



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 LowesForPros.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!



Example Savings Below

WHEN YOU SPEND	5%*	NYOU PAY 2%** VINGS
\$5,000	\$250	\$95 \$345
\$10,000	\$500 \$	190 \$690
\$20,000	\$1,000 \$	380 \$1,380
\$50,000	\$2,500 \$	950 \$3,450

MORE CARDHOLDER FEATURES:



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



PURCHASING POWER Enjoy online ordering and bulk discounts.



ACCOUNT CUSTOMIZATION Set up your Account your way.





ITEMIZED BILLING

STATEMENTS

Simplify your accounting with

easy-to-read itemized statements with product-level details.



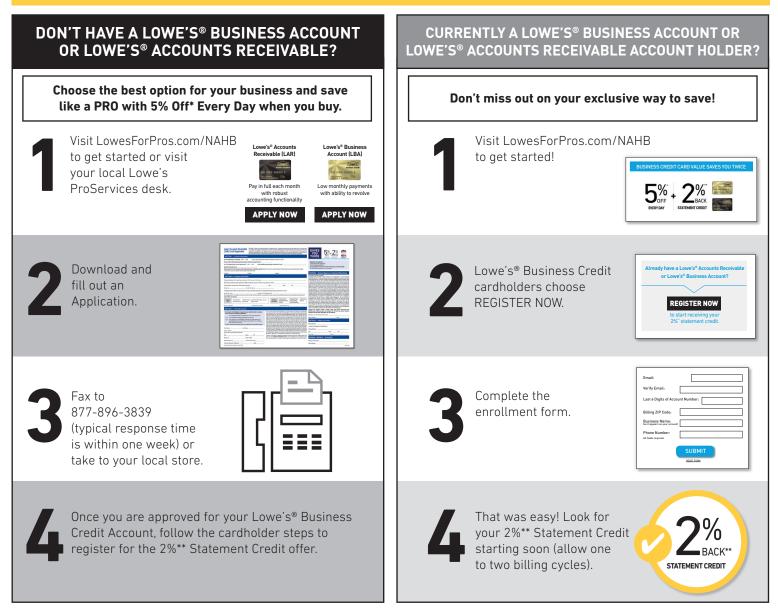
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NAHB HOW TO APPLY & REGISTER GUIDE



Questions? Contact us at NationalProgram@Lowes.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 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); 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 National Association membership with Lowe's may result in your discount being discontinued. The amount of the discount will be aversed 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 Bruenses Card from American Express and all Lowe's® Canada Credit products.
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