



Notice of changes to the Laurentian Bank Visa credit cards rewards program points earning system.

› LAURENTIAN BANK VISA EXPLORE

Laurentian Bank of Canada (the Bank) hereby informs you of the following changes that will come into effect as of your July 2021 billing cycle.

EXCERPT OF THE VISA EXPLORE PROGRAM RULES

Section: EARNING POINTS

2. The program is based on a points accumulation system tied to the amount of goods and services charged to your Visa EXPLORE account.

CURRENT RULES: In the terms and conditions of the program, the rules of Section 2.

(i) currently reads as follows:

- [...] **3 points** for every dollar in net purchases charged as pre-authorized debits to your Visa EXPLORE account by certain merchants for services such as:
› Telephone › Cable TV › Auto and home insurance › Utilities › Magazine and newspaper subscriptions [...]

(ii) currently reads as follows:

- [...] **2 points** for every dollar on purchases from merchants registered with Visa Inc. (VISA) under the Transportation and Travel categories **and on foreign currency purchases.** [...]

(iii) currently reads as follows:

- [...] **1 point** for every dollar on all other qualifying net purchases charged to your Visa account. [...]

AMENDED RULES: Effective as of your July 2021 statement (including transactions made after your June 2021 billing cycle), the rules of sections 2.

(i), (ii) and (iii) of the rules will read as follows:

- [...] **2 points** for every dollar in net purchases charged as pre-authorized debits to your Visa EXPLORE account by certain merchants for services such as:
› Telephone › Cable TV › Auto and home insurance › Utilities › Magazine and newspaper subscriptions [...]
- [...] **2 points** for every dollar on purchases from merchants registered with Visa Inc. (VISA) under the Transportation and Travel categories. [...]
- [...] **1 point** for every dollar on all other qualifying net purchases charged to your Visa account. [...]

For all the information concerning the Visa EXPLORE rewards program, and for all the advantages your card has to offer, please visit laurentianbank.ca/EXPLORE.

THE LAURENTIAN BANK VISA TEAM