

# LOWE'S® BUSINESS CREDIT ACCOUNT GUIDE

BUILD YOUR SAVINGS WHILE YOU BUILD YOUR BUSINESS.

## NAHB Members



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

**Lowe's® Business Credit Cardholders registered with NAHB 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**

It's easy. Visit your local Lowe's store or [Lowe'sForPros.com/NAHB](http://Lowe'sForPros.com/NAHB) to apply and/or register your account today.

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.



### FREE GROUND DELIVERY\*

with NAHB Membership  
Convenience and savings with purchases of \$500 or more.

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


**NAHB HOW TO APPLY & REGISTER GUIDE**

**DON'T HAVE A LOWE'S® BUSINESS ACCOUNT OR LOWE'S® ACCOUNTS RECEIVABLE?**

Choose the best option for your business and save like a PRO with 5% Off\* Every Day when you buy.

**1** Visit [Lowe'sForPros.com/NAHB](http://Lowe'sForPros.com/NAHB) to get started or visit your local Lowe's ProServices desk.


**Lowe's® Accounts Receivable (LAR)**



Pay in full each month with robust accounting functionality

**APPLY NOW**

**Lowe's® Business Account (LBA)**



Low monthly payments with ability to revolve

**APPLY NOW**

**2** Download and fill out an Application.



**3** Fax to 877-896-3839 (typical response time is within one week) or take to your local store.



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

**CURRENTLY A LOWE'S® BUSINESS ACCOUNT OR LOWE'S® ACCOUNTS RECEIVABLE ACCOUNT HOLDER?**

Don't miss out on your exclusive way to save!

**1** Visit [Lowe'sForPros.com/NAHB](http://Lowe'sForPros.com/NAHB) to get started!

BUSINESS CREDIT CARD VALUE SAVES YOU TWICE

**5% OFF**  
EVERY DAY

+

**2% BACK**  
STATEMENT CREDIT



**2** Lowe's® Business Credit cardholders choose REGISTER NOW.

Already have a Lowe's® Accounts Receivable or Lowe's® Business Account?

**REGISTER NOW**

to start receiving your 2%\*\* statement credit.

**3** Complete the enrollment form.

Email:

Verify Email:

Last 6 Digits of Account Number:

Billing ZIP Code:

Business Name:  (or I approve my account)

Phone Number:  (all fields required)

**SUBMIT**

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

2%  
BACK\*\*

STATEMENT CREDIT

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

\*5% Discount: Subject to credit approval. Get 5% off your qualifying purchase or order charged to your Lowe's® Business Account or Lowe's® Accounts Receivable. Valid for purchases in US stores, on [Lowe's.com](http://Lowe's.com) and [Lowe'sForPros.com](http://Lowe'sForPros.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); or 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: Can't be combined with any other statement discount. A business/company can only be affiliated with one association/group and registration for the above association supersedes all previous declarations regarding affiliation with another association/group. To be eligible for the 2% discount, you must have a valid National Association membership and a Lowe's® Accounts Receivable (LAR) or Lowe's® Business Account (LBA) per the instructions provided, make a purchase with your LAR or LBA account by 12/31/18, and comply with all terms and conditions of your LAR or LBA account agreement. Discount will not take effect until Synchrony Bank has processed your registration which can take up to two weeks. Afterward, please allow one to two complete billing cycles for your registration to be processed and for your discount to appear on your billing statement. For LAR accounts, the discount appears on your page one "Account balance summary" under the category "Unapplied payments and adjustments". If you have an LBA account, your statement credit appears at the end of the Transactions Summary labeled "Promotional Credit for using your card". The amount of the discount will be automatically deducted from the total balance on your invoice at billing. The 2% discount is applied on a pre-sales tax basis. The discount is tied to your membership with the applicable National Association. Any change in your National Association membership, or your National Association's relationship with Lowe's, may result in your discount being discontinued. The amount of the discount will be reversed for merchandise returns. Your LAR or LBA account must remain open, be in good standing and not become delinquent at the time the statement credit is applied. Excludes Lowe's® Advantage Card, Lowe's® Visa® Accounts, Lowe's Business Rewards Card from American Express and all Lowe's® Canada Credit products.

\*\*\*Offers valid in US stores, on [Lowe's.com](http://Lowe's.com) and [Lowe'sForPros.com](http://Lowe'sForPros.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.

†Some restrictions may apply. See store for details.

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