

**SPECIAL OFFER**

**Get  
5,000  
points**

**when you open an account  
in store today and  
spend \$100 within 30 days  
of Cardmembership.<sup>1</sup>**

**5,000 points are redeemable for a  
\$50 Lowe's Gift Card.<sup>2</sup>**

**APPLY TODAY!**

Offer valid: 1/9/12 - 2/10/12

**The Lowe's Business Rewards Card  
from American Express<sup>®</sup>**



**OPEN**



# Choose the Account That Is Right for Your Business

Answer to determine which product is right for your business.

	YES	NO
1. Are you required to pay by invoice?	_____	_____
2. Do you prefer to pay your entire balance every month?	_____	_____
3. Do you want to avoid making minimum monthly payments?	_____	_____
4. Do you want authorized buyers tracked at the register and on your bill?	_____	_____
5. Do more than 5 people buy supplies for your business?	_____	_____
6. Does your business have more than one location?	_____	_____
7. Is there a parent company that pays or tracks bills for your business?	_____	_____

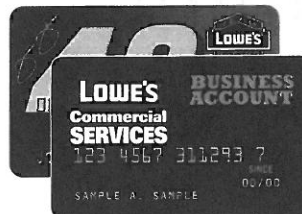
Total of Each \_\_\_\_\_

If you answered NO to more questions...

Consider choosing the Lowe's Business Account. This revolving credit account works best for small or medium businesses.

If you answered YES to more questions...

Consider choosing Lowe's Accounts Receivable. This non-revolving account works best for medium to large businesses with large staffs, multiple locations, and job or invoice accounting needs.



## Lowe's Business Account

(Ideal for small- to medium-size businesses; offers minimum monthly payments.)

- Easy-to-understand itemized statements with product level detail.
- Purchasing control with ability to issue multiple cards.
- No annual fee.
- Flexibility to make minimum monthly payments or pay in full each month.
- Dedicated account representatives.
- Online account management at [lowes.com/credit](http://lowes.com/credit).



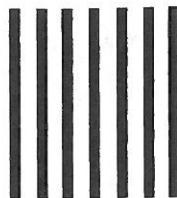
## Lowe's Accounts Receivable

(Ideal for medium- to large-size businesses; pay in full each month.)

- Easy-to-understand itemized statements with product level detail at invoice level.
- Purchasing control with a list of authorized buyers and optional identification cards.
- No annual fee.
- Ability to pay by invoice.
- Online account management at [lowes.com/credit](http://lowes.com/credit).
- Dedicated account representatives.
- Additional security with special purchasing instructions.
- Ability to limit dollar amount of a single purchase.
- Choose the account structure that is right for your business:
  - **Regular** - Purchases are billed on one account number.
  - **Primary/Secondary** - If your business has multiple locations that need to be linked to a centralized primary account or has job accounting requirements, this is the account for you. Billing may be centralized or mailed to the various job accounts.



All Lowe's Business Credit Accounts Get 5% off Every Day



**BUSINESS REPLY MAIL**

FIRST-CLASS MAIL PERMIT NO. 8 EL PASO TX

POSTAGE WILL BE PAID BY ADDRESSEE

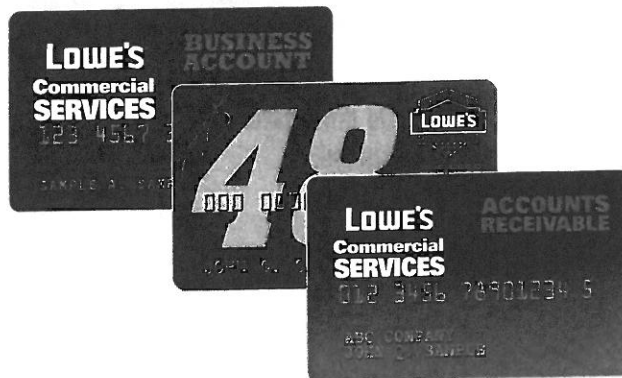
**LOWE'S BUSINESS CREDIT**

PO BOX 981257

EL PASO TX 79998-9821



# Lowé's Business Credit Accounts



- Easy-to-read itemized statements
- Purchasing control
- No annual fee
- Dedicated account representatives



**The EASY Way  
to Manage  
Your Business**

**Apply Today!**

<sup>1</sup>Subject to credit approval.  
See back panel for details.

91021  
09/11 LBA/LAR [3371A]

Please cut along dotted line, moisten, fold, seal, and mail. Make sure return address is visible.

## 1. Tell Us About Your Business

Legal Business Name (Exactly as it appears on your Articles of Incorporation, Federal IRS, or State Treasury Department document)

Business Structure: ☐ Incorporated ☐ Partnership ☐ Sole Proprietorship

Business Street Address (Physical Street Name and Number required.)

Suite City State ZIP

( )  
Main Business Phone Number \$ Annual Business Revenue

Business Name As You Would Like It to Appear on Your Card  
(Please do not exceed 20 spaces. Please print.)

Federal Business Tax ID number (Leave blank if sole proprietor. For Partnerships and Corporations, TIN is required to activate an American Express OPEN® business account.)

Years in Business Number of Employees

Business Description (Please check the box that best describes your business.)

☐ Services ☐ Retail Trade ☐ Wholesale Trade ☐ Construction ☐ Agriculture  
☐ Manufacturing ☐ Finance/Insurance/Real Estate ☐ Not for Profit ☐ Other

## 2. Tell Us About Yourself

First Name Middle Initial

Last Name

Home Street Address (Physical Street Name and Number required.)

Apt./Suite City State ZIP

P.O. Box # City State ZIP  
(Only complete if you are unable to receive mail at your physical address.)

Your Name as You Would Like It to Appear on Your Card  
(Full name must not exceed 20 spaces. Spell last name completely. Please print.)

( )  
Home Phone Number Date of Birth (MM/DD/YY)

E-mail Address\*\*

\*\* Receive updates on your application status & exclusive offers and savings for your business. We may also notify you of important account updates. For information about how we protect your privacy, please visit [americanexpress.com/privacy](http://americanexpress.com/privacy)

## 3. Get Additional Cards for Your Employees/Authorized Buyers

(Person listed in Section 2 above should not include their name in this section.)

First Name Middle Initial Last Name

Please show us how you would like the Additional Cardmember's name to appear on their Card. (Full name must not exceed 20 spaces. Spell last name completely. Please print.)

First Name Middle Initial Last Name

Please show us how you would like the Additional Cardmember's name to appear on their Card. (Full name must not exceed 20 spaces. Spell last name completely. Please print.)

First Name Middle Initial Last Name

Please show us how you would like the Additional Cardmember's name to appear on their Card. (Full name must not exceed 20 spaces. Spell last name completely. Please print.)

## 4. Please Sign Below

You confirm that you are an officer, partner, or proprietor who is authorized to set up this account on behalf of the business. By signing below you indicate that the business is liable for all charges made to the account and you agree to, jointly and severally, unconditionally personally guarantee, the performance of all obligations under, and the payment on demand of all amounts due on the Account that is opened with this Application, without requiring us to first pursue the business also liable on the Account. This Guaranty shall be in effect until the governing credit agreement has been terminated and all amounts due have been paid. There is no annual fee for Additional Cards. See Reverse Side for Rates, Fee and other Cost Information.

X

Signature on behalf of you and your business (Please do not print.) Date

\$

Total Annual Income

Include income from all sources including employment, retirement, investments, rental properties, royalties, etc. Alimony, child support, or separate maintenance need not be revealed if you do not wish to rely upon it.

Your Social Security Number (Required)

Customer Photo ID Number (Acceptable forms of ID include Driver's License, State ID Card, Passport, or Military ID. This field is required to be eligible for Instant Shopping Pass in-store.)

For Lowe's Store Use Only:

Lowe's Employee ID

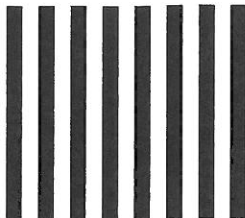
Lowe's Store Number

BLPG - SPID:99B/R6G A0000008FNB

U615 CAPVT



NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES



**BUSINESS REPLY MAIL**

FIRST-CLASS MAIL PERMIT NO. 8424 SALT LAKE CITY UT

POSTAGE WILL BE PAID BY ADDRESSEE

AMERICAN EXPRESS OPEN

PO BOX 31511

SALT LAKE CITY UT 84131-9700



# GET POINTS WITH EVERY PURCHASE.

**3**  
POINTS

for every dollar spent  
on restaurants, office  
supplies and wireless bills

**2**  
POINTS

for every dollar  
spent at Lowe's

**1**  
POINT

for every  
dollar spent  
everywhere else

---

## APPLY TODAY.

Or call 1-877-673-6947, visit [open.com/lowesapply](http://open.com/lowesapply),  
or mail in the completed application to the address provided

## IMPORTANT INFORMATION REGARDING RATES, FEE AND OTHER COST INFORMATION

The information is accurate as of 12/31/11. This information may have changed after that date.  
To find out what may have changed, call us toll free at 1-877-673-6947.

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>13.24%</b> (Prime Rate + 9.99%), <b>15.24%</b> (Prime Rate + 11.99%) or <b>18.24%</b> (Prime Rate + 14.99%) based on your creditworthiness as determined at the time of account opening. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>21.24%</b> (Prime Rate + 17.99%) This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When it Applies</b>	<b>27.24%</b> (Prime Rate + 23.99%) This APR will vary with the market based on the Prime Rate. This APR will apply to your account if: <ol style="list-style-type: none"> <li>1) You make 2 or more late payments in a 12-month period;</li> <li>2) You do not pay the Minimum Payment due by the closing date of the billing period in which it is due; or</li> <li>3) You make a payment that is returned.</li> </ol> <b>How Long Will the Penalty APR Apply?</b> If the penalty APR is applied, it will apply for a minimum of 12 billing periods in a row, and will continue to apply until after you have made timely payments, with no returned payments for 12 billing periods in a row.
<b>Paying Interest</b>	Your due date is at least 25 days after the close of each billing period. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
Fees	
<b>Annual Membership Fee</b>	<b>\$0</b>
<b>Transaction Fees</b> • <b>Cash Advance</b> • <b>Foreign Transaction</b>	Either <b>\$5</b> or <b>3%</b> of the amount of each cash advance, whichever is greater. <b>2.7%</b> of each transaction after conversion to U.S. dollars.
<b>Penalty Fees</b> • <b>Late Payment</b> • <b>Overlimit</b> • <b>Returned Payment</b>	Up to <b>\$35</b> . <b>None</b> <b>\$35</b>

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases.)"

**Loss of Introductory APR:** We will end any Introductory APR and apply the Purchase APR if you make a late payment. Your introductory APR will also end if the Penalty APR applies to your Account.

Variable APRs for each billing period are based on the Prime Rate published in *The Wall Street Journal* 2 days before the Closing Date of the billing period. *The Wall Street Journal* may not publish the Prime Rate on that day. If it does not, we will use the Prime Rate from the previous day it was published. If the Prime Rate increases, variable APRs will increase. In that case, you may pay more interest and have a higher Minimum Payment Due. When the Prime Rate changes, the resulting changes to variable APRs take effect as of the first day of the billing period. Variable APRs are accurate as of 12/31/11.



## TERMS AND CONDITIONS

By submitting this application, you, as an individual and the Authorizing Officer of the Company, (a) are requesting us to open an Account in the name of the Company, (b) are requesting that we issue Card(s) as you direct, (c) are agreeing to be **jointly and severally** liable with the Company for all charges to the account, and (d) are REPRESENTING THAT ALL CARD(S) ISSUED ON THE ACCOUNT WILL ONLY BE USED FOR COMMERCIAL OR BUSINESS PURPOSES. Only qualified individuals 18 or over may be approved for a Card Account. This offer is available to US Residents, excluding Puerto Rico and the US Virgin Islands. When you use the Account (or sign or keep the Card), you agree to the terms of the Cardmember Agreement that will be provided to you for the Account. **The Cardmember Agreement includes an arbitration provision, which impacts the opportunity to have claims related to the Account heard in court or resolved by a jury, and to participate in a class action or similar proceeding.** We may change the terms of, or add new terms to, the Cardmember Agreement at any time, subject to applicable law. We may apply any changed or new terms to any existing and future balances on your Account, subject to applicable law.

You promise that the information you provide on this application is accurate. You authorize us to verify this information and to obtain reports from consumer reporting agencies. You authorize us and our affiliates and subsidiaries to share information we have about you at any time for marketing and administrative purposes as permitted by law. Upon request, we will tell you if we have received a consumer report and the name and address of the agency that provided it.

**Additional Cards:** You must notify Additional Cardmembers that we may obtain, provide, and use information about them and that their use of your Account is subject to certain provisions of the Cardmember Agreement. We may seek payment from Additional Cardmembers for Charges they make or authorize if you do not pay us.

Payments will be applied to balances with lower APRs (including balances with promotional or introductory APRs) before balances with higher APRs. This means that if you have balances or incur charges at higher APRs, you will pay more in interest charges because payments will not be applied to higher APR balances until all lower APR balances are paid in full.

**Patriot Act Notice:** Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account, including your name, address, date of birth and other information that will allow us to verify your identity.

New York residents may contact the New York Banking Department to obtain a comparative list of credit card rates, fees, and grace periods by calling 1-800-518-8866.

**Express Cash:** We may enroll your Card in the Express Cash feature, which provides access to participating ATMs for cash advances. If your Card is enrolled, we will send you a letter that includes a Personal Identification Number (PIN).

**Lowe's Points:** For each U.S. dollar spent using the Lowe's Business Rewards Card from American Express, get: three (3) points at restaurants, office supply stores and with wireless service providers; two (2) points for purchases at Lowe's; and one (1) point for all other purchases. Cash and cash equivalent transactions (including balance transfers, convenience checks, cash advances and purchases of American Express Gift Cards or Travelers Cheques), fees or interest charges, purchase of points, and purchase credit adjustments do not get points. The number of points gotten depends on merchants submitting charges under the appropriate merchant or industry codes. Forfeiture rules for late payment and default apply.

<sup>1</sup> See [open.com/lowesrewards](http://open.com/lowesrewards) or call 1-866-537-1397 for terms and conditions that apply to individual gift cards and reward cards

<sup>2</sup> Purchase Protection is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ. Coverage is determined by the terms, conditions, and exclusions of Policy AX0951 or Policy PP-IND and is subject to change with notice. This document does not supplement or replace the Policy.

<sup>3</sup> Extended Warranty is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ. Coverage is determined by the terms, conditions, and exclusions of Policy AX0953 or Policy EW-IND and is subject to change with notice. This document does not supplement or replace the Policy.

# Lowe's Business Credit Application

APPLICANT: Please read the following before completing this form. (1) Applicant represents that the information given references and other sources we deem appropriate in investigating it. (2) Signatory must be a proprietor, general partner, or owner/officer of the business. (3) Personal Guaranty section (Section 3) can only be completed by an owner/officer or other authorized individual. (4) Please

## SECTION 1 — Choose Your Account

Is your business tax exempt? ☐ Yes ☐ No  
(If yes, please provide tax exempt certificate to store.)

### Choose One:

#### ☐ Lowe's Business Account (LBA)

☐ Standard Card ☐ Team 48\*

\*By selecting this card type with this application, you authorize us to provide information to Lowe's so that you can be enrolled in the FREE Team Lowe's Racing Club.

Number of cards \_\_\_\_\_ (default quantity is 2).

Is a PO required with account purchases? ☐ Yes ☐ No

#### ☐ Lowe's Accounts Receivable (LAR)

☐ Regular (Purchases are billed on one account number.)

Please check below and complete Section 6 if this account will be used for one of the following purposes:

☐ Primary/Secondary Account (For businesses with multiple locations that need to be linked to a centralized primary account or have job accounting requirements. Billing may be centralized or mailed to the various job accounts.)

☐ Building & Loan (Construction of a primary residence. Active loan required and complete the B&L worksheet.)

Will this account be used for new construction? (Complete Section 6)

☐ Yes ☐ No

If you want to limit single purchase amounts, enter the amount here:

\$ \_\_\_\_\_

Is a PO required with account purchases? ☐ Yes ☐ No

Enter additional purchasing instructions, if any: \_\_\_\_\_

Please provide the full name of each Authorized Buyer, including yourself. (Check the box if you want a Buyer ID Card issued on each Job Account for each Authorized Buyer added):

Name \_\_\_\_\_ ☐ Name \_\_\_\_\_ ☐

Name \_\_\_\_\_ ☐ Name \_\_\_\_\_ ☐

## SECTION 2 — Company Information

Company/Applicant Full Legal Name \_\_\_\_\_  
(Account will be set up in this name)

DBA Name (if different than Legal Name) \_\_\_\_\_

Street Address (Street Name and Number Required) \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone No. \_\_\_\_\_ Tax ID\* (or fei #) \_\_\_\_\_

\*Required by USA PATRIOT Act. Social Security # may be provided if business is a sole proprietorship and you do not have a Tax ID.

Parent Co. Name \_\_\_\_\_

Provide E-mail Address here (optional): \_\_\_\_\_

By providing your e-mail address to Lowe's, GE Capital Retail Bank and their affiliates, you consent to receive e-mail communications about your Lowe's business credit account, special offers and updates.

**Business Type:** ☐ Corporation ☐ Proprietorship ☐ LLC  
☐ Government ☐ Non-Profit ☐ Limited Partnership

**Business Description:** ☐ Construction ☐ Repair/Remodel ☐ Retail  
☐ Specialty Trade ☐ Property Mgmt. ☐ Gov't/School/Org.  
☐ Business ☐ Other

No. of Employees \_\_\_\_\_ Year Business Started \_\_\_\_\_

\$ Annual Revenue \_\_\_\_\_ Estimated Monthly Usage \$ \_\_\_\_\_

### FOR STORE USE ONLY

Store No. \_\_\_\_\_

Employee ID \_\_\_\_\_

Promo Code \_\_\_\_\_

## SECTION 3 — Personal Guaranty

To increase the likelihood of approval, you should be able to answer Yes to one of the following statements:

1. The company has been in business for more than three years.

Or, 2. I am willing to personally guarantee this account.

Or, 3. The company is an established business but does not have an established business credit history, and therefore, I am willing to offer a Personal Guaranty.

To offer a Personal Guaranty, please complete the information below:

Business Principal ☐ Yes ☐ No Guarantor's Title \_\_\_\_\_

First Name \_\_\_\_\_ M.I. \_\_\_\_\_ Last Name \_\_\_\_\_

Home Address \_\_\_\_\_  
(Street Name and Number Required)

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone No. \_\_\_\_\_ Alternate Phone No. \_\_\_\_\_ Date of Birth \_\_\_\_\_

Social Security No. \_\_\_\_\_ Annual Income\* \_\_\_\_\_

Personal Guarantor Signature \_\_\_\_\_ Date \_\_\_\_\_

If you sign this section of the Application, you agree to jointly and severally, unconditionally personally guarantee the performance of all obligations under, and the payment upon demand of all amounts due on, the Lowe's Business Account or Lowe's Accounts Receivable Account that is opened with this Application, without requiring us to first pursue the buyer also liable on the Account. You also waive any notices regarding the governing credit agreement or terms of the Account. This Guaranty shall be in effect until the Agreement has terminated and all amounts due thereunder have been fully paid. Guarantor agrees that if the Account is not paid as agreed, the creditor may report Guarantor's liability for and the status of the Account to credit bureaus and others who may lawfully receive such information. You also understand and agree that your personal credit will be used in making credit decisions on the Account and consumer reports a other inquiries regarding your credit may be obtained from time to time by the creditor or a assignee in connection with the Account.

\* Alimony, child support or separate maintenance income need not be disclosed unless relied upon for credit.

## SECTION 4 — Required Signature of Authorized Officer/Owner

(This section must be completed.)

By signing below on behalf of your business, you are applying for the type of Account you have selected in Section 1, but if you have not made a selection, you are applying for a Lowe's Business Account. You represent that your business is a valid business entity, all purchases made on the Account, if approved, will be for business purposes and not for personal, family or household use and you are an authorized representative of the business with authority to enter into contract agreements to borrow money. On behalf of the business, you understand that the Lowe's Business Account Agreement, if you are applying for a Lowe's Business Account, or the Lowe's Accounts Receivable Agreement, if you are applying for a Lowe's Accounts Receivable Account will govern the Account and that the applicable Agreement will be provided to you upon approval of the Application. You can review the full Agreement by visiting [Lowescredit.com](http://Lowescredit.com); simply go to the Business Credit Center section and click on 'Apply Now' under the Lowe's Business Account or Lowe's Accounts Receivable. The Lowe's Business Account Agreement is governed by federal and Utah law, and the Lowe's Accounts Receivable Agreement is governed by federal and North Carolina law. You authorize us and our assignees to obtain information about you personally (whether or not you have personally guaranteed the Account) for purposes of updates, renewals or extensions of credit granted as a result of this Application, or in receiving or collecting on the Account. You also understand that credit on this Account, once approved, will be extended by interests in the indebtedness on your Account may be assigned to, GE Capital Retail Bank and there is no binding contract between us until your Application is approved. You consent to Lowe GE Capital Retail Bank and any other owner, assignee or servicer of the Account contacting you about the Account, including using any contact information or cell phone numbers you provide and you consent to the use of any automatic telephone dialing system and/or an artificial prerecorded voice when contacting you, even if you are charged for the call under your phone plan. You understand that if you apply for a Lowe's Accounts Receivable Account, Lowe's or its assignee may have the right to place a materialman's lien on the property to which the purchases on the Account were delivered and/or incorporated.

Federal law requires GE Capital Retail Bank to obtain, verify and record information that identifies you when you open an account. We will use your name, address, Taxpayer ID# and other information for this purpose.

Signature of authorized officer/owner **X** \_\_\_\_\_

Name Printed \_\_\_\_\_ Date \_\_\_\_\_

Driver's License No. (or State Photo ID No.) \_\_\_\_\_

Secondary ID No. (Military ID, Bank or Credit Card) \_\_\_\_\_



## Lowes.com/credit — Gives You Round-the-Clock Convenience.

### E-mail Newsletter

Receive free product information, industry news, timely business tips and special offers by e-mail.

### How-To Articles

Receive a series of articles with valuable tips.

### Customizable Business Forms

Download forms for quotes, invoicing and receipts.

### Create Your Business Ad

Market your business to prospective customers by creating your own ad.

### Construction Calculators

Access a wide range of construction calculators from insulation to concrete (including man-hour estimates).

### Lumber Pricing

Check up-to-the-minute lumber pricing available from Lowe's.

### Business Plan Series

This five-part business plan series helps guide you with vital information your company needs to succeed.

## Apply Today!

### 1. In-Store

Visit the Commercial Services Desk at your local Lowe's.

### 2. Online

Visit [lowes.com/credit](http://lowes.com/credit) and click on Apply Now under Credit under Lowe's Business Credit Accounts.

### 3. Mail

Complete, seal and mail this application (no postage necessary if mailed in the U.S.).



<sup>†</sup> Get 5% off your single-receipt in-store purchase of any in-stock or Special Order merchandise charged to your Lowe's Business Rewards Card from American Express or Lowe's® Business Account or Lowe's® Accounts Receivable. Not valid on sales via [Lowes.com](http://Lowes.com), previous sales, purchase of services or gift cards. Offer cannot be used in conjunction with any coupon, Lowe's military discounts, Lowe's employee discounts, Lowe's low price guarantee, or Lowe's Volume Discount Program (QSP). Offer is subject to credit approval. Excludes Lowe's® Consumer Credit Card, Lowe's® Project Card<sup>SM</sup> Accounts, Lowe's® VISA® Accounts and all Lowe's® Canada Credit products. We reserve the right to discontinue or alter these terms at any time.

<sup>††</sup> Free with an initial \$150 order of the maintenance supplies you need.

© 2011 by Lowe's® Companies, Inc. Lowe's and the gable design are registered trademarks of LF, LLC. All rights reserved. The Project Card<sup>SM</sup> is a registered service mark of General Electric Company.

# Make Lowe's Your Business Partner

## 5 WAYS

Lowe's  
Business  
Customers  
Save

**1** 5% Off EVERY DAY!<sup>†</sup>

**2** Free Maintenance  
Supply Rack<sup>††</sup>

**3** Instant Savings with  
Contractor Packs

**4** Save Time with Phone/  
Fax/Online Orders

**5** Reduced Delivery Rates

### Get what you need when you need it™

Lowe's offers extended hours, fast Commercial checkout, and over 40,000 items in stock. If we don't stock it in our store, we'll get it for you – fast and easy, through our Special Order Services.

### Phone/Fax/Order Online

Phone or fax your orders for same-day or next-day service and we can have your order waiting at the front of the store or order online at [lowes.com](http://lowes.com).

- Order before 3 p.m., pick up in just 2 hours
- Order by 6 p.m., pick up the next day at 7 a.m.
- Call us toll-free at 1-800-44-Lowes any time for a store locator

### Delivery

Get supplies delivered when you need them. Lowe's delivers supplies to your business, property or job site, seven days a week in most areas. Reduced rates available.

### Contractor Packs

For big jobs, look no further than Lowe's. Our Contractor Packs™ are quick, convenient bundles of the items you use the most.

- Large available inventories
- Source all your materials
- Available in most departments
- Complete list available – see associate

### Knowledgeable Specialists

Knowledgeable, dedicated sales specialists throughout the store who understand your business will make sure you get the supplies you need when you need them.

### Maintenance Supply Rack Program

Easy reordering – Order \$150 or more of maintenance products, get a Five-Shelf Supply Rack for 1¢.

## Manage Your Account 24 Hours a Day – It's Easy!

- Check your account balance and available credit
- View invoices
- Check when a payment is due
- Retrieve invoice level detail
- View payment activity
- Pay online
- Request a credit line increase

Visit [lowes.com/credit](http://lowes.com/credit) and click on  
Pay Bill to register.

This Application is complete and accurate and authorizes us to check with credit reporting agencies, credit or officer of the company with authority to enter into contractual agreements to borrow money. (3) The read the attached key credit terms and sign below before submitting your application.

## SECTION 5 — Billing Information

Billing Contact \_\_\_\_\_

Billing Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone No. \_\_\_\_\_ Fax No. \_\_\_\_\_

## SECTION 6 — Complete for New Construction LAR & Job Accounting and Building & Loan Accounts

For New Construction LAR & New Construction Job Accounting, **bolded** fields are required in the Project, Property & General Contractor sections. For Building & Loan Accounts all fields are required in the Project and Banking sections.

### Project Information

Project Name \_\_\_\_\_

Project Street Address \_\_\_\_\_

(Street Name and Number Required)

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

### Property Information

Property Owner Name \_\_\_\_\_

Project Street Address \_\_\_\_\_

(Street Name and Number Required)

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Owner Phone No. \_\_\_\_\_

### General Contractor Information

General Contractor Name \_\_\_\_\_

General Contractor Address \_\_\_\_\_

(Street Name and Number Required)

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

General Contractor Phone No. \_\_\_\_\_

Contract No. \_\_\_\_\_

### Banking Information

Bank Name \_\_\_\_\_

Bank Address \_\_\_\_\_

(Street Name and Number Required)

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Bond Company Name \_\_\_\_\_



91021 (12/06) LBA/LAR REV 09/11 [3371A]

# Get what you need when you need it™

## KEY CREDIT TERMS FOR LOWE'S BUSINESS ACCOUNT (LBA):

Annual percentage rate (APR) for purchases	<b>15%</b> in GA and NC <b>21%</b> in All Other States
Grace period for repayment of the balance for purchases	26 days, if there is no previous balance or the balance is paid in full. Otherwise, none.
Method of computing the balance for purchases	Average Daily Balance, including new purchases.

**Late Payment Fee:** \$25 if your delinquent Minimum Payment was calculated on a New Balance of less than \$500; and \$30 for a New Balance of \$500 or more.

## KEY CREDIT TERMS FOR LOWE'S ACCOUNTS RECEIVABLE ACCOUNT (LAR):

Payment is due in full each billing period.

Annual percentage rate (APR) for purchases if not paid by due date	AK, DE	<b>5%</b>
	GA	<b>16%</b>
	IL, MN	<b>8%</b>
	VA, WA, WV	<b>12%</b>
	PR	<b>6%</b>
	All other states	<b>18%</b>
Method of computing the balance for purchases	Adjusted Balance — Finance Charge is only imposed on past due amounts.	

The information about the costs of the Accounts described above is accurate as of April 2010. This information may have changed after that date. To find out what may have changed, write to GE Capital Retail Bank at P.O. Box 965004, Orlando, FL 32896-5004. If your application is approved, the full terms of the Agreement: (a) will be sent to you with your card, (b) will be governed by (i) federal and Utah law (for the Lowe's Business Account), or (ii) federal and North Carolina law (for the Lowe's Accounts Receivable Account), and (c) may be changed by us as provided in the Agreement.



91021 (12/06) LBA/LAR REV 09/11 [3371A]

# 5% OFF EVERY DAY AT LOWE'S.<sup>†</sup> PLUS, GET REWARDS EVERYWHERE.

## REWARDS

- GET POINTS every time you spend at Lowe's and everywhere else American Express is accepted.
- THE LOWE'S BUSINESS REWARDS CARD allows you to get a \$25 gift card with JUST 2,500 POINTS.<sup>1</sup>  
Points can be redeemed for gift cards in the following categories:
  - Lowe's • American Express • Gas Rewards • Outdoor Rewards
- POINTS HAVE NO EXPIRATION DATE allowing you to save for that next big purchase for your business.

## PROTECTION

- PURCHASE PROTECTION<sup>2</sup> can provide protection against theft or accidental damage on eligible purchases for up to 90 days from the date of purchase with the Card.
- EXTENDED WARRANTY<sup>3</sup> can extend the original manufacturer's warranty on eligible purchases up to 1 additional year, so you can be covered for longer.

## SAVINGS

- AUTOMATIC SAVINGS with our OPEN Savings<sup>®</sup> partners. Customers automatically receive 3%-10% discounts at popular merchants such as FedEx, Hertz and Office Max.<sup>4</sup>
- DISCOUNTED DELIVERY on your Lowe's purchases. Get your supplies when your business needs them at a reduced delivery rate. Discounted delivery starts at \$20 and your purchases are delivered wherever your business needs them.

## NO ANNUAL FEE

# APPLY TODAY.

Or call 1-877-673-6947, visit [open.com/lowesapply](http://open.com/lowesapply),  
or mail in the completed application to the address provided.

## Lowe's Business Rewards Credit

<sup>4</sup> **OPEN Savings®:** Savings range from 3% to 10%. Payment must be made with an American Express® Business Card at the time of purchase; savings will be credited to your account. If purchases that received the OPEN Savings discount are refunded, the OPEN Savings discount will be reversed and debited from your account. Please review your monthly Cardmember statement in order to confirm proper crediting of returns. If you believe that returns have not been properly credited to your account, please call the number on the back of your Card. Other restrictions or limitations may apply. Subject to offer terms and conditions located at [open.com/opensavings](http://open.com/opensavings). Merchant participation and offers are subject to change without notice.

<sup>†</sup> Get 5% off your single-receipt in-store purchase of any in-stock or Special Order merchandise charged to your Lowe's Business Rewards Card from American Express or Lowe's® Business Account or Lowe's® Accounts Receivable. Not valid on sales via [Lowe's.com](http://Lowe's.com), previous sales, purchase of services or gift cards. Offer cannot be used in conjunction with any coupon, Lowe's military discounts, Lowe's employee discounts, Lowe's low price guarantee, or Lowe's Volume Discount Program (QSP). Offer is subject to credit approval. Excludes Lowe's® Consumer Credit Card, Lowe's® Project Card<sup>SM</sup> Accounts, Lowe's® VISA® Accounts and all Lowe's® Canada Credit products. We reserve the right to discontinue or alter these terms at any time.

Lowe's Business Rewards Card from American Express Card is issued by American Express Bank, FSB.

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- **2X POINTS** on all purchases at Lowe's
- **REWARDS** everywhere you shop
- **No annual fee**



## The REWARDING Way To Manage Your Business.

### APPLY TODAY!

The Lowe's Business Rewards Card from American Express



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