



CREDIT CARD APPLICATION FORM

INFORMATION BOX

<p>Annual Interest Rate</p>	<p>For Laurentian Bank Visa Infinite* Card, Cashback Card and Reward Me Visa Cards:</p> <p>For Purchases 19.99%</p> <p>For Cash Advances and Balance Transfers (not at a promotional rate) 21.99%</p> <p>For Laurentian Bank Visa Reduced Rate Card:</p> <p>For Purchases, Cash Advances and Balance Transfers 12.49%</p> <p>For all Laurentian Bank Visa Cardholders:</p> <p>No interest is charged on Purchases appearing on Your account statement for the first time if there is no outstanding Balance from a previous account statement and if the Account is paid in full by the due date indicated on the account statement. Only Cash Advances or Balance Transfers charged to the Account will bear interest from the day the Cash Advance is granted or the Balance Transfer is charged to the Account until the date the interest-bearing Balance is repaid in full.</p> <p>If there is an outstanding Balance from a previous account statement or, if there is a new Balance which has not been paid in full by the due date indicated on the account statement, interest will be charged on the interest-bearing Balance in the following manner:</p> <ul style="list-style-type: none"> a) on the amount of any Purchase, from the day it is charged to the Account (date of entry on the account statement) until the date the interest-bearing Balance is repaid in full; and b) on the amount of any Cash Advance or Balance Transfer charged to the Account, from the day the Cash Advance is granted or the Balance Transfer is charged until the date the interest-bearing balance is repaid in full.
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	<p><u>For Instalment Plans:</u></p> <p>If You choose to convert an Eligible Purchase into an Instalment Plan, interest will be charged on that Instalment Plan at the interest rate You agreed to in the relevant terms and conditions.</p>
Interest-free Grace Period	<p>You benefit from a 21-day interest-free grace period on new Purchases if the Account Balance is paid in full by the due date. No interest-free grace period is granted on Cash Advances and Balance Transfers; interest is charged from the day the Cash Advance is made or the Balance Transfer is charged to the Account until the date the interest-bearing Balance is repaid in full.</p>
Minimum payment	<p>If you reside in Quebec, Your minimum payment corresponds to 5% of the Account Balance at the end of the period (excluding purchase amount converted to an Instalment Plan).</p> <p>If You reside in Canada, but outside Quebec, Your minimum payment corresponds to 3% of the Account Balance at the end of the period (excluding purchase amount converted to an Instalment Plan).</p> <p>For all Laurentian Bank Visa Cardholders:</p> <p>If applicable, Your monthly minimum payment will also include any current monthly instalment amounts related to Instalment Plans, as indicated on Your monthly statement.</p> <p>If at any time You change Your address from Quebec to another province or territory in Canada, the minimum payment will be updated to that which applies to jurisdictions outside Quebec within ten (10) business days of the date Laurentian Bank of Canada receives notice of the change in address.</p> <p>If at any time You change Your address from another province or territory in Canada to Quebec, the minimum payment will be updated that which applies to Quebec within ten (10) business days of the date Laurentian Bank of Canada receives notice of the change in address.</p> <p>In all cases, any unpaid minimum amount from previous months, if applicable, will be added to Your minimum payment indicated on Your current statement of account.</p>

Foreign Currency Conversion	2.5% Transactions that you carry out in foreign currencies will be posted to Your Account in Canadian dollars at the exchange rate in effect at the time of processing. Laurentian Bank of Canada will add 2.5% to the transaction conversion rate at the time the transaction is processed.		
Annual Fees	Annual fee	Primary card	Additional card
	Reward Me Card	No fee	No fee
	Reduced Rate Card	\$30	
	Laurentian Bank Cashback	\$65	
	Visa Infinite Card	\$130	\$50
	All fees are billed at account opening (whether the Card is activated or not) and annually thereafter on the account opening anniversary date. These fees are not refundable		
Other Fees	The fees outlined below will be charged to the Account on the transaction date: <ul style="list-style-type: none"> Cash Advances made in Canada: \$3.50 Cash Advances made abroad: \$5.00 Balance Transfer fee: 2% of the transaction amount. Fee for each cheque or other instrument used to make a payment on the Balance but returned by the financial institution on which they are drawn: \$40 Fee for any additional copy of an account statement more than 30 days after the statement issuance date: \$5 per statement. Instalment Plan set up fee (for Cardholders outside of Quebec only): 1.5% of the total purchase amount (including applicable taxes). 		

CONSENT TO SOLICITATION AND MARKETING – APPLICANT

If You have agreed to receive communications on products and services Laurentian Bank of Canada (the “**Bank**”) thinks You might be interested in, including personalized offers such as pre-approved credit products and limit increases on products You already have, the Bank and its subsidiary LBC Financial Services Inc., its affiliated entities and their partners (collectively, “**We**”) may do so in the matter You have selected:

- Electronic messages (including e-mail, text message, social media messaging and others)
- Phone
- Mail

You may withdraw your consent or unsubscribe at any time using one of the following ways:

- Through your communication preferences on *LBCDirect*

- By mail at 1360 René-Lévesque Boulevard West, Suite 600, Montreal QC H3G 0E5
- Contact Client Services at 1-800-252-1846

Removing Your consent won't impact your products or services. We will continue to send You administrative communications about Your existing products or services.

TERMS AND CONDITIONS

Terms for Primary Cardholder and Co-Borrower only: You are asking the Bank to open an Account in Your name and issue a Laurentian Bank of Canada Visa credit Card to You and any person You name as Authorized User.

If the Bank accepts your application, it may open an Account in your name, issue a Laurentian Bank Visa Card, and renew or replace it from time to time. The Primary Cardholder and the Co-Borrower(s) are solidarily responsible for any Account Balance resulting from the use of the Card by the Primary Cardholder, Co-Borrower and any Authorized User.

The Bank will send you the Agreement Governing the use the Laurentian Bank Visa* Card, as may be updated, modified, enhanced or replaced from time to time ("**Cardholder Agreement**") and You agree to be bound by the terms of the Cardholder Agreement. Use of your Card (either manually and/or through the Digital Wallet Service or by making Contactless Transactions) will constitute acceptance of the terms and conditions provided in the Cardholder Agreement.

You authorize the Bank to charge a non-refundable fee (if applicable) to your Account. You acknowledge that Card features may change and/or be updated from time to time.

For additional information concerning Laurentian Bank Visa cards, including any information regarding the credit rate, the time from which interest begins to accrue, the grace period and non-interest charges, call 514-252-1846 (Montreal and surrounding area) or toll-free at 1-800-252-1846.

You hereby certify that the information that You have provided, or will provide the Bank to complete your application for the credit Card selected is true, accurate and complete. You understand that this credit authorisation and the privileges associated with this Card could be reduced and/or cancelled by the Bank without prior notice in the event that Your financial situation has been misrepresented or has deteriorated after Your application has been made.

If the Bank advises You that You are preapproved for a credit Card, You understand the Bank may withdraw this offer without prior notice in the event that Your financial situation has been misrepresented or has deteriorated after Your application has been made.

Terms for Authorized User only: We will send the Primary Cardholder the Cardholder Agreement with Your Card. You agree to be bound by the Cardholder Agreement by using Your Card (either manually and/or through the Digital Wallet Service or by making Contactless Transactions).

Alerts: An Alert is an electronic message that notifies You, the customer, that the credit available for Your credit card Account has fallen below a limit You have chosen or if You do not choose an amount, \$100. For more information, see the Alerts provision in the Cost of Borrowing Disclosure Statement of the Cardholder Agreement, a copy of which can be obtained from www.laurentianbank.ca/visa.

If Your application is approved, You will be able to select the limit (credit available) in the credit card account at which you wish to receive an Alert when You set up Your account online.

Visa Infinite Card - Merchant Fees and Annual Income: Eligibility requirements: An annual personal income of \$60,000 or annual household income of \$100,000 is required. Merchants may be charged higher fees for accepting the Visa Infinite Card.

Miscellaneous: Please note that Cash Advances, fees, Balance Transfers, transactions at automated banking machines and all account credits shall not be considered purchases. The fees and rates are in effect as of August 2022 and are subject to change with a 30 day prior notice. Annual fees are non-refundable.

Consent to Collection, Use and Disclosure of Personal Information: The collection, use and disclosure of your personal information is governed by the Laurentian Bank of Canada Privacy Agreement as amended or replaced. Please refer to the Laurentian Bank of Canada Privacy Agreement and privacy practices for further information about the collection, use and disclosure of your personal information. These practices are further detailed in the Privacy Statement of the Bank and in the brochure called "Questions of Privacy". The Privacy Agreement, Privacy Statement and brochure are available online at <https://www.banquelaurentienne.ca/en/security.html>.

Interpretation: Capitalized terms used in this application have the meaning given to them in the Cardholder Agreement unless otherwise defined. The Cardholder Agreement and other information may also be obtained from www.laurentianbank.ca/visa.

Choice of Language (Quebec Only): Les parties conviennent que la présente demande et tous les documents s'y rattachant soient rédigés en anglais. It is the express wish of the parties that this application and any related documents be drawn up in English.

SIGNATURE AND ATTESTATION

I ACKNOWLEDGE that I have read the terms and conditions set forth in this application form (including the information box) and I agree to abide by their provisions.

I UNDERSTAND that my failure to provide the information requested or to sign the form may be grounds for my application to be rejected by the Bank and by any third party insurance provider (including without limitation Industrial Alliance, Insurance and Financial Services Inc.) (the "Insurer").

I CONSENT to the Bank through its service provider Brim Financial Inc., obtaining credit and other information about me from consumer and credit reporting agencies to assess my application, verify my current and ongoing creditworthiness, verify my identity, help the Bank determine my eligibility for a credit card, and to manage and assess the Bank's risks. **I FURTHER CONSENT** to the Bank obtaining credit and other information about me from consumer and credit reporting agencies for the purposes identified in the Privacy Agreement which may be obtained from www.banquelaurentienne.ca/en/security.html.

I ACKNOWLEDGE that any misrepresentation or false statement could result in the cancellation of the benefit(s) and insurance coverage granted.

For all of the insurance benefits included in your Laurentian Bank Visa Card, as applicable:

- **I ACKNOWLEDGE** that I have received and read the insurance product Summary and the Fact Sheet and have been informed of the contents of the included insurance coverage, their exclusions and the procedures to follow when submitting a claim.

Insurance Coverage			
<div>Coverage</div> <div>Card</div>	Visa Infinite Card	Reward Me Card	Cashback Card
Hospital, medical and paramedical care insurance	X		
Baggage delay insurance	X		
Trip cancellation insurance	X		
Public transportation vehicle accident insurance	X		
Auto rental collision/loss damage insurance	X		
Purchase insurance and extended warranty	X	X	X

- **I CONSENT** to the information provided in my online application being disclosed to the Insurer, its employees, representatives and its reinsurers for the purposes of underwriting, administration and acceptance of my application for insurance. They may also communicate and collect any information about me with any health care provider or health professional, any organization or institution, the Régie de l'assurance maladie du Québec, the MIB LLC, any insurance or re-insurance company, any investigation or credit evaluation agency, any workers' compensation board, Laurentian Bank of Canada and its affiliates, my employer and any organization holding personal, medical or health information in order to process a claim pursuant to this protection.
- In the event of my death, **I EXPRESSLY AUTHORIZE** my beneficiaries, heirs or liquidators of my estate to provide the Insurer or its re-insurers with any information or authorizations deemed necessary to analyze my application for benefits and to obtain supporting documentation. No changes or any change made to this consent will not have any influence on its contents or be binding on the Insurer. In the event this consent is revoked, the insurance shall automatically terminate.

I DECLARE that I am a full-time resident of Canada.

I HEREBY ACKNOWLEDGE AND AGREE that my selection of the "I agree" checkbox and thereafter clicking on "Next" or any similar action used to express my consent, is proof that I have read, understood and accepted the terms and conditions of this application (including the information box), the Insurance Summary and Fact Sheet, as well as received a copy of them. I acknowledge having received from the Bank information regarding my credit card, including the fees and other service charges, the method of calculating interest, the interest rate in effect today,

its features and the Bank's policy on complaints. **I FURTHER ACKNOWLEDGE** that I have read and understood the information regarding this credit Card I have selected and my selection of the credit Card are self-directed without any advice from Bank employees.

I HEREBY ACKNOWLEDGE AND AGREE that my selection of the "I agree" checkbox and thereafter clicking on "Next" or any similar action used to express my consent, is proof that I agree to receive the following brochures and pamphlets electronically:

- "Questions of Privacy" Brochure
- "Achieving Customer Satisfaction" Brochure
- "Coercive Tied Selling – What You Need To Know About Coercive Tied Selling" Pamphlet

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