

Preferred Card Recommendation

The Lendyr Preferred Card helps grow your business with flexible programs and guidance from our industry-leading team every step of the way.

The Lendyr Preferred Card is most appropriate for small and medium-sized businesses or high net-worth individuals.

Preferred Card Benefits

The benefits of the Lendyr Preferred Card are:

- \$300 bonus (statement credit offer) plus 5% gas station cash back offer
- Earn unlimited 5% cash back on all purchases everywhere, every time
- No annual cap on cash back and cash rewards don't expire
- No annual fee
- Choose how to redeem your cash rewards – as a deposit into your Lendyr checking or savings account, as a card statement credit or as a check mailed to you
- Contactless Cards – the security of a chip card, with the convenience of a tap

Preferred Card Details

The details of the Lendyr Preferred Card's APR, terms, and interest are:

- The Lendyr Preferred Card has a 0% introductory APR on purchases for the first 9 billing cycles. After the intro APR offer ends, a Variable APR that's currently between 19.99% and 29.99% will apply to the Lendyr Preferred Card, based on your personal or your business's creditworthiness, when you open your account. This APR will vary with the market based on the Prime Rate.
- Account terms are not guaranteed for the Lendyr Preferred Card for any period of time. All terms, including fees and APRs for new transactions, may change in accordance with the Business Card Agreement and applicable law. Please review all of these materials so that you are fully informed about the terms of this credit card offer.
- The Lendyr Preferred Card has a Penalty APR of up to 29.99%.
- Paying Interest: Your due date is at minimum of 21 days after the close of each billing cycle for the Lendyr Preferred Card. We will not charge you any 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.
- The Lendyr Preferred Card has no annual fee.
- Transaction Fees include balance transfers, cash advances, and international transactions. The price of these fees for the Lendyr Preferred Card are 4% of the amount of each transaction for cash advances and balance transfers. The prices are 3% of the U.S. dollar amount of each transaction for international transactions.

- The penalty fee for late payment for the Lendyr Preferred Card is **\$0** if balance less than or equal to \$100; **\$29** if \$100.01 - \$1,000; **\$39** if \$1,000.01 - \$5,000; **\$49** if greater than \$5,000.
- When applicable, Lendyr applies the minimum payment to lower APR balances before higher APR balances; amounts in excess of the minimum payment are applied to higher APR balances before lower APR balances. Payments are allocated to posted balances.