

UPCOMING CHANGES

Here are the details of the changes to your Laurentian Bank Visa Business Card(s).

	Current Card(s)	New Card(s)
Card Type	Laurentian Bank Visa Business	Laurentian Bank Visa Business Rewards
Fees	\$20 Annual Fee. \$20 per Additional Card.	\$20 Annual Fee. \$20 per Additional Card.
Interest Rate	19.99%	19.99%
Reward Program ¹	N/A	Earn points for every dollar spent on merchant offers available through Laurentian Bank Rewards. Points earned within your statement cycle will automatically be redeemed and applied against your Account Balance.

Legal notice:

Laurentian Bank: Laurentian Bank of Canada.

* Trademark of Visa Int., used under license.

Important information: Please note that by activating the new Laurentian Bank Visa Business Rewards credit Card, the Account Holder and each Authorized User agrees to the terms and conditions of the Card, including the update to the Agreement Governing the Use of the Laurentian Bank Visa* Business Card copy of which can be obtained by visiting www.laurentianbank.ca/businesscardexperience.

Capitalized Terms not defined in this letter 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 new Rewards Program Agreement, a copy of which can be obtained by visiting www.laurentianbank.ca/businesscardexperience.

UPCOMING CHANGES

Here are the details of the changes to your Laurentian Bank Visa Business Performance Card(s).

	Current Card(s)	New Card(s)
Card Type	Laurentian Bank Visa Business Performance	Laurentian Bank Visa Business Cashback
Fees	\$110 Annual Fee. \$50 per Additional Card.	\$110 Annual Fee. \$50 per Additional Card.
Interest Rate	19.99%	19.99%
Reward Program ¹	Earn 0.75% cash back on the first \$3,000 charged and posted to the Account and earn an additional 0.50% cash back on any amount above \$3,000 charged and posted to the Account.	Earn 0.75% cash back on the first \$3,000 charged and posted to the Account and earn an additional 0.50% cash back on any amount above \$3,000 charged and posted to the Account. PLUS Earn additional cash back for every dollar spent on merchant offers available through Laurentian Bank Rewards. Cash back earned within your statement cycle will automatically be redeemed and applied against your Account Balance.

Legal notice:

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Important information: Please note that by activating the new Laurentian Bank Visa Business Cashback credit Card, the Account Holder and each Authorized User agrees to the terms and conditions of the Card, including the update to the Agreement Governing the Use of the Laurentian Bank Visa* Business Card a copy of which can be obtained by visiting www.laurentianbank.ca/businesscardexperience.

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

- For full details on the terms and conditions that apply to the Rewards Program, please refer to the new Rewards Program Agreement a copy of which can be obtained by visiting www.laurentianbank.ca/businesscardexperience.