

Information About Your Account

Your Kohl's credit card account is issued by Capital One, N.A. and is governed by the Cardmember Agreement. You may obtain a copy of the Cardmember Agreement by contacting us at the customer service number on the back of your card or at the number on the front of this statement.

1. Crediting of Payments: You may make payments by any of the options listed below. The amount of your payment should be at least your minimum payment due, payable in U.S. dollars and drawn or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution.

You may make payments by regular U.S. mail. Send your payment to the Payments address shown on this statement. Your payments by mail must comply with the instructions on this statement. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon and cannot contain more than one payment or coupon; and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day by 5:00 p.m. local time at our Payments address on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 5:00 p.m. local time at Payments address on this statement, we will credit it to your account as of the next calendar day. You may make payments electronically through our website shown on this statement.

If we receive your completed request on our website by 7 p.m. Central time, we will credit your payment as of that day unless you specify a future date in your request. If we receive your request after 7 p.m. Central time, we will credit your payment as of the next calendar day.

You can also make a payment utilizing our telephone voice response system by dialing 1-800-564-5740 and following the voice prompts. When you make a phone payment through our voice response system, you authorize us to initiate an ACH or electronic payment that will be debited from your bank account. Funds may be withdrawn from your bank account as soon as the same day we process your payment.

As a courtesy, we may allow you to make a payment by telephone with the assistance of our customer service advisors.

For all other payments or for any type payment above for which you do not follow our payment instructions, crediting of your payments may be delayed for up to 5 days.

2. How to Avoid Paying Interest on Purchases: We begin assessing periodic interest charges on a transaction, fee, or interest charge from the date it is added to your daily balance as described in the Cardmember Agreement until your Account is paid in full. Your due date will be a minimum of 25 days following the close of each billing cycle. You can avoid periodic interest charges on new purchases when they are first billed to a statement, as follows. If you receive a current monthly statement that includes new purchases, and then make a payment that we receive by the date and time the Minimum Payment is due for that statement, we will not charge periodic interest on any portion of the new purchases, so long as your current statement also shows that we received payment of the ending balance for your previous month's statement by the date and time its Minimum Payment was due or that the ending balance for your previous month's statement was zero.

In accordance with the terms specific to your account, a minimum interest charge will be assessed for each billing period your account is subject to a finance charge.

3. Calculation of Balance Subject to Interest Rate—Average Daily Balance (Including New Purchases): We figure the periodic interest charges for each billing period using the average daily balance (including current transactions) method. For an explanation of this method, and questions about a particular interest charge calculation on your statement, please call us toll free at the customer service phone number listed on this statement. Periodic interest charges are determined by applying the monthly periodic rate shown on this statement to the average daily balance of your account. There is a minimum interest charge in any billing cycle in which you owe any periodic interest charges.

4. Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at P.O. Box 3115, Milwaukee, WI 53201-3115.

5. Notice About Electronic Check Conversion: When you pay by check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

6. Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to us at: Kohl's, P.O. Box 3043, Milwaukee, WI 53201-3043. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the regular Payment address shown on this statement.

7. Lost or Stolen Credit Card: If you lose or someone steals your card or any other means to access your account, or if you think someone has used your account without your permission, you must tell us immediately by calling the number on the front of this statement.

8. Send Inquiries To: Kohl's, P.O. Box 3043, Milwaukee, WI 53201-3043

9. Bankruptcy: If you are entitled to bankruptcy protection, this communication is for information only, it is not an attempt to collect, assess or recover a debt or claim. Do not send us payments without speaking to your bankruptcy attorney or the Bankruptcy Court.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to Capital One, N.A. through our servicer at: Kohl's, P.O. Box 3043, Milwaukee, WI 53201-3043. In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact Capital One, N.A. in writing through our servicer at: Kohl's, P.O. Box 3043, Milwaukee, WI 53201-3043. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Current as of 06/16/17

PROVIDE US WITH YOUR E-MAIL ADDRESS AND WE'LL DELIVER NEWS ABOUT KOHL'S SALES DIRECTLY TO YOUR DESKTOP!

E-MAIL ADDRESS:

NAME / ADDRESS CHANGE:

Name

Street

Phone Number

City

State

Zip Code

To add an authorized user, please call 1-800-564-5740