



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

> LAURENTIAN BANK VISA REWARD ME

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 REWARD ME 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 account.

CURRENT RULES: In the terms and conditions of the program, the rules of Section 2. currently reads as follows:

• **One point** is awarded for each dollar in purchases charged to your Laurentian Bank VISA account. [...]

AMENDED RULES: Effective as of your July 2021 statement (including transactions made after your June 2021 billing cycle), section 2 of the rule will read as follows:

• 2. (i) **1 point** for every dollar in net purchases charged as pre-authorized debits to your Visa Black *Reward Me* account by certain merchants for services such as:

> Telephone > Cable TV > Auto and home insurance > Utilities [...] > Magazine and newspaper subscriptions

- [...] 2. (ii) **1 point** for every dollar in net purchases from merchants registered with Visa Inc. (Visa) under the Grocery Stores, Supermarkets, Service Stations (With or Without Ancillary Services) or Automated Fuel Dispenser categories. [...]
- [...] 2. (iii) **0.5 point** for every dollar on all other qualifying net purchases charged to your Laurentian Bank Visa Black *Reward Me* account. [...]

For all the information concerning the Visa *Reward Me* program, and for all the advantages your card has to offer, please visit laurentianbank.ca/*RewardMe*.

THE LAURENTIAN BANK VISA TEAM