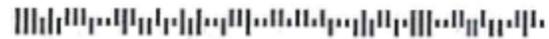


What is this?

FP 01 059281 12401 B 149 A
JEFFREY EPSTEIN
9 E 71 TH ST
NEW YORK NY 10021



Application: 64677782
24-NOV-2017

Regarding Your Application for the Barclaycard Visa® with Apple Rewards

Dear JEFFREY EPSTEIN,

Thank you for your recent application for the Barclaycard Credit Card.

We have reviewed your application and determined that we are unable to approve you for a Barclaycard credit card account for the following reason(s):

Debt to income ratio too high

Consumer Reporting Agency Information

The consumer reporting agency that provided information that influenced our decision in whole or in part was:

TRANS UNION
P.O. Box 1000
CHESTER, PA 19022-1000
800-888-4213

The reporting agency played no part in our decision and is unable to supply specific reasons why we have taken this action. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

Credit Score Information

We also obtained your credit score from this consumer reporting agency and used it in making our credit decision. Your credit score is a number that reflects the information in your credit report. Your credit score can change, depending on how the information in your credit report changes.

Your credit score: 768

Date: 11/24/2017

Scores range from a low of 300 to a high of 850.

Key factors that adversely affected your credit score:

The Barclaycard Credit Card is issued by Barclays Bank Delaware, P.O. Box 8801, Wilmington DE 19801.

Application: 64677782
24-NOV-2017

- Lack of recent installment loan information
- Too many accounts with balances
- Amount owed on revolving accounts is too high
- Proportion of balances to credit limits on bank revolving or other rev accounts is too high

In addition to the factors above, the number of inquiries on your file has also affected your score.

We regret not being able to meet your credit needs at this time, and we look forward to the potential opportunity to assist you in the future. If you have any questions regarding this letter, please contact us at:

Card Services
P.O. Box 8828
Wilmington, DE 19899-8828
Toll-Free Phone: 1-866-408-4064
Hours: 24 hours a day 7 days a week.

Sincerely,

Barclaycard

NOTICE: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning Barclays Bank Delaware (Barclaycard) is the Bureau of Consumer Financial Protection, 1700 G Street NW., Washington, DC 20006.