PNC Care Center. You can draw from your line of credit as many times as you want until you reach your maximum draw amount. Once you have made payments on your account such that you are no longer at the maximum draw amount, you can then draw again up to your maximum draw amount.
- You will be required to repay the amount that you draw, plus interest and any fees incurred, over a set period of time. You can prepay the amount, plus interest and any fees incurred, at any time without penalty.
- The annual percentage rate (APR) applicable to your account is a variable rate based upon The Wall Street Journal “prime rate”. This means that any increase or decrease to the prime rate will result in a corresponding increase or decrease to the variable APR on your account.
- You will be able to use the amount you draw as you wish for any lawful purpose.
- You will receive a monthly statement with important information about your account. You should read each statement carefully. It will include your statement balance, the minimum payment due, the date by when you must pay the minimum payment, and how you can pay, as well as other important information and disclosures about your account.
- You can make payments to PNC in a number of different ways, including automatic withdrawal from a deposit account, using PNC Online Banking, by phone, in a PNC branch, or by mail.
- **You must pay the minimum payment by the due date to avoid late fees. Interest begins to accrue on the day each draw is posted to your account. There is no time during which credit is extended that you do not incur interest.** You should review your account agreement closely to learn how PNC calculates interest on any balances you carry on your account.
- If you think there is an error on your monthly statement, you have certain rights and responsibilities to dispute errors. See your account agreement and monthly statement for details on how you can exercise your dispute rights.
- If you do not make your regularly scheduled payment by the due date, you may be assessed a late fee. If your payment is returned for insufficient funds, you may be assessed a returned payment fee. Applicable fees are disclosed in your account agreement and account opening disclosures.
- PNC may report your payment activity to credit reporting agencies.

Credit Card

If you apply and are approved for a PNC consumer credit card account:

- You will be able to use the account to make purchases and obtain cash advances on credit and repay the amounts you borrow—plus any interest and fees incurred—over time.
- Your account will have a credit limit which is the maximum amount of credit PNC establishes for you. As part of your total credit limit, you have a separate cash advance limit. PNC may adjust your credit limit over time based on various factors or upon your request.
- You will receive a monthly statement with important information about your account. **You should read each statement carefully.** It will include transaction information, your statement balance, the minimum payment due, the date by when you must pay at least the minimum payment, and how you can pay. It will also include other important information about your account.
- **You must pay the *minimum payment* by the due date and before any cutoff time to avoid late fees.**
- The due date on an account is at least 21 days after the close of each billing cycle. No interest is charged on new purchases appearing on your current statement if you paid in full the “New Balance” shown on your previous statement and the payment was received by that due date. We begin charging interest on cash advances and balance transfers on the transaction date.
- The annual percentage rates (APRs) applicable to your account are variable rates based on The Wall Street Journal “prime rate.” This means that any increase or decrease to the prime rate will result in a corresponding increase or decrease to the variable APRs on your account. The purchase and balance transfer APRs assigned to your account are based on your creditworthiness. You should review your account agreement closely to learn how PNC calculates interest on any balances you carry on your account.
- See your account agreement or statements or contact the customer service number on your credit card or statements for details on what to do if you find an error on your statement. Contact us immediately if you find unauthorized charges on your account or believe your credit card was lost or stolen.
- PNC may impose penalty fees if you fail to satisfy the terms of your account, including a late fee if you fail to make your payment by your due date and before any cutoff time, or a returned payment fee if a payment is returned.
- Fees that apply to your account are disclosed to you at the time you submit your application and at account opening. You should review this information carefully. We also may remind you about fees for certain types of transactions after your account is opened. If you have a question about the APRs or fees that apply to your account, call the customer service number on your credit card or statements.
- From time to time, we may make a promotional offer to you. When we do, we will tell you the terms of the promotion, including any promotional rate or fee, the promotional period, and the rate that will apply after the promotional period is over.
- PNC may report your payment activity to credit reporting agencies.

Consumer Credit Cards – Rewards Features

Depending on your account type, you may also earn rewards on certain purchases.² Rewards may be in the form of “points” that can be redeemed for other goods or services and/or a credit to your account. The terms of each reward program differ and are described in the applicable rewards program terms and conditions. You can also find information about rewards programs on [pnc.com](https://www.pnc.com) or from a PNC customer service representative at one of our branches or our call center.

² The term “purchases” does not mean every transaction you make with your credit card. Some limited transactions, such as cash advance transactions (including the purchase of cash equivalent products) and balance transfers are excluded.

Personal Installment Loans and Personal Lines of Credits are subject to credit approval. Certain restrictions and conditions may apply.

PNC Credit Cards are subject to credit approval.

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