

# LOWE'S® BUSINESS CREDIT ACCOUNT GUIDE

BUILD YOUR SAVINGS WHILE YOU BUILD YOUR BUSINESS.

## Lowe's® Accounts Receivable (LAR) Cardholders



Lowe's helps you manage your business AND save you money.

### LAR Cardholders Enjoy:

- ✓ 5% Off\* Every Day purchases
- ✓ An additional 2% Back\*\* as a credit on your monthly statement
- ✓ No minimum purchases or thresholds
- ✓ No annual fee

[Apply Now](#)

A Lowe's® Business Credit Account gives you and your business two ways to save!

**5% OFF**  
EVERY DAY

When You Buy

+

**2% BACK**  
STATEMENT CREDIT

When You Pay

### Example Savings Below

WHEN YOU SPEND	WHEN YOU BUY 5%* SAVINGS	WHEN YOU PAY 2%** SAVINGS	TOTAL SAVINGS
\$5,000	\$250	\$95	<b>\$345</b>
\$10,000	\$500	\$190	<b>\$690</b>
\$20,000	\$1,000	\$380	<b>\$1,380</b>
\$50,000	\$2,500	\$950	<b>\$3,450</b>

## MORE CARDHOLDER FEATURES:



### ONLINE ACCOUNT MANAGEMENT

View, manage and pay your account online 24 hours a day.



### ITEMIZED BILLING STATEMENTS

Simplify your accounting with easy-to-read itemized statements with product-level details.



### ACCOUNT CUSTOMIZATION

Set up your Account your way.



### SPEND TRACKING

View purchase tracking by Job Name and P.O. Number.



### PURCHASING POWER

Enjoy online ordering and bulk discounts.



### NO ANNUAL FEE

Save money for your business.



### REDUCED DELIVERY

Convenience and savings.

\*,\*\*See reverse side for details.

## LOWE'S® ACCOUNTS RECEIVABLE HOW-TO GUIDE

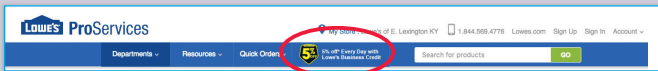
### NEED A LOWE'S® ACCOUNTS RECEIVABLE ACCOUNT?

**NARPM Members Save 5% Every Day and 2% Back as a Statement Credit**

**1** What is a **Lowes® Accounts Receivable** card?



**2** [Click Here](#) to Apply.



**3** Once you are approved for your Lowe's® Accounts Receivable Account, follow the cardholder steps to register for the 2%\*\* Statement Credit offer.

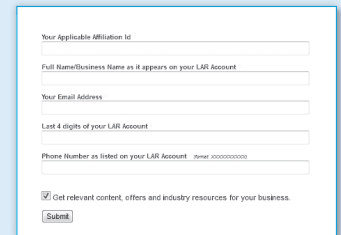
### CURRENTLY A LOWE'S® ACCOUNTS RECEIVABLE CARDHOLDER?

**Get the Additional 2% Back**

**1** Visit [LowesForPros.com/SpecialPrograms](http://LowesForPros.com/SpecialPrograms) to get started!



**2** Complete the enrollment form enter affiliation **ID P007**.



**3** That was easy! Look for your 2%\*\* Statement Credit starting soon (allow one to two billing cycles).



## Questions? Contact us at [NationalProgram@Lowe.com](mailto:NationalProgram@Lowe.com)

\*5% Discount: Subject to credit approval. Get 5% off your qualifying purchase or order charged to your Lowe's Business Rewards Card from American Express, Lowe's® Business Account or Lowe's® Accounts Receivable. Valid for purchases in US stores, on Lowes.com and LowesForPros.com. Customer must pay applicable sales tax. 5% discount will be applied after any other applicable discounts. Offer can't be combined with other credit-related promotional offers. Can't be used in conjunction with: any coupon; Lowe's military discount; Lowe's employee discount; Lowe's low price guarantee; Lowe's volume or special discount programs such as, but not limited to "QSP;" manager discretion price adjustments; contractor packs; or any other offer which expressly states it can't be combined with any other discount credit offer. Can't be used in conjunction with the following products and/or services: extended protection/replacement plans; shipping, delivery or assembly charges; fees or taxes; gift cards; Dacor®, ICON®, Fisher & Paykel®, Monogram, Smeg or Liebherr appliances (some brands not available in all markets/stores); Weber or Kichler products. Excludes all Lowe's® Canada Credit products. We reserve the right to discontinue or alter these terms at any time.

\*\*2% Discount: Cannot be combined with any other statement discount. To be eligible for the 2% discount, you must register your Lowe's® Accounts Receivable (LAR) account per the instructions provided, make a purchase with your LAR account by 12/31/17 and comply with all terms and conditions of your LAR account. Allow one to two complete billing cycles for your registration to be processed and for your discount to appear on your billing statement. 2% discount will be automatically deducted from your statement at billing (discount will not take effect until Synchrony Bank fully processes your account registration). Excludes Lowe's® Consumer Credit Card, Lowe's® Visa® Accounts, Lowe's Business Rewards Card from American Express and all Lowe's® Canada Credit products. Account must remain open, be in good standing and not become delinquent at the time the statement credit is applied.

\*\*\*Offers valid in US stores, on Lowes.com and LowesForPros.com. Discounts applicable to commercial purchases only. Offers/discounts provided by Lowe's and not Synchrony Bank. Subject to credit approval. Lowe's reserves the right to discontinue or alter these terms at any time.