

# Terms & Conditions

## Q2 2022 Small Business Solutions Offer



Promo Code required at account opening: **SB22Q2SOLUTION**

Offer Information	<p><b>Steps to Earn up to \$600.</b></p> <ul style="list-style-type: none"><li><b>FIRST</b>, open a new Simple Business Checking or Dynamic Business Checking account from March 1, 2022 through June 30, 2022, and enroll in the offer <b>by following the Account Opening and Promotion Enrollment Instructions below.</b></li><li><b>THEN</b>, within 60 days of opening the new business checking account, you must make cumulative qualifying deposits (as described in the Qualifying Deposits/Purchases section below) of \$1,500 or more into your new account.</li><li><b>ALSO within 60 days of opening the new business checking account, follow one or more of the steps below to earn the corresponding reward(s):</b><ul style="list-style-type: none"><li>Earn \$200 by opening a new Truist Simple Business Savings or Business Money Market account and making cumulative deposits of \$10,000 or more into the new savings or money market account; <b>AND/OR</b></li><li>Earn \$200 by applying, being approved for and activating a Truist Business Credit Card, and making at least one eligible purchase; <b>AND/OR</b></li><li>Earn \$200 by opening a new Truist Merchant Services account that is active and processing \$20.01 or more in credit card sales transactions with the net funds settling into the newly opened Truist business checking account.</li></ul></li></ul> <p>Enrollment in the promotion is required at the time of account opening using promo code SB22Q2SOLUTION in order to be eligible for any promotion reward. Please refer to the Account Opening and Enrollment section below for instructions.</p> <p><b>Qualifying Deposits:</b> Qualifying deposits for new business checking accounts exclude debit card (credit) transactions and NSF fee refunds. Deposits can be made on a one-time basis or cumulatively over the 60 days. Under this offer, there is no monetary reward solely for opening the new business checking account and making the qualifying deposits of \$1,500 or more. The client must open one or more of the other products listed above that fit your business needs and meet the associated requirement.</p> <p><b>Eligible Purchases:</b> Eligible purchases for Business Credit Cards are any new purchases on a new Card Account in Good Standing each billing cycle, minus credits/returns/adjustments, not including payment of existing account balances or charges for: (1) Balance Transfers, (2) Cash Advances (via ATM/card originations), (3) Cash-Equivalent Items (e.g., travelers checks, gambling chips, etc.), (4) Fees/Interest, (5) Fraudulent/Unauthorized Transactions, (6) Convenience Checks, (7) Stored Value Cards (e.g., gift cards), (8) Wire Transfers or (9) Money Transfers. Client must allow a minimum of 7-10 business days for credit card approval and submission of required forms/documents to receive the new Business Credit Card in the mail for activation and use for eligible purchases. We reserve the right to determine in our sole discretion whether a particular transaction is an eligible Purchase.</p>
Offer Eligibility	<ul style="list-style-type: none"><li>You must be a new Truist business checking client. To be considered a new business checking client, the business cannot have an existing Truist business checking account, or have closed a business checking account with BB&amp;T or SunTrust now Truist, or Truist within 180 days prior to the promotion start date (on or after September 2, 2021), with the same Taxpayer Identification Number (TIN), including but not limited to an Employer Identification Number (EIN).</li><li>Clients who have a current Merchant Services Agreement with SunTrust now Truist are not eligible to participate with a Truist Merchant Services Agreement.</li><li>The business account holder must be 18 years or older at time of account opening.</li><li>The account holder cannot be a non-resident alien.</li><li>The business must be registered within the U.S. with the business's physical street address located in the following states: AL, AR, GA, FL, IN, KY, MD, MS, NC, NJ, OH, PA, SC, TN, TX, VA, WV or DC and have a valid U.S. TIN or EIN. The qualifying accounts must be opened in a Truist branch in one of the above-listed states.</li></ul>
Reward Processing	<p>Only one newly opened business checking account per client is eligible to participate in this offer; the newly opened Truist Merchant Services account must be added to the newly opened business checking account. This offer is only applicable once per client. If multiple accounts are opened with the same owners/signers and Truist reasonably believes that the legal entities associated with such accounts engage in substantially similar or limited business activities, Truist may limit the number of accounts that are eligible for the promotional offer to five. After meeting all qualification requirements, the cash reward will be deposited into the new business checking account in up to 24 weeks. The reward will appear on your new business checking account monthly statement as <b>Reward SB22Q2SOLUTION</b>. If the \$1,500 new checking account deposit requirement is not met, you will not be eligible for a reward. (Please note this business credit card \$200 promotional reward is separate from the "Cash Back" rewards benefit associated with the business credit card. This business credit card \$200 promotional reward is deposited to the newly opened business checking account and will NOT appear on your business credit card statement). Truist may report the value of any reward received through any offer to the Internal Revenue Service, as required by law. Any applicable taxes are the responsibility of the recipient.</p>
Reward Forfeiture	<p>The new business checking account must remain open and in good standing with a minimum balance of \$0.01 until the reward is processed in order to receive the reward. Reward forfeiture will occur if: (1) the business checking account is changed to an account type not included in this client offer, (2) if the business checking account is closed prior to the reward being processed, or (3) if the new business checking account has a negative available balance at the time of qualification validation. Truist reserves the right to deduct the reward amount from the business checking account at the time of closing if the NEW business checking account, Truist Merchant Services account, Business Credit Card, or Business Money Market account is closed by the client or Truist within 180 days after opening.</p>

<p><b>Other Terms</b></p>	<p><b>The offer is non-transferable and may not be combined with any other offers.</b> This offer is subject to change and may be discontinued at any time. Each participating product mentioned is governed by its own fee schedule and account terms. Please refer to these specific product disclosures at <a href="http://www.truist.com/small-business.com">www.truist.com/small-business.com</a></p> <p>A minimum account opening deposit of \$100 is required for a new business checking account. A monthly maintenance fee is applicable for Truist Dynamic Business accounts whose average daily balance is less than \$5,000. For interest-bearing accounts, you may obtain the current interest rate and APY on your account by calling 844-4TRUIST or 844-487-8478. See Truist's Commercial Bank Services Agreement to obtain information about the interest calculation. Fees may reduce your earnings.</p> <p>All business credit cards are subject to credit approval. The Truist Business Credit Card is issued by Truist pursuant to a license from Visa. Once you become a Business Cardholder, we reserve the right to change your account terms should your credit profile change or for other reasons described in your Business Credit Card Account Agreement.</p>
<p><b>Account Opening &amp; Enrollment Instructions</b></p>	<p>Visit your local Truist branch to open a new eligible business checking account and any additional corresponding business solutions referenced in this offer. During the account opening process, ask the Truist representative to enroll you in the <b>Q2 2022 Small Business Solutions Offer</b> and provide them with promotion code <b>SB22Q2SOLUTION</b>. <b>The offer may not be combined with any other offers.</b></p>
<p>If you have additional questions, please call 844.4TRUIST (844.487.8478), visit your local branch or visit <a href="http://truist.com">truist.com</a>. We are happy to help.</p>	

**Teammate Instructions for Enrolling Clients in the Offer:** Enrollment in the promotion is required and must be completed in the Truist Promotions Center using Promo Code SB22Q2SOLUTION and indicating the last four digits of the **business checking account** number opened when prompted.

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