



Small Business Banking Offer Terms & Conditions

Campaign period: September 8, 2026 - January 30, 2027

Small Business Acquisition Offer Terms and Conditions

Switch your small business banking to ATB and get up to a \$1,220 cash bonus.

New Acquisition (operating account cash offer)

Operating account

The \$200 cash payout will be made into the eligible **ATB Business Self-serve, ATB Business Plus or ATB Business Premium Account** by 11:59 pm MST on March 25, 2027 if all of the following qualifying requirements are fulfilled:

- A. Business account holder(s) must open a new ATB Business Self-serve, ATB Business Plus or ATB Business Premium Account between September 8, 2026 and January 30, 2027 at 5:00 PM MST.
- B. Business account holder(s) is not eligible to qualify for this cash bonus if they have held a ATB Business Self-serve, Business Plus or Business Premium Account, Unlimited, Flex Fit, Go 5, Free Banking for Startups, Pay as You Go, Pay as You Go With Interest, Custom Account I and II, Mush Operating Account, Commercial Operating Account, ATB Wealth Private Business Account, Community Spirit Account, AgrilInvest Savings Account, Business Growth Plus Savings Account, Business Savings Account, Notice on Amount 31 days, T-Bill Savings Account, US Dollar Savings Account, Real Estate Trust Account and Law Firm Trust Account between September 8, 2024 - September 8, 2026.
- C. The new ATB Business Self-serve, ATB Business Plus or ATB Business Premium account must remain active and in good standing at the time the cash bonus is paid (March 25, 2027). This means the account must be available for normal use and must not be closed, suspended, frozen, restricted, overdrawn beyond any authorized limit, delinquent, or otherwise in breach of the applicable account agreement.

Deepening (mastercard + payments + professional services credit offer)

Mastercard



If the account holder(s) of the new eligible **ATB Business Self-serve, ATB Business Plus or ATB Business Premium Account** also opens a new ATB Alberta Businesscard™ Mastercard®, ATB Alberta Rewards Businesscard™ Mastercard®, or ATB MyBusiness® Rewards Mastercard®, they will be eligible for an additional \$120 cash bonus which will be made into the eligible **ATB Business Self-serve, ATB Business Plus or ATB Business Premium Account** by 11:59 pm MST on March 25, 2027, if all of the following qualifying requirements are fulfilled:

- D. Business Account holder(s) must open the new ATB Alberta Businesscard™ Mastercard®, ATB Alberta Rewards Businesscard™ Mastercard®, or ATB MyBusiness® Rewards Mastercard® between September 8, 2026 and January 30, 2027 at 5:00 PM MST.
- E. Business account holder(s) are not eligible to qualify for this cash bonus if they have, or have ever, previously held an ATB Alberta Businesscard™ Mastercard®, ATB Alberta Rewards Businesscard™ Mastercard®, ATB Alberta Agri-Industry Businesscard® Mastercard®, ATB Alberta Gold Ag-Rewards Bus. Mastercard®, or ATB MyBusiness® Rewards Mastercard®.
- F. The new ATB Alberta Businesscard™ Mastercard®, ATB Alberta Rewards Businesscard™ Mastercard®, or ATB MyBusiness® Rewards Mastercard® must be activated and in good standing at the time the cash bonus is paid (March 25, 2027). This means the account must be available for normal use and must not be closed, suspended, frozen, restricted, overdrawn beyond any authorized limit, delinquent, or otherwise in breach of the applicable account agreement.

Payments

If the account holder(s) of the new eligible **ATB Business Self-serve, ATB Business Plus or ATB Business Premium Account** also complete 2 (or more) qualifying digital payments using ATB Business web or app between September 8, 2026 - March 12, 2027 they will earn an additional \$100 payout to be deposited by 11:59 pm MST on March 25, 2027. Qualifying digital payments are payments made via Interac e-transfer, Single EFT, or bill payments, using ATB Business online platforms via ATB Business web/app, and are inclusive of pre-authorized or automatic payments.

Professional Services Credit

If the account holder(s) of the new eligible **ATB Business Self-serve, ATB Business Plus or ATB Business Premium Account** completes a follow-up appointment with an ATB Business Advisor within 90 days of account opening OR by March 19, 2027 (whichever comes first), they will qualify for a \$250 cash payout to be made to their new eligible **ATB**



Business Self-serve, ATB Business Plus or ATB Business Premium Account. The payout will be processed during the following month from when the follow-up appointment occurred, and businesses are only eligible to receive a single professional services cash bonus.

Relationship Multiplier (balance + enhanced professional services credit offer)

Balance

An additional bonus payout is available for eligible clients depending on the **daily deposit closing balance** held in the qualifying ATB Business Self-serve, ATB Business Plus or ATB Business Premium Account during the “qualifying period” of February 1, 2027 through March 12, 2027. The balance must remain at or above the threshold amount consecutively during the qualifying period. The payout amount will be determined based on the chart below:

Balance bonus

Daily Deposit Closing Balance	Bonus Payout Amount
\$29,999.99 and below	\$0
\$30,000.00+	\$300

Enhanced Professional Services Credit

If the account holder(s) of the new eligible **ATB Business Self-serve, ATB Business Plus or ATB Business Premium Account** completes a follow-up appointment (via phone, digital, or in-person) with an ATB Business Advisor within 90 days of account opening OR by March 19, 2027 (whichever comes first), they will qualify for an additional \$250, cash payout to be made to their new eligible **ATB Business Self-serve, ATB Business Plus or ATB Business Premium Account**. If during the scheduled follow-up meeting the eligible **ATB Business Self-serve, ATB Business Plus or ATB Business Premium Account** balance meets or exceeds \$30,000, the professional services credit will be increased by \$250 (\$500 total). The payout will be processed during the following month from when the follow-up appointment occurred, and businesses are only eligible to receive a single professional services cash bonus (\$250 or \$500).



Other Important Details & Criteria:

- G. Business must have been Incorporated or Registered with the Government of Alberta on or prior to December 31, 2025.
- H. Business is in operation (active business registration status), and in good standing at 11:59 pm MT on March 25, 2027.
- I. Business Account holder(s) must be 18 years of age or older, and resident(s) of Alberta. Offer not available to ATB employees and agency members.
- J. Business Account holder(s) must be the owner(s) of a for-profit, small business headquartered in Alberta with less than \$250,000 in business lending.
- K. Maximum of 1x \$1,220 total payout per client. If a client has multiple business accounts with ATB - the total payout can only be paid to one business account and this will be deemed to be the business account which qualified first and will not exceed a total of \$1,220.
- L. Offer cannot be combined with any other account offer (i.e. Free Banking for 2026 Startups).
- M. ATB may change, extend or withdraw this Campaign Offer at any time without notice. ATB reserves the right, at our sole discretion, to suspend, disqualify, limit or revoke the Offer(s) for any client we suspect of manipulating or abusing any of the offers included in this Campaign Offer.
- N. Client has until 5:00pm MST on April 30, 2027 to notify ATB if you believe you qualify for the offer and have not received the cash and bonuses, so that we can verify your eligibility.
- O. In accordance with [ATB's privacy policy](#), personal information provided by the client will be collected, used and disclosed for the purposes of administering the campaign, determining offer eligibility and communicating relevant information to the client. By participating in the offer, the client consents to this collection, use, and disclosure of their personal information for these purposes.
- P. All cash bonuses may be considered tax eligible and are the sole responsibility of the client.

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The \$200 cash payout will be made into the eligible ATB Business Self-serve, ATB Business Plus or ATB Business Premium Account by 11:59 pm MT on March 25, 2027 if all



of the following qualifying requirements are fulfilled: Business account holder(s) must open a new ATB Business Self-serve, ATB Business Plus or ATB Business Premium Account between September 8, 2026 - January 30, 2027. Business account holder(s) is not eligible to qualify for this cash bonus if they have held a ATB Business Self-serve, ATB Business Plus or ATB Business Premium Account, Unlimited, Flex Fit, Go 5, Free Banking for Startups, Pay as You Go, Pay as You Go With Interest, Custom Account I and II, Mush Operating Account, Commercial Operating Account, ATB Wealth Private Business Account, Community Spirit Account, AgriInvest Savings Account, Business Growth Plus Savings Account, Business Savings Account, Notice on Amount 31 days, T-Bill Savings Account, Real Estate Trust Account and Law Firm Trust Account between September 8, 2024 - September 8, 2026. The new ATB Business Self-serve, ATB Business Plus or ATB Business Premium Accounts must remain active and in good standing at the time the cash bonus is paid (March 25, 2027). This means the account must be available for normal use and must not be closed, suspended, frozen, restricted, overdrawn beyond any authorized limit, delinquent, or otherwise in breach of the applicable account agreement. **Mastercard Cash Offer:** If the account holder(s) of the new eligible ATB Business Self-serve, ATB Business Plus or ATB Business Premium Account also opens a new ATB Alberta Businesscard™ Mastercard®, ATB Alberta Rewards Businesscard™ Mastercard®, or ATB MyBusiness® Rewards Mastercard®, they will be eligible for an additional \$120 cash bonus which will be made into the eligible ATB Business Self-serve, ATB Business Plus or ATB Business Premium Account by 11:59 pm MT on March 25, 2027 if all of the following qualifying requirements are fulfilled: Business Account holder(s) must open the new ATB Alberta Businesscard™ Mastercard®, ATB Alberta Rewards Businesscard™ Mastercard®, or ATB MyBusiness® Rewards Mastercard® between September 8, 2026 - January 30, 2027. Business account holder(s) are not eligible to qualify for this cash bonus if they have, or have ever, previously held an ATB Alberta Businesscard™ Mastercard®, ATB Alberta Rewards Businesscard™ Mastercard®, ATB Alberta Agri-Industry Businesscard® Mastercard®, ATB Alberta Gold Ag-Rewards Bus. Mastercard®, or ATB MyBusiness® Rewards Mastercard®. The new ATB Alberta Businesscard™ Mastercard®, ATB Alberta Rewards Businesscard™ Mastercard®, or ATB MyBusiness® Rewards Mastercard® must be activated and in good standing. This means the account must be available for normal use and must not be closed, suspended, frozen, restricted, overdrawn beyond any authorized limit, delinquent, or otherwise in breach of the applicable account agreement. **Payments Cash Offer:** If the account holder(s) of the new eligible ATB Business Self-serve, ATB Business Plus or ATB Business Premium Account also completes 2 (or more) qualifying digital payments, they will be eligible for an additional \$100 cash bonus which will be made into the eligible ATB Business Self-serve, ATB Business Plus or ATB Business Premium Account by 11:59 pm MT on



March 25, 2027. Qualifying digital payments are payments made via Interac e-transfer, Single EFT, or bill payments, using ATB Business online platforms via ATB Business web/app, and are inclusive of pre-authorized or automatic payments. **Professional Services Credit Offer:** If the account holder(s) of the new eligible ATB Business Self-serve, ATBBusiness Plus or ATB Business Premium Account also completes a follow-up meeting (via phone, digital, or in-person) with an ATB Business Advisor within 90 days of account opening OR by March 19, 2027 (whichever comes first), they will qualify for a \$250 cash payout to be made to their new eligible ATB Business Self-serve, ATB Business Plus or ATB Business Premium Account. The payout will be processed during the following month from when the follow-up appointment occurred. If during the scheduled follow-up meeting the eligible ATB Business Self-serve, ATB Business Plus or ATB Business Premium Accounts spot balance exceeds \$30,000, the professional services credit will be increased by \$250 (\$500 total). Businesses are only eligible to receive a single professional services cash bonus (\$250 or \$500). **Relationship Multiplier Offer:** An additional bonus payout of \$300 is available for eligible clients depending on the daily deposit closing balance held in the qualifying ATB Business Self-serve, ATB Business Plus or ATB Business Premium Account during the "qualifying period" of February 1, 2027 through to March 12, 2027. The balance must remain at or above the \$30,000 threshold amount consecutively during the qualifying period. **Other Important Details & Criteria:** Business must have been Incorporated or Registered with the Government of Alberta on or prior to December 31, 2025. Business is in operation at 11:59 pm MST on March 25, 2027. Business Account holder(s) must be 18 years of age or older, and resident(s) of Alberta. Offer not available to ATB employees and agency members. Business Account holder(s) must be the owner(s) of a for-profit, small business headquartered in Alberta with less than \$250,000 in business lending. Maximum of 1x \$1,220 total payout per client. If a client has multiple business accounts with ATB - the total payout can only be paid to one business account and this will be deemed to be the business account which qualified first and will not exceed a total of \$1,220. Offer cannot be combined with any other account offer (i.e. Free Banking for 2026 Startups). ATB may change, extend or withdraw this Campaign Offer at any time without notice. ATB reserves the right, at our sole discretion, to suspend, disqualify, limit or revoke the Offer(s) for any client we suspect of manipulating or abusing any of the offers included in this Campaign Offer. Client has until 5:00pm MST on April 30, 2027 to notify ATB if you believe you qualify for the offer and have not received the cash and bonuses, so that we can verify your eligibility. In accordance with [ATB's privacy policy](#), personal information provided by the client will be collected, used and disclosed for the purposes of administering the campaign, determining offer eligibility and communicating relevant information to the client. By participating in the offer, the client consents to this collection, use, and



disclosure of their personal information for these purposes. All cash bonuses may be considered tax eligible and are the sole responsibility of the client.