

Laurentian Bank Credit Card Spend Limits

Your Laurantian Bank credit card gives you access to feature that give you great freedom in managing your card and your company account.

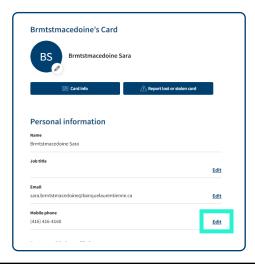
View and Manage Monthly Spend Limits

The monthly Authorized User Spending Limit is the maximum amount a Cardholder can spend during the cycle. The Authorized User Spending Limit is subject to the Credit Limit available on the Account.

| Are the signatory required to have a card? | A sole proprietor or signatory must always have a card. Where there are multiple signatories on the account, at least one must have a card. |
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| What is the montly Spend Limit for the sole proprietor and the signatory? | If you are a sole proprietor, the monthly Spend Limit for your card will be equal to the full Credit Limit for the company Account. Where there are multiple signatories on the Account, one of the signatories' cards will be equal to the full Credit Limit for the company Account. In addition, the Company Account credit limit cannot be changed. |
| Is the Credit Limit cumulative for all the Authorized Users? | Each monthly Authorized User Spending Limit can be set up to the full Credit Limit of the company, and may vary from Cardholder to Cardholder. Note that an Authorized User Spending Limit is always subject to the available Credit Limit of the Account and is not cumulative. The sum of the spending limits does not equal the company's total credit limit. If you are a Level 1 Administrator, you can view or modify the monthly Authorized User Spending Limit through your online account at any time. |
| Company Credit Limit: \$50,000 | Company Credit Limit: \$50,000 |
| Primary Cardholder | Primary Cardholder |
| \$20,000 \$10,000 Spend Limit for Authorized Users \$20,000 | \$50,000 \$15,000 Spend Limit for Authorized Users |

Is the monthly spending limit for Authorized Users reset every month?

Authorized Users Spending Limit will reset at the beginning of each cycle and will always be subject to the company's available credit. For example, if an Authorized User Spend Limit for a Cardholder is \$5,000 but there is only \$4,000 of available credit on the Account, a Cardholder will only be able to spend up to \$4,000 until the next cycle.



Need Help?



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

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