Visa® Business Card Credit Card Application



Apply Today

Fax application to 1-866-526-5777

If you're looking for a business credit card with no rewards and a lower rate, then the **PNC Visa® Business credit card** is the card for you!

The PNC Business Advantage

The Visa Business credit card comes with valuable features and benefits to help manage business expenses, including:

- > Introductory 0% APR* on balance transfers for the first 13 billing cycles when the balance is transferred within the first 90 days following account opening. Then a variable rate, currently 9.99% 19.99% APR, based on your creditworthiness.
- > Visa Liability Waiver Program
- > Purchase Security with Extended Protection
- > Emergency Cash/Card Replacement
- > Rental Car Insurance and Roadside Dispatch
- > Company-Level Billing If multiple cards are issued to your business, you'll receive detailed reporting that enables you to monitor spending and streamline the payment process by making one payment for the entire company.
- > Greater Spending Control You decide which employees receive cards.
- > **Professional Presentation** Card features both the employee name and your company name.
- > Free Online Account Management with Account View. Check your current balance, view transactions, make payments and more.
 - Access up to 13 months of transaction detail
 - Download activity to most financial software and spreadsheet applications
- > **Designate a Program Administrator** to manage and monitor your Visa Business credit card accounts. You'll have the ability to change employee credit lines, add and close accounts, activate cards and more.
- > Optional Overdraft Protection Link your new Visa Business credit card to your PNC Bank business checking account and reduce the cost, hassle and inconvenience of returned or unpaid checks.

Apply for the Visa Business Card now!

* The introductory 0% APR is subject to increase in the event a payment is late. Balance transfer fees apply. Keep in mind that if you take advantage of this intro 0% APR balance transfer offer you may lose any grace period you may have on new purchases. That is because you must pay your entire balance each month by the due date to avoid interest on new purchases. Payments may be applied to pay off low APR balances before paying off higher APR balances. Additional information about account rates and fees is included.



Summary of Account Terms

Annual Fee: None

Introductory APR on Balance Transfers: 0% APR for the first 13 billing cycles when the balance is transferred within the first 90 days following account opening¹.

Purchase APR and Balance Transfer APR after introductory period: Variable 9.99% to 19.99% APR, based on your creditworthiness.

Other Rates and Fees

Cash Advance APR: 21.99% APR variable

Default APR: 28.99% APR variable²

Balance Transfer Fee: 3% of the amount of each balance transfer (\$5 minimum).

Cash Advance Fee: 4% of amount of each cash advance (\$10 minimum, \$75 maximum).

Foreign Transaction Fee: 3% of the amount of each foreign transaction in U.S. dollars.

Late Payment Fee: Up to \$39

Overlimit Fee: \$39

¹ The introductory rate will end early and the APR will increase to the Default APR for all balances in the event a payment is late.

² The Default APR may apply to all balances in the event a payment is late.

Balance Transfer Terms and Information

If the business identified in this application (the "Company") is approved for a credit card account, PNC Bank, National Association (N.A.) ("we", "our," or "us") may permit the transfer of balances, and obligations that Company owes other companies or financial institutions ("Balance Transfers") to its credit card account subject to these terms and conditions, the credit card agreement, and the terms and conditions of any special Balance Transfer offers we make to the Company. The available credit limit will be reduced by the total amount of the Balance Transfer. Any Balance Transfer must be at least \$200; however, we may choose to process a Balance Transfer for less at our discretion. Balance Transfers will post to the Company credit card account and be separately reflected on its monthly account statements as a Balance Transfer. Company may not request Balance Transfers of existing obligations owed to us or our affiliates. Transferred balances must be from a business account. Balance Transfer requests to individuals for cash will not be processed. If Company requests a Balance Transfer that would cause its credit card account to exceed its credit limit, we may, at our option, (a) post the entire Balance Transfer requested to Company's credit card account and assess an overlimit fee: (b) post only a portion of the Balance Transfer requested to its account up to the amount of the credit available under the credit limit; or (c) refuse to process any of the amount of the Balance Transfer requested. Recently disputed charges with other creditors should not be included in a Balance Transfer request. By transferring an amount in dispute, certain dispute rights the Company may have may be forfeited. Allow approximately three weeks from account opening for processing of Balance Transfers. Balance Transfers will not automatically close the account from which the Balance Transfer was made. Company must contact the other creditor to close that account. Cost information about Balance Transfers is provided in the Summary of Account Terms. Balance Transfers do not earn rewards. There is no grace period for Balance Transfers.

Notice to New York Residents: New York residents may contact the New York state banking department (1-800-518-8866) to obtain a comparative listing of credit card rates, fees and grace periods.

Visa is a registered trademark of Visa International Service Association and used under license.

PNC Bank, National Association (N.A.) is the creditor and issuer of the credit card described herein.

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CHD-11 **97043** CHD-12 **355000** PT 197 BC 26 TTC 0334



1. Business Information						
Business Legal Name	Tax ID Number or SS#					
					() –	
Business Name to Appear on Ca	ard(s) (21 characters maximum)				Business Phone Number	
Business Address (No P.O. Boxe	es allowed) (maximum 24 characters)				YY/MM	
City			State	ZIP Code	Time in Business	
ype of organization: Check One	e □ Sole Proprietorship □ Partnership	□ Nonprofit □ Co	orporation 🗖 Other	:		
,		'	•			
ross Annual Sales						
2. Business Owner / Applica	nt Information					
Susiness Owner Title: Check O	ne □ President/Chairman □ Owner/Pr	oprietor 🗖 Vice Pr	esident 🗖 Treasure	er 🗖 Partner 🗇 Other:		
		•			/ / 19	
Business Owner: First Name	M.I.		Last Name (max	imum 21 characters)	Date of Birth	
	() –		()	-	YY/MM	
ocial Security Number	Home Phone Number		Alternate Phone Number		Years at Residence	
 Iome Address (No P.O. Boxes a	llowed) (24 characters maximum)					
	torrou, (2) onaractore maximam,					
City			State	ZIP Code	Email Address	
	\$	YY/MM		\$	\$	
I Rent □ Own □ Other	Monthly Mortgage/Rental Amount	Length of Emp	oloyment	Monthly Income	Other Income	
3. Optional Overdraft Protect	tion					
overdrafts on a PNC Bank, In Advances") from its credit of conditions that were provided may cancel Overdraft Protein Protection privileges will be may be suspended if the Colomount, whichever is greated in the colomount of the	draft Protection," the following ter National Association (N.A.) business and account as provided in these teed to the Company that apply to its cition privileges under the Company automatically cancelled if the cred mpany account is in "Default" as ther (maximum fee of \$75), will be chesessed to your credit card account	s checking accourms and condition checking account or credit card account is at term is defined arged to your credit card open Adva e fee schedule for aft protection to learn and conditions and conditions are conditions.	int. The Company ns, the credit card t. Any ODP Advanunt, even if the credit card in the credit card account tance, separate fer the checking ac	authorizes us to make Ove d agreement and any separ ce will post to the credit ca- edit card account remains the Company or us at any d agreement. A fee of eithe for each ODP Advance. In a es may be assessed to the	rate Overdraft Protection terms and rd account as a cash advance. We open for other purposes. Overdraft time. Overdraft Protection privileges er \$10 or 4% of the ODP Advance addition to any cash advance fee and	
4. Additional Card Information	on					
1. Name of Additional Cardhold	er First Name	M.I.	Last Name		Last 4 Digits of Social Security Numb	
2. Name of Additional Cardhold	er First Name	M.I.	Last Name		Last 4 Digits of Social Security Numb	

5. Signature

I, the Authorized Signer, represent to PNC Bank, N.A. ("Bank," "we," "our" or "us") that I am at least 18 years of age, I am a U.S. citizen or permanent legal resident of the United States, and I am authorized to submit this application on behalf of the business identified in this application (the "Company"). If Bank issues a credit card(s) to Company, both the Company and I agree to be bound by all terms, provisions and conditions contained in Bank's credit card agreement ("Agreement") sent to Company with the credit cards, and as amended from time to time. Both the Company and I are jointly and severally liable for all transactions on the credit card account, which means that I am personally liable for all amounts due Bank on the credit card account. I and Company promise to pay to the order of Bank or any subsequent holder in accordance with the Agreement, at the address listed on the monthly billing statement, the amount advanced pursuant to this application and the Agreement, including all principal, interest, fees, and other charges outstanding. All terms and conditions contained in this application and the Agreement are incorporated therein by reference.

I also certify that: All information in this application is accurate and complete, and no bankruptcy proceedings involving me or the Company are in process or anticipated. Bank is not obligated to grant the requested credit, or may offer a lower credit limit, and Bank may retain this application whether or not credit is granted. I authorize Bank to obtain information from others concerning my or the Company's respective credit standings and other relevant information impacting this application and, if credit is granted, from time to time throughout the term of the indebtedness, including obtaining my personal credit reports and file copies of financial statements from any accountant or accounting firm. In addition to the information requested on this application, Bank may subsequently request additional information from the Company or me. All appropriate corporate or other similar actions needed to authorize the indebtedness incurred hereunder have been accomplished. The Company and I further agree that any facsimile transmission may be treated as an original and such facsimile or any reproduction hereof shall be admissible into evidence as the original itself in any judicial or administrative proceeding, whether or not the original is still in existence.

All employees will share the established total credit limit for the Company, which is the sum of all the credit limits for all credit card accounts issued at the Company's request. All employees will have access to 100% of the Company's credit limit. Company may establish set credit limits for specific employee credit card accounts by contacting Bank's customer service department.

JURY TRIAL WAIVER NOTICE: The credit card agreement that governs Company's credit card account contains a Jury Trial Waiver under which the Company and PNC Bank agree to waive any right to trial by jury in the event of litigation between Company and PNC Bank. This is only a summary of the Jury Trial Waiver. Please be sure to read the entire credit card agreement carefully.

CALL RECORDING; AND CONSENT FOR SERVICE CALLS: By providing telephone number(s) to us at any time, you authorize PNC and its affiliates and designees to contact you regarding your personal account(s) or business accounts for which you are an authorized signer, whether your account(s) are with PNC or its affiliates, at such numbers using any means, including but not limited to placing calls using an automated dialing system to cell, VoIP or other wireless phone number, or by sending prerecorded messages or text messages, even if charges may be incurred for the calls or text messages; and you consent that any phone call with us may be monitored or recorded by us.

By providing your email address, you consent and agree to receive electronic mail from PNC and its Representatives.

Notice to New York Residents: A consumer report may be requested in connection with this application. Upon your request, you will be informed whether or not a consumer report was requested and, if such report was requested, informed of the name and address of the consumer reporting agency that furnished the report. Subsequent consumer reports may be requested or utilized in connection with an update, renewal or extension of the credit for which application was made.

Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Notice to Married Wisconsin Residents: No provision of any marital property agreement, unilateral statement or court decree adversely affects our rights, unless prior to granting you any credit, we are provided a copy of the agreement, statement or decree, or we have actual knowledge of the adverse obligation.

The information about the costs of the credit card described in this application is accurate as of 12/2013. The information may have changed after that date. To find out what may have changed, call 1-800-474-2101 or write us at P.O. Box 3429, Pittsburgh, PA 15230-3429.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

I certify that I have read and agree with Section 5 above and the Summary of Account Terms. This application is signed individually and on behalf of the Business.												
Signature of E	Business Owner / Applicant:	X	Date:									
				Issued By:								
Bank	Branch	Employee ID	ID2	Issued By:	Issue Date	Expires						