



Using American Express can help you generate Cash Flow and turn Business Expenses into Rewards

With up to 55 interest-free days¹, your business can take more time to pay for key purchases when using your American Express Small Business Card. Here's how it works:

PAYMENT PROCESS WITH TYPICAL SUPPLIER



Order Lumber / Supplies



Pay with Cheque or EFT

30 Days

Up to 55 days of additional cash flow depending on date of purchase, payment date and billing cycle

PURCHASING YOUR SUPPLIES USING YOUR AMERICAN EXPRESS SMALL BUSINESS CARD



Order Lumber / Supplies



Pay with American Express



Statement arrives according to billing cycle



Pay card balance to American Express

30 Days

55 Days

Small Business Solutions



THE BUSINESS PLATINUM CARD® FROM AMERICAN EXPRESS

60,000 Welcome Bonus Membership Rewards points based on \$7000 in purchases charged to your Card in your first 3 months of Cardmembership²

- \$499 Annual fee^{4*}
- Earn 1.25 points for every \$1 in Card purchases⁵
- Access to over 1,200 airport lounges worldwide⁶
- \$199 annually for supplementary Business Platinum Cards®; \$50 annually for supplementary Business Gold Cards®*⁴



THE AMERICAN EXPRESS® BUSINESS GOLD REWARDS CARD

40,000 Welcome Bonus Membership Rewards points based on \$5,000 in purchases charged to your Card in your first 3 months of Cardmembership³

- \$250 annual fee^{4*}
- \$50 supplementary Card annual fee^{4*}
- Earn 1 point for every \$1 in Card purchases⁷
- Earn 1 extra point for every \$1 in Card purchases at 3 suppliers you pick from a list – up to a maximum of 250,000 extra points per calendar year⁷



DON'T
do business
WITHOUT IT®

FOR MORE INFORMATION CONTACT:

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Terms & Conditions

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*As a Charge Card, the balance must always be paid in full each month. 30% annual interest rate applies to balances not paid in full. Payments must be received and processed by the date of the next monthly statement to avoid interest charges.

1. As a charge Card, the balance must always be paid in full each month in which no interest charges will apply. The interest free grace period is 28, 29, 30 or 31 days from the closing date of the current statement to the closing date of the next statement depending on the number of days in the calendar month in which the closing date occurs. The number of interest free days varies based on a variety of factors, including when charges are posted to your account, whether your account is in good standing, and the closing date of your statement
2. To qualify for a Welcome Bonus of 60,000 points, you must have at least \$7,000 in net purchases posted to your account in your first 3 months of Cardmembership. Account must be in good standing. This offer is not applicable to holders of an existing American Express Small Business Card product. When we stop offering the Welcome Bonus, we reserve the right to accept applications but you will not be eligible for the Welcome Bonus.
3. To qualify for a Welcome Bonus of 40,000 points, you must have at least \$5,000 in net purchases posted to your account in your first 3 months of Cardmembership. Account must be in good standing. This offer is not applicable to holders of an existing American Express Small Business Card product. When we stop offering the Welcome Bonus, we reserve the right to accept applications but you will not be eligible for the Welcome Bonus.
4. Basic and Supplementary Card fees may be tax deductible in Canada, if used solely for business purposes. Please consult your tax professional.
5. Account must be in good standing. Membership Rewards points will be earned by the Basic Cardmember on the amount of all purchases, less credits and adjustments. Interest, annual fees, other fees and charges for travellers cheques and foreign currencies are not purchases and do not qualify for Membership Rewards points.
6. Global Lounge Collection - Holders of the Business Platinum Card may access participating Canadian and International airport lounges ("Participating Lounges") on a complimentary basis, upon presentation of the required entry documentation. Participating Lounges may change from time to time. House rules, terms and conditions of Participating Lounges apply. Use of Participating Lounges is subject to availability. Unless otherwise stated, Participating Lounge access cannot be used in conjunction with any other offer or benefit and is subject to change or cancellation at any time
7. Account must be in good standing. Membership Rewards points (points) earned by the Basic Cardmember on all purchases, less credits and adjustments. Funds advances, interest, annual, other fees, and charges for travellers cheques and foreign currencies are not purchases and do not qualify for points. A minimum purchase of \$0.50 is required to earn points. Earn one (1) point for every \$1.00 in eligible purchases charged to your Card. Subject to an annual maximum of 250,000 extra points, you can earn one (1) extra point for every \$1.00 in eligible purchases made at Your 3 Suppliers which means purchases at Canadian locations of the three suppliers the Basic Cardmember chooses from a predefined list of American Express small business merchants. To view the list of participating merchants visit <https://smallbusiness.americanexpress.com/ca/en/supplierlist>. List is subject to change without notice. Extra points will not be earned at Your 3 Suppliers if the merchant category for the purchase is not identified. This may happen when the transaction information we receive does not come directly from the merchant, for example, when the purchase is made: i) using your payment account with a third party, ii) using your Card at an online retailer that sells goods and services of other merchants, or iii) if the merchant uses a third party payment service such as a Card reader attached to a mobile phone.



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