

BUSINESS CREDIT CARDS

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PNC Language Resources

Please see [PNC.com/Language](https://www.pnc.com/Language) for additional information on Language Support available.

Business Credit Card

With a PNC business credit card, you and your Company will be able to make purchases, transfer balances, obtain cash advances on credit and repay the amounts you borrow—plus any interest and fees incurred—over time. Certain types of accounts may also earn rewards.



Main Features

If approved for a PNC business credit card account:

- Both the Company and any co-borrower will be liable, together and individually, for all transactions on the account, which means personal liability for the co-borrower for all amounts due on the account.
- The account will have a credit limit which is the maximum amount available for purchases, cash advances, and balance transfers combined. As part of the total credit limit, there will be a separate cash advance limit. PNC may increase or decrease the credit limit over time based on various factors or upon request, subject to credit eligibility.
- A monthly statement will be provided with important information about the account as explained in the card agreement. **Each statement should be read carefully.** It will include transaction information, the statement balance, the minimum payment due, the payment due date, and information about how to pay. It will also include other important information and disclosures about the account.
- **The *minimum payment* must be paid by the due date and before any cutoff time each month to avoid late fees, possible penalty annual percentage rates (APRs), and/or potential negative reporting in the business's credit report.**
- **Note:** For PNC BusinessOptions® Visa Signature® Credit Card pay-in-full accounts, the total amount of the new balance must be paid on time each month. Not paying the new balance in full could result in an increase to the APRs, closure of the account and/or reflect negatively in the credit report for the business. Also, balance transfers are not available for this product.
- If you pay the entire new balance, including balance transfers for any promotional rate balance transfer, showing on the current statement by the due date, we'll provide the account with a "grace period" for new purchases that appear on the next statement. This means that we won't charge interest on those new purchases if the new purchases are paid by the due date shown on that statement. Remember though—there is no grace period for cash advances or balance transfers.
- The APRs applicable to the account are variable rates based on *The Wall Street Journal* "prime rate." This means that any increase or decrease to the prime rate will result in a corresponding increase or decrease to the variable APRs on the account. The purchase and balance transfer APRs assigned to the account are based on the applicant's creditworthiness. Review the account agreement closely to understand how PNC calculates interest on any balances carried on the account.
- See the account agreement or contact the customer service number on your credit card or statements for details on what to do if you find an error on the statement. Contact us immediately if you find unauthorized use on the account or you believe your credit card was lost or stolen.
- PNC may impose penalty fees if you fail to satisfy the terms of the account, including a late fee if a payment is not made by the due date and before any cutoff time, an overlimit fee if the credit limit is exceeded, or a returned payment fee if a payment is returned.
- Fees that apply to the account are disclosed at the time of application and at account opening. This information should be reviewed carefully. We also may remind you about fees for certain types of transactions after the account is opened. If you have a question about the APRs or fees that apply to the account, call the customer service number on the credit card or statements.
- PNC may report information about the Company's performance on the account to the business credit bureaus.
- Company may request that we issue cards to employees, officers, directors, and/or agents of the Company who are authorized to use the account. Company agrees to provide any information we deem necessary for the issuance of a card and/or to access the account.

Business Credit Cards

Our business credit cards are listed below. Depending on your account type, you may earn rewards on purchases¹ as described below. The terms of each reward program differ and are described in the applicable rewards program terms and conditions. You can also find information about rewards programs on pnc.com or from a PNC customer service representative at one of our branches or our call center.

- **PNC Cash Rewards® Visa Signature® Business Credit Card:** Earn cash back on net purchases¹ and redeem as statement credit, or deposit to eligible PNC Business accounts.
- **PNC points® Visa® Business Credit Card:** earn points on qualified purchases¹ and redeem from thousands of options in our points catalogue including cash back, gift cards, name-brand merchandise, Apple Store products, or to book travel.
- **PNC Travel Rewards Visa® Business Credit Card:** Earn miles on net purchases¹. Book your own travel, then redeem miles for a statement credit.
- **PNC BusinessOptions® Visa Signature® Credit Card:** Choose between the 3 reward programs and 2 repayment options: pay in full or revolve.
- **PNC Visa® Business Credit Card:** Non-rewards credit card that focuses on basic functionality with potential lower APRs.

¹ The terms “purchases”, “qualifying purchases” and “net purchases” do not mean every transaction you make with your credit card. Some limited transactions, such as cash advance transactions (including the purchase of cash equivalent products) and balance transfers are excluded.

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