

Choose the card that best suits your company needs.

Laurentian Bank Visa* Business Rewards	Laurentian Bank Visa* Business Cashback	
EAURENTIAN BANK Will Your Company VISA BUSINESS REWARDS	CAURENTIAN CAURENTIAN Vour Company Vour Company BUSINESS CASHBACK	
With our new Laurentian Bank Rewards Program, access hundreds of brands and unique offers to get you earning rewards. ¹	The premium payment option that meets your business needs. With our new Laurentian Bank Rewards Program, access hundreds of brands and unique offers to get you earning faster. ¹	
	Travel worry-free with extensive travel insurance including medical coverage and enjoy peace of mind with purchase protection and extended product warranty.	
Annual Fee ²		
Annual fee: \$20	Annual fee: \$110	
Additional cards: \$20 each	Additional cards: \$50 each	
Annual Interest Rate ³		
Annual interest rate on purchases and cash advances: 19.99%	Annual Interest rate on purchases and cash advances: 19.99%	
Laurentian Bank Rewards Program: Earn Cashback or Rewards		
N/A	Earn 0.75% cash back on the first \$3,000 in eligible Purchases and earn an additional 0.50% cash back on any amount bringing the balance above \$3,000 in eligible Purchases charged to the account.	
Earn rewards on special merchant offers that will automatically be converted to cashback and applied to your account statement each month.	Earn rewards on special merchant offers that will be automatically applied as cashback to your account statement each month.	

Laurentian Bank Visa* Business Rewards	Laurentian Bank Visa* Business Cashback
Insurance Program ⁷	
Public Transportation Vehicle Accident Coverage ⁴	
~	~
Hospital, Medical and Paramedical Care and Services Coverage ⁴	
×	~
Baggage Delay Coverage⁴	
×	~
Trip Cancellation Coverage ^₄	
×	~
Auto Rental Collision / Loss Damage Insurance⁵	
~	~
Purchase Insurance and Extended Warranty ⁶	
~	~
This is the right card for you if you	
 want a card with low annual fees; require coverage on merchandise paid and an extended manufacturer's warranty; require car rental insurance; don't require comprehensive travel insurance including medical coverage. 	 want a cashback rewards program to earn on everyday business purchases; plan to travel and are looking for a credit card with comprehensive travel insurance including medical coverage; require purchase insurance and extended manufacturer's warranty.

Legal Notice:

Laurentian Bank: Laurentian Bank of Canada

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Important information: Please note that by activating a new Laurentian Bank Visa credit card, the Account Holder and each Authorized User agrees to the terms and conditions of the Card, including the <u>Agreement Governing the Use of the Laurentian</u> <u>Bank Visa* Business Card</u> (and its update, as applicable).

Capitalized Terms not defined in this document 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 <u>Business Rewards Program</u> <u>Agreement</u>.
- 2. Annual fees are not refundable. For more information, consult the <u>Agreement Governing the Use of the Laurentian Bank</u> <u>Visa* Business Card</u>.
- 3. Subject to change and credit approval by Laurentian Bank. For more information about the Laurentian Bank Visa card, including information about the grace period, charges other than interest, or the date on which interest applies, consult the Agreement Governing the Use of the Laurentian Bank Visa* Business Card. For more information about the applicable credit rate, consult the <u>Agreement Governing the Use of the Laurentian Bank Visa*</u> Business Card. For more information about the applicable credit rate, consult the <u>Agreement Governing the Use of the Laurentian Bank Visa*</u> Business Card. For more information about the applicable credit rate, consult the <u>Agreement Governing the Use of the Laurentian Bank Visa*</u> Business Card (and its update, as applicable).
- 4. Issued by Canassurance Insurance Company for the Public Transportation Vehicle Accident Insurance benefit, and by Industrial Alliance, Insurance and Financial Services Inc. and Canassurance Insurance Company for the other benefits. Only persons aged 75 years and under are eligible to this hospital, medical and paramedical care and services insurance coverage. Maximum 31 days for cardholders 65 years of age or under and 15 days for cardholders over 65 years of age for the hospital, medical and paramedical care and services insurance coverage. Some conditions apply. For more details, refer to the summary of insurance product and the insurance certificate.
- 5. Underwritten by Chubb Insurance Company of Canada. Some conditions apply. For more details, refer to the <u>summary of</u> <u>insurance product</u> and the <u>insurance certificate</u>.
- 6. Issued by the Industrial Alliance Pacific General Insurance Corporation and Canassurance Insurance Company. 90-day purchase insurance warranty against theft or accidental damage for items purchased using your card, and extension of the manufacturer's warranty up to a maximum of one year. Subject to the conditions applicable to each item. Some conditions apply. For more details, refer to the <u>summary of insurance product</u> and the <u>insurance certificate</u>.
- 7. See the summary of insurance product and the insurance certificate for details.