

Laurentian Bank Credit Card Reward Program

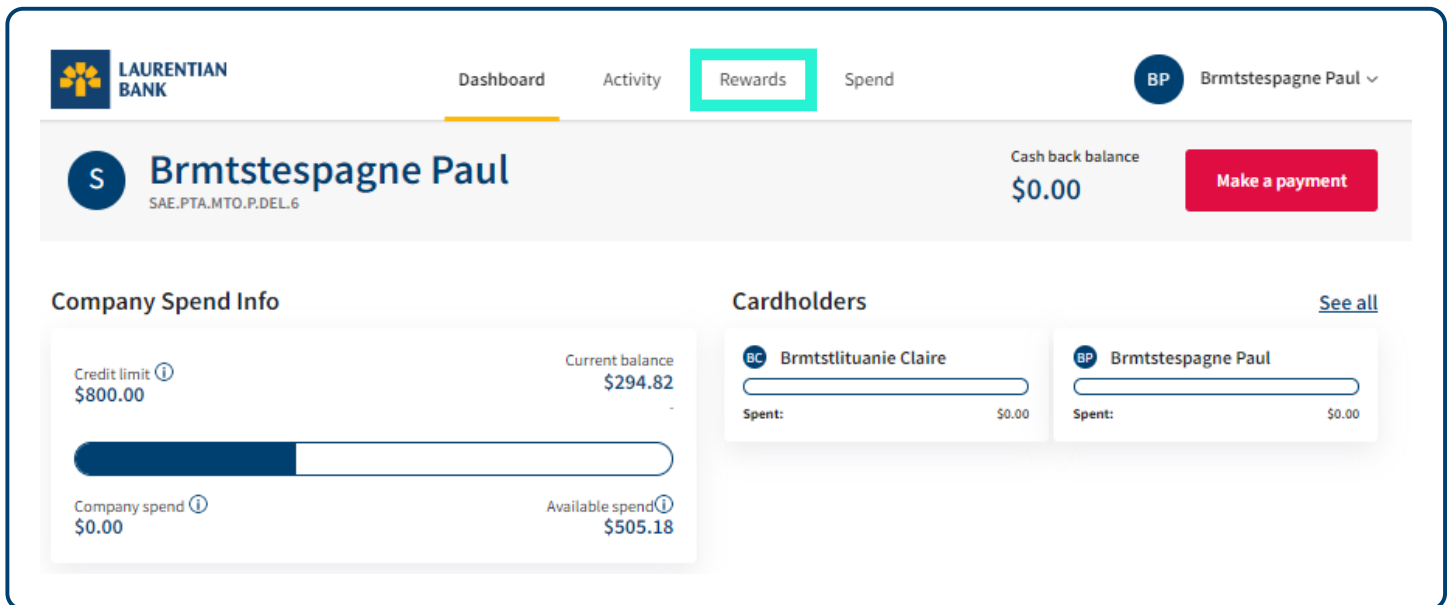
You Laurentian Bank credit card includes a very complete Rewards Program.¹ Whether you have a Business Rewards or Business Cashback card, all Cardholders have access to the Laurentian Bank Rewards Program.

Rewards earned on special offers will convert to cashback at the end of the month and gives you access to unique offers from hundreds of brands! Merchant partners are onboarded regularly with offers that are global and local in scale.

All Cardholders can earn company rewards throughout the cycle. These rewards will be automatically applied to the Account Balance on each statement.

How to Access Laurentian Bank Rewards

To access Laurentian Bank Rewards, log into your account dashboard and click the Rewards tab.



The screenshot shows the Laurentian Bank account dashboard for user Brmtstespagne Paul. The 'Rewards' tab is highlighted in the top navigation bar. The dashboard displays the following information:

- Navigation:** Dashboard, Activity, **Rewards**, Spend
- User Profile:** Brmtstespagne Paul (SAE.PTA.MTO.P.DEL.6), Cash back balance: \$0.00, [Make a payment](#)
- Company Spend Info:**
 - Credit limit: \$800.00
 - Current balance: \$294.82
 - Company spend: \$0.00
 - Available spend: \$505.18
- Cardholders:**
 - Brmtstlitanie Claire (Spent: \$0.00)
 - Brmtstespagne Paul (Spent: \$0.00)

How to Earn

There are different ways you can earn rewards:

Cashback Program	Points Program
<p>Business Cashback Card: The Cashback Program is based on a cash back reward accumulation system tied to the amount of eligible Net Purchases charged to the Account during the billing cycle, including those made through our Rewards program offered by merchants. The cash back earned will depend on the total amount charged and posted to the Account during the billing cycle.</p> <p>First 3,000 charged and posted to the Account during the billing cycle: 0.75% cash back for every dollar on eligible Net Purchases charged and posted to the Account.</p> <p>Any amount above \$3,000 charged and posted to the Account during the billing cycle: Additional 0.50% cash back for every dollar on Net Purchases charged and posted to the Account.</p>	<p>Business Rewards Card: The Points Program is based on a points accumulation system tied to the amount of eligible Net Purchases made through the Bank's Rewards program offered by merchants and charged to the Account during the billing cycle. Points are earned for every dollar on eligible Net Purchases made with the Card through our Rewards program offered by merchants.</p>

The screenshot displays the Laurentian Bank Rewards portal. At the top, there is a navigation bar with 'Dashboard', 'Activity', 'Rewards', and 'Spend'. The user's name 'Brmtstespagne Paul' is visible in the top right. The main heading is 'Laurentian Bank Rewards' with a 'Cash back available \$0.00' indicator. Below this, there are tabs for 'Home', 'inCard', and 'eShop'. A search bar is present for finding products or merchants. The 'inCard offers' section lists several promotional offers:

- Sunwing:** Earn 3,000 bonus points and 2% back in points. Category: TRAVEL.
- Bloomberg:** Earn up to 20% back in points. Category: MISCELLANEOUS.
- Runner:** Earn up to 5% back in points. Category: MISCELLANEOUS.
- 1800Flowers:** Earn 10% back in points. Category: SHOPPING.
- Slack:** Earn 5% back in points. Category: TECH.
- Willful:** Earn 2,000 bonus points (\$20). Category: MISCELLANEOUS.
- Dropbox:** Earn 2,000 bonus points (\$20). Category: TECH.
- Zvelle:** Earn 10% back in points. Category: SHOPPING.

Merchant Offers:

InCard offers	eShop offers
<p>Earn bonus rewards automatically and in real-time when you pay with your Laurentian Bank credit card at the selected merchants affiliated with inCard offers. To be eligible for inCard offers, you must use your Laurentian Bank credit card to make purchases either in person or online.</p> <p>Note: Please note that offer details may change from time to time or may be extended or cancelled at any time without notice, including cancellation by the merchant.</p>	<p>Earn more rewards when you shop online via eShop offers through Laurentian Bank Rewards. To earn Points with eShop, you can click the <i>Shop now</i> link located on the eShop page to be directed to a retailer's website and successfully complete an online purchase while your session is active in your Laurentian Bank Visa online account. You need to use your Laurentian Bank credit card to enjoy all eShop offers.</p> <p>Note: Please note that sessions are valid for three (3) hours from landing on the merchant's page, and that navigating to other websites after starting a session may void your eligibility. Only items added to online shopping carts after a session begins may be eligible for the offer. Offer details may change from time to time.</p>

How to Redeem

Cash back or points earned within your statement cycle will automatically be redeemed and applied against your Account Balance on a monthly basis.

Need Help?



For additional support, please contact the Telebanking Centre at 1-800-522-1846 or your business centre coordinator.

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Capitalized terms not defined in this page have the meaning ascribed to them in the Agreement Governing the Use of the Laurentian Bank Visa* Business Card, as updated.

1. For full details on the terms and conditions that apply to the Rewards Program, please refer to the [Business Rewards Program Agreement](#).