GE MONEY BANK
IKEA CREDIT CARD ACCOUNT

The information about the costs of the card described below is accurate as of July 1, 2010. This information may have changed after that date. To find out what may have changed, write to us at P.O. Box 981064, El Paso, TX 79998-1064. This application and the credit card agreement will be governed by federal law, and to the extent state law applies, the laws of Utah. Subject to the requirements and limitations of applicable law, we may change, add to or delete any of the terms of the agreement, including the interest rates, fees and charges and we will send you notice as required.

### Interest Rates and Interest Charges

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<tr>
<th>Annual Percentage Rate (APR) for Purchases</th>
<th>25.99%</th>
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<td>This APR will vary with the market based on the Prime Rate.</td>
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#### How to Avoid Paying Interest on Purchases

Your due date is at least 23 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.

#### Minimum Interest Charge

If you are charged interest, the charge will be no less than $2.00.

#### For Credit Card Tips from the Federal Reserve Board

To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at [http://www.federalreserve.gov/creditcard](http://www.federalreserve.gov/creditcard).

### Fees

#### Set-Up and Maintenance Fees

- **Annual Fee**: None
- **Monthly Maintenance Fee**: $1.99 per month ($23.88 annually)

#### Penalty Fees

- **Late Payment**: Up to $35

### How We Will Calculate Your Balance

We use a method called “daily balance”.

Please see your credit card agreement for additional information about your account, including an explanation of how we determine the prime rate.

### WISCONSIN RESIDENTS

No provision of a marital property agreement, a unilateral statement under sec. 766.59, Wis. Stats., or a court decree under sec. 766.70, Wis. Stats., adversely affects the interest of the creditor unless the creditor, prior to the time credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred.

Residents of Wisconsin applying for an individual account must give us the name and address of their spouse, regardless of whether the spouse may use the card. Please provide this information to us at P.O. Box 981064, El Paso, TX 79998-1064.

### CONSENT TO ELECTRONIC COMMUNICATIONS

By submitting an application online, or signing up for online services (“e-service”), for your IKEA Credit Card Account, you hereby agree to the following and this will constitute your consent (“Consent”) for us to send you electronic communications.

#### 1. Categories of Communications.

You understand and agree that GE Money Bank, the issuer of the IKEA Credit Card, our assignees, or other holders of your IKEA Credit Card Account ("we" or "us") may provide to you by electronic means information regarding your IKEA Credit Card Account ("Credit Card Account"), including disclosures required by applicable federal or state law (collectively, "Communications") which may include, but is not limited to, the following:

- The initial disclosure statement or agreement ("Agreement") governing the Credit Card Account, including, without limitation, any Truth in Lending Act disclosures;
- Letters or notices regarding your Credit Card Account, including customer service responses;
- GE Money Bank’s Privacy Policy ("Privacy Policy") for the Credit Card Account;
- Other federal and state law disclosures, notices and communications in connection with the application for, the opening of, maintenance of or collection of the Credit Card Account; and
- Disclosures, Debt Cancellation Agreement and other information related to optional Debt Cancellation products you may elect to purchase.
Communications may be sent to your e-mail address. Communications may include your name and some information about your Credit Card Account, including your balance or the due date. Electronic Communications may be disclosed to any party with access to your Credit Card Account or e-mail account or hardware or software used to view your Credit Card Account or e-mail account.

You acknowledge that by giving your Consent through this website, you demonstrate that you can access information that we may provide to you by posting electronic Communications on a website.

3. How to Withdraw Consent.
You may not apply online for a Credit Card Account, and you may not register your Credit Card Account for e-service, unless you provide your Consent. After you open a Credit Card Account or register your Credit Card Account for e-service, you may withdraw your Consent by contacting customer service or by writing to P.O. Box 981064, El Paso, TX 79998-1064.

4. Hardware and Software Requirements.
In order to access and retain Communications, you must have:
- An Internet Browser which supports HTML 4.0 and SSL-encryption, such as Netscape 4.0 or later and Microsoft Internet Explorer 4.0 or later.
- A means to print or store notices and information through your browser software.
- A personal computer or equivalent device capable of connecting to the Internet via dial-up, DSL, Cable Modem, Wireless Access Protocol, or equivalent, and that supports the foregoing requirements.

5. Paper Copies of Communications.
Upon your request, we will send you a paper copy of the Agreement, the Privacy Policy, Debt Cancellation Agreement and/or other material provided to you electronically pursuant to this Consent. If you would like a paper copy of any of this material (other than the Debt Cancellation Agreement) please write to us at P.O. Box 981064, El Paso, TX 79998-1064. If you would like a copy of your Debt Cancellation Agreement, please write us at P.O. Box 39, Roswell, GA 30077-0039. There will be no charge for a paper copy of this material.

6. Communications in Writing.
All Communications in either electronic or paper format from us to you will be considered “in writing”. You should print or download a copy of this Consent, the Agreement, the Privacy Policy, your application, the Debt Cancellation Agreement (if elected) and any other Communication that is important to you for your records.

7. Electronic Signatures.
You acknowledge that by clicking on the “I Agree”, the “Submit” or similar button on this website, you are indicating your intent to sign the relevant document or record and that this shall constitute your signature.

You acknowledge and agree that your Consent is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.