

# The cards of choice for Alberta Business

At ATB Financial, we want to be Alberta's first choice for financial services. Our Business MasterCard products are designed to meet the unique needs of Alberta businesses and agriculture operations. Whether you are looking for the purchasing power to carry out your business activities, a low personalized interest rate or rewards we have the right credit card for you and your business.

Call: 1-888-282-5678

Fax: 1-877-541-4206

or apply online at [www.atb.com](http://www.atb.com)

**Apply today for your ATB Business MasterCard and get the card working for your business!**



# Manage & Reward your business

Please read the information below carefully<sup>2</sup>. Additional information on interest, annual fees (if any) and other fees will be sent along with your Cardholder Agreement.

## Transaction Fees

Type of fee (applies to each individual transaction made)	Amount
Cash Advance from an automated banking machine ("ABM") in Canada	\$2.50
Cash Advance from an ABM outside Canada	\$5.00
Over the counter cash advances in Canada	\$5.00
Over the counter cash advances outside Canada	\$7.50
Foreign currency conversion <sup>3</sup>	2.90%
Foreign currency ATB MasterCard Cheque <sup>3</sup>	\$7.50
Sales Slip Copy	\$5.00
Statement Copy	\$10.00
Cheque Copy	\$10.00
Over limit fee <sup>4</sup>	\$30.00
NSF fee	\$40.00
Rush Replacement Card	\$29.00
Credit Bureau Searches (not applicable for new application)	\$15.00
Credit Balance Inactivity Fee <sup>5</sup>	\$25.00

- Each fee will be posted to your Card Account on or about the date of the applicable transaction to which it relates.
- The information and rates displayed are correct as of 03/13 (mm/yy) and are subject to change in accordance with the Cardholder Agreement. For complete information please call toll free 1-888-282-5678.
- This fee applies to both debits and credits.
- If we permit the Credit Limit to be exceeded, the fee will be charged on each statement in which your balance exceeds your Credit Limit.
- \$25.00 or full credit balance, whichever is less, after 12 months of no activity on the Card Account with a credit balance.
- ATB Prime Rate means: the annual rate of interest announced by us from time to time as our Canadian dollar Prime Lending Rate. Our Canadian dollar Prime Lending Rate may be obtained at any time from our website at [www.atb.com](http://www.atb.com). Any change in the ATB Prime Rate will cause a corresponding change in the annual interest rate applicable to the Card Account, effective on the first day of the billing period during which the change in the ATB Prime Rate occurs.

## Annual Fees

Card name	Annual interest rate Purchases, Fees and Cash Advances	Grace period	Annual fee
Alberta Gold Rewards BusinessCard Alberta Gold Ag-Rewards BusinessCard	Standard Rate: <b>18.90%</b> Default Rate: <b>22.90%</b>	21 days	First Cardholder: <b>\$99</b> Additional Cardholder: <b>\$49</b>
Alberta BusinessCard Alberta Agri-Industry BusinessCard	Variable rate based upon ATB Prime Rate <sup>6</sup> as disclosed on your Card Carrier	21 days	First Cardholder: <b>\$65</b> (for credit limits \$50,000 or less); <b>\$130</b> (for credit limits greater than \$50,000) Additional Cardholder: <b>\$35</b>

The annual interest rates that will apply to your Card Account depend upon which card you receive, as set out above. The above are our current annual interest rates; on the day the Card Account is opened, our then-current rates will apply. Annual Interest Rates for Alberta BusinessCard and Alberta Gold Rewards BusinessCard MasterCard: for the Alberta Gold Rewards BusinessCard, applicable annual interest rate is based upon the payment history in connection with the Card Account and will be determined as described below:

(a) The Standard Rate set out above that applies to the card you receive will be the initial annual interest rate. The Standard Rate will apply for the entire billing period for a statement if you always pay at least the minimum balance due for each statement on or before the payment due date for that statement;

- (b) At any time the Standard Rate applies, you will lose the benefit of the Standard Rate if, for two consecutive billing periods, you fail to pay at least the minimum balance due for each particular statement on or before the respective payment due date for each statement, in which case, the applicable annual interest rate will be increased, effective from (and including) the first day of the next billing period following such second consecutive billing period, to the Default Rate set out above that applies to the card you receive;
- (c) At any time the Default Rate applies, the Default Rate will continue to apply until, for three consecutive billing periods, you pay at least the minimum balance due for each statement on or before the respective payment due date for each statement, in which case, the applicable annual interest rate will be decreased, effective from (and including) the first day of the next billing period following such payment, to the Standard Rate set out above.

## ATB Financial Business **MASTERCARD**® application form

For use by customers with total business lending requests of **no more than \$25,000** (otherwise please contact your nearest branch).

To apply, call 1-888-282-5678, or fill out this application and mail to PO Box 2380 STN M, Calgary, AB, T2P 9Z9, or fax to 1-877-541-4206, or visit [atb.com](http://atb.com)

### Which card would you like to apply for?

Alberta BusinessCard MasterCard®  Alberta Agri-Industry BusinessCard MasterCard®

Alberta Gold Rewards BusinessCard MasterCard®  Alberta Gold Ag-Rewards BusinessCard MasterCard®

Business BP# \_\_\_\_\_ Personal BP# \_\_\_\_\_

Transit# \_\_\_\_\_ PMI# \_\_\_\_\_

### Tell us about the business owners (the "owner")

If more than one Business Owner is applying for the MasterCard please complete a separate application for each additional owner

First Name (please print)	Initial(s)	Last Name (please print)	Date of Birth M M D D Y Y	S.I.N. (optional)	
Home Address		City/Town	Province	Postal Code	
Physical Address (if home address is Box #)	City/Town	Province	Postal Code	How Long at Current Address? M M D D Y Y	
Previous Address (if less than 2 years at current address)	City/Town	Province	Postal Code	How Long at Previous Address? M M D D Y Y	
Home Phone	Other Phone	Personal Email (optional)			

### Tell us about the owner's personal finances

ATB Personal Customer? <input type="radio"/> Yes <input type="radio"/> No	If Yes, ATB Personal Customer #	Which services do you have? <input type="radio"/> Savings <input type="radio"/> Chequing <input type="radio"/> Loans <input type="radio"/> Other	
<input type="radio"/> Own <input type="radio"/> Rent <input type="radio"/> Live with Relative <input type="radio"/> Other	Monthly Rent/Mortgage	Cash & Investments	

Gross **personal** annual income claimed on income tax returns

### Tell us about the business (the "Business")

ATB Business Customer? <input type="radio"/> Yes <input type="radio"/> No	If Yes, ATB Business Customer #	Which services do you have? <input type="radio"/> Savings <input type="radio"/> Chequing <input type="radio"/> Loans <input type="radio"/> Other		
Legal Name of Business (name of individual unless a corporation or partnership)	How long in business? M M Y Y	% Owned		
Business Operating Name (to appear on the MasterCard, if different from above – Maximum 21		Business Email (optional)		
Business Address/Physical Address	City/Town	Province	Postal Code	Business Phone Number
Address to send statements <input type="radio"/> Home <input type="radio"/> Business	Nature of Business (mandatory)	Type of Business (check one only) <input type="radio"/> Sole Proprietorship <input type="radio"/> Partnership <input type="radio"/> Corporation		
Authorized Business Contact	Password (mandatory/max 8 characters)	Business Credit Limit requested (\$25,000 max)		

Gross **business** annual income claimed on tax return

### Tell us about the owner's other Employment (If Applicable)

Employer's Name	Occupation	Business Phone Number	How Long M M Y Y
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### Disclosure

In this application, "You" and "Your" and "Owner" refer to the First Borrower and Secondary Borrower/Spouse, if applicable, listed on this application and if more than two (2) Owners are applying, any additional First Borrower(s) and Secondary Borrower(s)/Spouse(s) listed on additional applications submitted.

Have you or your Business ever been party to any claim or lawsuit? Have you or your Business ever been in receivership?

Yes  No  Yes  No

Have you or your Business ever declared bankruptcy?

Yes  No  Yes  No

Do you or your Business currently owe any back taxes?

Yes  No  Yes  No \$ \_\_\_\_\_

Are you or your Business non-compliant with any environmental regulations?

Yes  No

Do you or your Business guarantee the loans or financial commitments of anyone? If yes, how much?

Yes  No \$ \_\_\_\_\_

### Additional company information

Below, please insert the name and other information for each individual that owns 25% or more of the Business and if the Business is a corporation, insert the name and occupation of each director.

#### Business owner / Beneficial owner / Shareholder

Name

Address

Occupation

% Owned / Controlled

#### Business owner / Beneficial owner / Shareholder

Name

Address

Occupation

% Owned / Controlled

#### Directors

Name

Occupation

Name

Occupation

### Tell us who in your business requires a card

Please identify each person who will be issued a Card below and, if you want the Card Account set up on a restricted basis, enter the Card Limit and Cash Advance Limit for each Card. If no Limits are entered the Card Account will be set up on an unrestricted basis and, all Cardholders will have full access to the Authorized Business Credit Limit on the Card Account. (Note Cash Advance Limit cannot exceed the lesser of the Business Credit Limit or any applicable Card Limit). If you are applying to have cards issued to Additional Cardholders, then the Owner and the Business hereby certify that they have received the consent of each individual named below to their personal information being provided to ATB, which information will be used and retained by ATB to comply with legislative requirements.

Enter card/Cash limits below:

**First cardholder** (name to appear on card) First Name, Initial, Last Name

Address

City

Postal Code

Phone Number

Date of Birth (MM/DD/YYYY)

Card Limit

Cash Advance Limit (Optional)

**Secondary cardholder** (name to appear on card) First Name, Initial, Last Name

Address

City

Postal Code

Phone Number

Date of Birth (MM/DD/YYYY)

Card Limit

Cash Advance Limit (Optional)

