



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

> LAURENTIAN BANK VISA INFINITE

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 REWARDS 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 Laurentian Bank Visa Infinite account.

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

(a) (i) currently reads as follows:

- [...] **Three points** for every dollar in net purchases charged as pre-authorized debit (PAD) payments to your Laurentian Bank Visa Infinite account by certain merchants for services such as the following:
 - > Telephone > Cable TV > Auto and home insurance > Utilities > Magazine and newspaper subscriptions [...]

(a) (ii) currently reads as follows:

 [...] Two points are awarded for every dollar in purchases from merchants registered with Visa Inc. (Visa) under the Transportation, Travel, Grocery Stores, Supermarkets, Service Stations (With or Without Ancillary Services) or Automated Fuel Dispenser categories and on foreign currency purchases. [...]

(a) (iii) currently reads as follows:

• [...] **One point** is awarded for every dollar on all other qualifying net purchases charged to your Laurentian Bank Visa Infinite account. [...]

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

(a) (i), (a) (ii) and (a) (iii) will read as follows:

- Two points for every dollar in net purchases charged as pre-authorized debit (PAD) payments to your Laurentian Bank Visa Infinite account by certain merchants for services such as the following:
 - > Telephone > Cable TV > Auto and home insurance > Utilities > Magazine and newspaper subscriptions [...]
- [...] Two points are awarded for every dollar in purchases from merchants registered with Visa Inc. (Visa) under the Transportation, Travel, Grocery Stores, Supermarkets, Service Stations (With or Without Ancillary Services) or Automated Fuel Dispenser categories. [...]
- [...] **One point** is awarded for every dollar on all other qualifying net purchases charged to your Laurentian Bank Visa Infinite account. [...]

For all the information concerning the Laurentian Bank Visa Infinite rewards program, and for all the advantages that your card has to offer, please visit laurentianbank.ca/INFINITE.

THE LAURENTIAN BANK VISA TEAM

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