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Frequently-Asked Questions

What are my billing rights?

If you think your bill is wrong, or if you need more information about a transaction on your bill, please call us toll free at 1-800-705-7255. You can also write to us at Advanta Credit Cards, Attention: Disputes, P.O. Box 9217, Old Bethpage, NY 11804-9217. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared.

When sending a letter, please include the following information:

- your name and account number,
- the dollar amount of the suspected error, and
- describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

When applicable, please include any dates and details of your attempts to resolve the error directly with the merchant who billed your account.

How are balances and finance charges calculated?

We calculate the Average Daily Balance of each account component (e.g. purchases, cash transactions, promotional balances) separately. Each day we start with the previous day's ending balance. We add any new transactions or debits, and subtract any payments or credits. We calculate finance charges by multiplying this sum by the daily periodic rate, and then add the finance charges into the sum. This gives us the day's ending balance. Credit balances are treated as zero. At the end of the billing cycle, we add each component's daily balances, and divide that sum by the number of days in the billing cycle to get the Average Daily Balance for each component. Transaction fees, such as for balance transfers or cash advances, are included in the calculation of the Fee Inclusive Annual Percentage Rate (APR).

Do I have to pay interest on new purchases?

If your statement shows no balance forward and you pay the full new balance shown by the due date, finance charges will not be applied to new purchases shown on this statement.

Do I have to pay the annual fee?

If an annual fee appears on your statement, and you do not wish to pay it, you may notify us that you are closing your account. We will refund the annual fee as long as you notify us within 30 days of receipt of statement. You may use the card until you notify us, but using the card after you notify us will constitute acceptance of the annual fee.

Can I make additional payments?

You may pay more than the minimum payment due and make additional payments at any time; however, additional payments cannot be applied to unbilled minimum payments due. You can make additional payments:

- Online: www.advantabankcorp.com/payment
- By Phone: 1-800-705-7255 (convenience fee applies)
- By Mail: Advanta Credit Cards, P.O. Box 31032, Tampa, FL 33631-3032

If you want to change your contact information, please provide your new information below. Please use blue or black ink. Also, please check the box on the front of the payment stub to ensure proper handling.

Street address _____

City _____ State _____ ZIP _____

Business phone _____ Mobile phone _____

Email address _____