























Choose the card that suits you best.

Laurentian Bank Visa Infinite*	Laurentian Bank Visa* Cashback	Laurentian Bank Visa* Reduced Rate	Laurentian Bank Visa* Reward Me	Laurentian Bank Visa* EXPLORE
 <p>The premium card that fits your lifestyle. Earn faster with a comprehensive rewards program and flexible redemption options. Travel worry-free with comprehensive Travel insurance including medical coverage and enjoy special benefits like travel and hotel perks, Visa's exclusive Dining Series and concierge service.^{1,2}</p>	 <p>Get rewarded with cash back on everyday purchases and enjoy flexible redemption options. Have peace of mind with purchase protection and extended product warranty.</p>	 <p>The smart payment option that will save you money with lower interest on your card balance. Earn points on unique merchant offers and enjoy flexible redemption options.</p>	 <p>The no fee card that rewards you. Earn points on everyday purchases and enjoy flexible redemption options. Have peace of mind with purchase protection and extended product warranty.</p>	 <p>No longer offered.</p>
Annual Fee³				
Annual fee: \$130 Additional cards: \$50	Annual fee: \$65 Additional cards: No Fee	Annual fee: \$30 Additional cards: No fee	Annual fee: No fee Additional cards: No fee	Annual fee: \$110 Additional cards: No fee
Interest Rate⁴				
Interest rate on Purchases: 20.99% Interest rate on Balance Transfers: 21.99% Interest rate on Cash Advances: 22.99%	Interest rate on Purchases: 20.99% Interest rate on Balance Transfers: 21.99% Interest rate on Cash Advances: 22.99%	Interest rate on Purchases and Balance Transfers: 12.49% Interest rate on Cash Advances: 13.99%	Interest rate on Purchases: 20.99% Interest rate on Balance Transfers: 21.99% Interest rate on Cash Advances: 22.99%	Interest rate on Purchases: 20.99% Interest rate on Balance Transfers: 21.99% Interest rate on Cash Advances: 22.99%
Minimum Income Requirement				
\$60,000 personal or \$100,000 household annual income.	N/A	N/A	N/A	N/A

With Laurentian Bank Rewards, **get access to hundreds of brands and unique offers** to get you earning faster. **Enjoy flexible redemption options** that allow you to convert your points to cashback and use it towards your account balance or against a specific purchase. **Manage your rewards easily and conveniently online.**

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Rewards Multiplier/Earn Rate				
 2 points on Recurring Payments	 2% on Recurring Payments	N/A	 1 point on Recurring Payments	 2 points on Recurring Payments
 2 points on Gas, Grocery, Travel and Transportation	 2% on Gas and Grocery	N/A	 1 point on Gas and Grocery	 2 points on Transportation and Travel
 1 point on Everything Else	 1% on Everything Else	N/A	 0.5 point on Everything Else	 1 point on Everything Else
 Earn additional rewards on special merchant offers	 Earn additional rewards on special merchant offers	 Earn rewards on special merchant offers	 Earn additional rewards on special merchant offers	 Earn additional rewards on special merchant offers

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Insurance Program				
Hospital, Medical and Paramedical Care and Services Coverage⁵				
✓	✗	✗	✗	✓
Baggage Delay Coverage⁵				
✓	✗	✗	✗	✓
Trip Cancellation Coverage⁵				
✓	✗	✗	✗	✓
Public Transportation Vehicle Accident Coverage⁵				
✓	✗	✗	✗	✓
Auto Rental Collision/Loss Damage Insurance⁶				
✓	✗	✗	✗	✓
Purchase Insurance and Extended Warranty⁷				
✓	✓	✗	✓	✓
Visa Zero Liability⁸				
✓	✓	✓	✓	✓
OPTIONAL - Credit card balance insurance with Assur-Payment™^{9,10}				
✓	✓	✓	✓	✓
More Card Details				
Optional Instalment Plans				
✓	✓	✓	✓	✓
Online Features – Mobile Wallet, card lock/unlock, budget tools, and more				
✓	✓	✓	✓	✓

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Is this card right for you?				
<ul style="list-style-type: none"> • Meet the personal or household annual income requirements • Want the flexibility of redeeming points for cashback towards your balance or specific purchases • Plan to travel and are looking for a credit card with comprehensive Travel insurance including medical coverage • Enjoy the added perks/benefits associated to a premium card such as travel and hotel perks, Dining series and Visa Infinite's Concierge service • Want to benefit from coverage on merchandise paid and extended manufacturer's warranty 	<ul style="list-style-type: none"> • Want a cashback rewards program • Want the flexibility of redeeming cashback towards your balance or against a specific purchase • Looking to add additional cardholders at no fee • Want to benefit from coverage on merchandise paid and extended manufacturer's warranty 	<ul style="list-style-type: none"> • Prefer a lower annual interest rate to save money on revolving account balances • Want a card with low annual fee • Don't require earning base rewards • Looking to add additional cardholders at no fee 	<ul style="list-style-type: none"> • Prefer no annual fees • Want the flexibility of redeeming points for cashback towards your balance or specific purchases • You want a starter credit card to help build your credit or want a second card in wallet • Looking to add additional cardholders at no fee • Want to benefit from coverage on merchandise paid and extended manufacturer's warranty 	
Consider another product if you:				
<ul style="list-style-type: none"> • Do not meet personal or household income requirements • Prefer a card with a low or no annual fee • Want a card with a reduced interest rate • Want additional cards at no fee • Don't require Travel Benefits or Premium services 	<ul style="list-style-type: none"> • Prefer a card with a low or no annual fee • Want a card with a reduced interest rate • Would like Travel Benefits or Premium services 	<ul style="list-style-type: none"> • Prefer a card with no annual fee • Would like Travel Benefits or premium services • Do not keep a revolving balance 	<ul style="list-style-type: none"> • Want a card with a reduced interest rate • Would like Travel Benefits or premium services • Want to earn faster with higher rewards per dollar spent 	

For more information, please contact us at 1-800-252-1846.

Legal notice :

Laurentian Bank: Laurentian Bank of Canada

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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 Card, as updated.

1. General terms and conditions for all benefits: You must be an eligible Visa Infinite cardholder with a valid Visa Infinite card to take advantage of the Visa Infinite benefits and services. Certain benefits require enrolment. Offers and benefits are non-transferable, and discounts cannot be combined with any other offer or discount. Neither Visa nor the Issuer of the card is responsible for any claims or damages arising from use of any benefits or services provided by a third party. Visa reserves the right to modify or cancel this offer or benefits at any time and without notice. All offers, benefits and services made available through Visa are subject to complete terms and conditions (available at www.visainfinite.ca/infinite/terms.jsp). The Visa Infinite Privacy Policy (available at www.visainfinite.ca/infinite/privacy.jsp) applies to all benefits and services that require enrolment through, or are otherwise provided by, the Visa Infinite Concierge Service or the Visa Infinite website. The collection, use and disclosure of cardholders' personal information by third-party suppliers of services and benefits to Visa Infinite cardholders are subject to such third parties' own privacy policies.
2. Visa Infinite Concierge Service: The goods and services that cardholders request or otherwise choose to obtain through the Visa Infinite Concierge Service are provided by various third-party service providers unrelated to Visa. Visa does not endorse, review or qualify these service providers. Visa makes no representations or warranties (either express or implied) about, and assumes no responsibility or liability for, these service providers or their goods and services that may be obtained through the Visa Infinite Concierge. Neither Visa nor the card issuer is responsible for any claims or damages arising from use of any benefits or services provided by a third party. Visa cannot guarantee the successful fulfillment of cardholders' requests in all instances. There is no fee for the Concierge's services, however cardholders are responsible for the cost of any goods or services (including any related fees or costs) authorized by the cardholder and purchased by the Visa Infinite Concierge on the cardholder's behalf. All costs will be charged directly to the cardholder's Visa Infinite card.
3. Annual fees are not refundable. For more information, consult the Section entitled "Information Box - Summary" in the Agreement Governing the Use of the Laurentian Bank Visa* Card.
4. Subject to change and credit approval by Laurentian Bank. For more information about the Laurentian Bank Visa card, including information about the credit rate, the grace period, charges other than interest or the date on which interest applies, consult the Section entitled "Information Box - Summary" in the Agreement Governing the Use of the Laurentian Bank Visa* Card.
5. 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](#).
6. Underwritten by Chubb Insurance Company of Canada. Some conditions apply. For more details, refer to the [summary of insurance product](#) and the [insurance certificate](#).
7. 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 [summary of insurance product](#) and the [insurance certificate](#).
8. To benefit from this coverage, each Cardholder must comply with the agreement governing the use of the Laurentian Bank Visa card, including conditions regarding the obligation to protect the PIN.
9. Some terms and conditions apply. **Assur-Payment**[™] protection for Laurentian Bank Visa cards is issued by the Industrial Alliance Insurance and Financial Services Inc. To be eligible, you must be aged 18 to 64 inclusively at the date of application, live in Canada and hold a Visa account open and in good standing. A monthly fee of \$0.97 per \$100 of the monthly balance used applies. Subject to change. For more details, refer to the [summary of insurance product](#) and the [insurance certificate](#).
10. A waiting period is applicable before benefit payments start: a) in the event of disability, 30 consecutive days for an insured who worked at least 20 hours of paid work in each of the four weeks preceding the beginning of the disability, and 90 consecutive days for successive periods of disability; b) in the event of loss of employment, 30 consecutive days following job loss.