THE SUPPORT YOU NEED TO
SUCCEED IN CANADA

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Canada is a vitally important market for U.S. companies. Proximity, language and cultural similarities, as well as integrated manufacturing and supply chains, have long defined our mutual relationships. Recently, there have been a number of noteworthy developments impacting North America, including the new CUSMA trade deal, the recent U.S. tax changes and innovation from the Payments Modernization efforts underway by Payments Canada. All of these items — individually and combined — may impact your business plans for North America. Now is the right time to reevaluate your banking strategy in light of all of these changes.

To take advantage of opportunities in Canada, you need a financial institution with a deep bench of professionals experienced in doing business in Canada. PNC Bank Canada Branch (“PNC Canada”), the full-service Canadian branch of PNC Bank, National Association (“PNC Bank”), can help you succeed in this important market.

Expanding your business takes both strategic perspective and tactical execution. At PNC Canada, we can help you work through the challenges of doing business across the border and capitalize on opportunities. Our experience and knowledge can help you get to where you want to go.

STREAMLINE YOUR CROSS-BORDER BUSINESS OPERATIONS

PNC Canada offers specialized knowledge and experience and facilitates access to a wide variety of cross-border financial relationships. Advantages include familiarity with your business and sector, faster response to treasury management and credit requirements and amendments, and the ability to lend to your Canadian subsidiary — all through PNC Canada. Whether you are a U.S. company with actual or projected operations in Canada, or a Canadian company, PNC Canada can assist you with credit, equipment financing, lending, depository, and treasury management products and services.

We offer:

• Experts who respond quickly to requests regarding treasury management and credit requirements and amendments
• Ability to lend in Canada to your Canadian subsidiary
• Familiarity with your business and sector, which can benefit your business expansion
• Assistance with the streamlining of collateral and documentary relationships

Through our knowledge and commitment to the Canadian market, and connectivity to local experts, we are uniquely positioned to help your business to succeed in Canada.

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FINANCING RESOURCES, CAPITAL EQUIPMENT AND MORE

PNC Canada provides a wide range of competitively priced committed and uncommitted revolving and term loan facilities in Canada. These facilities can assist with operating expenses, capital equipment purchases, acquisition/expansion activities and more. We also offer solutions for larger and more complex requirements.

Credit options available from PNC Canada include:

PNC Equipment Finance provides equipment financing solutions to large corporations and middle market companies, as well as governmental entities throughout Canada. We can provide operating leases, loans or capital leases to assist you in acquiring the assets you need to run your business. In addition to our direct finance solutions, we offer manufacturers, distributors and equipment resellers finance programs that have proven to increase their equipment sales and provide a competitive advantage.

PNC Business Credit provides creative financing solutions for middle market companies and private equity groups across Canada, the United States and the United Kingdom. We offer flexible cross-border financing packages to assist with working capital, mergers and acquisitions, recapitalizations, and capital expenditures. We can help unlock value beyond a company’s balance sheet and income statement.

Syndications, bilateral and club deals can provide flexible access to capital to finance large, complex projects and help you take advantage of emerging opportunities. Expanding your business takes both strategic perspective and tactical execution. At PNC Canada, we provide seamless cross-border capabilities to help you work through the challenges of doing business across the border and capitalize on opportunities. Our experience and knowledge can help you get to where you want to go.

STREAMLINE PAYABLES AND ACCELERATE RECEIVABLES

PNC Canada offers a comprehensive suite of treasury management services. These services can be tailored to help you manage your Canadian receivables and payables with tools that are similar to the ones you already use in the U.S.

Cash flow management tools such as PINACLE®, PNC’s top-rated corporate online and mobile banking portal, can help you streamline your international cash flow management. With a single sign-on, you can initiate payments, access account reporting and view USD-equivalent balances for Canadian-dollar accounts.

Payables capabilities at PNC can process all of your Canadian disbursement needs. You can make payments via cheque, EFT/ACH or wire, and protect your company by incorporating fraud protection tools.

Receivables services can help you with all of your Canadian depository needs directly into a PNC Canada Branch account. PNC offers a host of cheque (branch, remote deposit, lockbox) and electronic (EFT/ACH, wire) receivables solutions to handle your collection of funds in Canada.
Lending and leasing products and services, as well as certain other banking products and services, require credit approval.

PNC and PINACLE are registered marks of The PNC Financial Services Group, Inc. (“PNC”).

In Canada, PNC Bank Canada Branch, the Canadian branch of PNC Bank, provides bank deposit, treasury management, lending (including asset-based lending) and leasing products and services. Deposits with PNC Bank Canada Branch are not insured by the Canada Deposit Insurance Corporation or by the United States Federal Deposit Insurance Corporation.

Lending, leasing and equity products and services, as well as certain other banking products and services, require credit approval.

PNC does not provide legal, tax or accounting advice unless, with respect to tax advice, PNC Bank has entered into a written tax services agreement.

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READY TO HELP

If you are a U.S. company with actual or projected operations in Canada, or a Canadian company, PNC Canada can assist you with credit, depository, and treasury management products and services. If you are interested in exploring how PNC Canada might be able to assist with your Canadian operations, we encourage you to contact your Relationship Manager or visit pnc.com/canada.