



## Pay on your own terms with instalments

Enjoy flexible payment options with instalments. When you make a purchase over \$100 using your Laurentian Bank Visa\* Card, you can pay it off in smaller monthly payments.

### Key features

- **Choose how you'd like to pay**
  - Equal monthly payments to help you stay in control
- **Manage your spending and budget**
  - From large, life-changing purchases to that occasional splurge
- **Easy setup**
  - Easy, online access to set up an instalment plan once you've made an eligible purchase with your Laurentian Bank credit card.
- **Lower interest rates**
  - Take advantage of low interest rates.<sup>1</sup>
- **Continued rewards**
  - Continue to earn rewards on your purchase even with an instalment plan

### Set up an instalment plan in 3 easy steps

- 1 Choose an eligible purchase
- 2 Pick an instalment plan that meets your needs
- 3 Confirm and create your plan

### Eligibility<sup>2</sup>

The primary cardholder may enroll a purchase in an instalment plan if:

1. They are an eligible cardholder;
2. The purchase qualifies as an eligible purchase of \$100 CAD or more (after tax);
3. Their account is in good standing.

Eligible purchases will be identified:

- during the statement period in which the purchase is posted to the account, and
- through online services.

For more information, including instalment plan eligibility, interest rates, payment period, instalment fee (if applicable), etc., consult the [Agreement Governing the Use of the Laurentian Bank Visa\\* Cards](#).

### Instalment plan options

Choose a payment period of 3, 6, 12, or 24 months.

Payment period	Instalment interest rate <sup>1</sup> (Quebec residents only)	Instalment interest rate <sup>1</sup> (Rest of Canada <sup>3</sup> )
3 months	5.99%	3.99%
6 months	7.99%	5.99%
12 months	8.99%	7.99%
24 months	9.99%	8.99%

Once you create and accept the instalment plan terms and conditions, you can cancel it at any time during the payment period but it cannot change.

**Ready to get started? Set up an instalment plan today!**

1. Interest rate depends on the payment period selected when you enroll an eligible purchase for an instalment plan and is subject to change. Terms and conditions apply.

Example (for illustration purposes): If you enroll an eligible purchase of \$900 CAD for an instalment plan for a payment period of 3 months, your interest rate will be 5.99%. Therefore, after instalment set-up, you will repay \$304.50 monthly, which includes approx. \$13.48 of interest. For more details, refer to the [Agreement Governing the Use of the Laurentian Bank Visa\\* Cards](#) or speak to an advisor.

2. Terms and conditions apply.
3. If you reside outside the province of Quebec, each time you enrol an eligible purchase to an instalment plan, you will be charged an instalment fee of 1.5%, which must be paid on the first statement of account following the enrolment date. The instalment fee won't be refunded if the instalment plan is cancelled.

Simply access your online credit card account, choose an eligible purchase and payment term along with a one-time setup fee and the corresponding annual interest rate tied to the plan. The one-time setup fee is not applicable for residents of Quebec.

Laurentian Bank: Laurentian Bank of Canada.

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