

A new Laurentian Bank Credit Card is now available

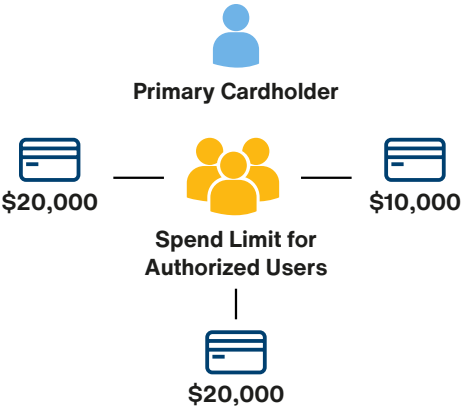
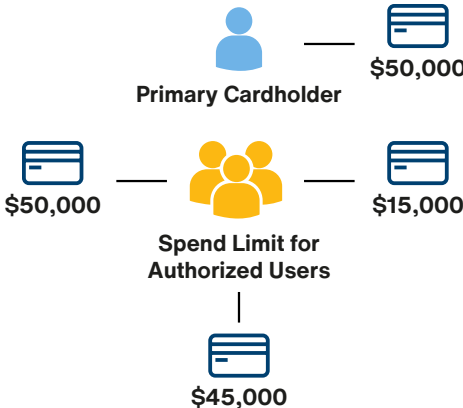
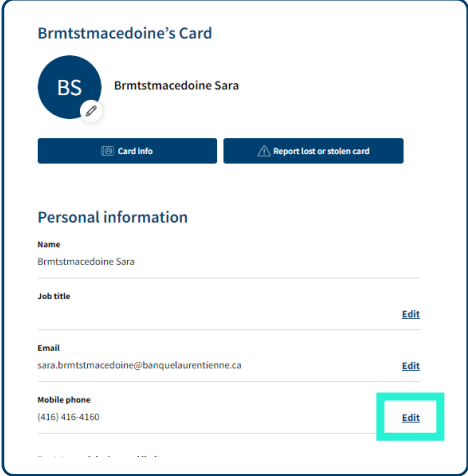
Your new Laurentian Bank credit card includes access to enhanced features that will give you greater freedom in managing your card and company account.

There are a few key differences that you should know in order to help you get the most out of the new Visa* experience.

View and Manage Monthly Spend Limits

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

Before	What's Changed?
<p>A sole proprietor or signatory could choose whether to have a card or not.</p>	<p>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.</p>
<p>The Spend Limit for a sole proprietor's card could be customized up to the full Credit Limit for the company Account.</p>	<p>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.</p> <p>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.</p>
<p>The Credit Limit was accumulated for each Authorized User, and the sum of each Authorized User Spend Limit could not exceed the total Credit Limit for the company.</p>	<p>Each monthly Authorized User Spend 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 Spend 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.</p> <p>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.</p>

Before	What's Changed?
<p style="text-align: center;">Company Credit Limit: \$50,000</p>  <p style="text-align: center;">Primary Cardholder</p> <p style="text-align: center;">Spend Limit for Authorized Users</p>	<p style="text-align: center;">Company Credit Limit: \$50,000</p>  <p style="text-align: center;">Primary Cardholder</p> <p style="text-align: center;">Spend Limit for Authorized Users</p>
<p>Each Authorized User has an Authorized User Spend Limit on their Card, but this limit does not automatically reset each month. The limit will reset once a payment is made, and this will update the available credit for the card.</p>	<p>Authorized Users' monthly Spend 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.</p> 

Need Help?



For more information on your new Laurentian Bank Visa* credit card, visit www.laurentianbank.ca/businesscardexperience.



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

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