Business Credit Card Disclosure

This disclosure governs:

- Business Platinum Mastercard for credit limits up to $50,000
- Everyday Points Business Mastercard for credit limits up to $50,000

If you choose the Citizens Everyday Points® Business Mastercard® and have requested more than 1 card, you must choose either Business-Earn or Cardholder-Earn rewards:*

- Cardholder-Earn – Rewards points accrue to the individual cardholder; cardholders can redeem their individual points as desired. To earn the 50,000 bonus points under the Cardholder-Earn option, each individual card under the master account that reaches the $5,000 purchase threshold is eligible for bonus points; these bonus points will be posted to the individual account(s). The spend requirement will not be based on consolidated spend on all accounts, and each individual card under the account that qualifies can earn the 50,000 bonus points.
- Business-Earn – Rewards points are aggregated at the company level under a master account; the business owner on the master account can redeem points by using the Company Account number. The purchase threshold for the 50,000 bonus points upon $5,000 spend will be met by the aggregate spend of all cards under the company, and the bonus points will be applied to the business account.
- 50,000 bonus points will be posted to your Everyday Points Business Mastercard statement within two billing cycles of your meeting the $5,000 purchase threshold, as detailed above. Purchases totaling a minimum of $5,000 must occur within 90 days of the master account opening in order to be eligible for bonus points.

* If no choice is made, the account will be set up as Business-Earn.

You are solely responsible for any taxes that may be owed as a result of rewards earned and/or redeemed under this card. Please consult your tax advisor. Citizens Bank, N.A., does not provide tax advice.

The Business Owner on the account will be the primary contact on the account and will receive a Business Credit Card, and will be set up as the redeemer of points earned in any case where the rewards card is selected with Business-Earn rewards. Business Credit Cards will also be sent to any employees listed on the application.

E-mail Address: Where account information notices and other special online offers may be sent by the bank.

Employee Cards: All Cardholders will have access to 100% of the approved credit limit. Business Owners can change this allocation at any time by logging into Citizens Online Banking or citizensbank.com/businesscreditcardonline with their Company Account number and going to the “Accounts” menu, and “Manage Accounts,” or by calling us at 888-798-4600.

You agree that the card is being used for business purposes. You unconditionally guarantee and promise to pay all present and future obligations of the Business to us. Both the Business and you shall be liable individually and jointly for all charges and balances on the account (“Obligations”), including without limitation all Obligations arising under or in connection with the Mastercard Agreement and any other credit agreements between the Business and us (together with all related documents, “Documents”). You grant us and our affiliates a security interest in and right of setoff against all deposits and property of the Business, and you now or hereafter in our or one of our affiliate’s possession without regard to the adequacy of any collateral.

INTEREST RATES AND INTEREST CHARGES

Annual Percentage Rate (APR) for Purchases	**For Business Platinum Mastercard:** **0.0%** Introductory APR until the first day of your thirteenth billing cycle. ** After that, your APR will be **11.99%, 17.99%, 20.99% or 22.99%** **For Everyday Points Business Mastercard:** **0.0%** Introductory APR until the first day of your seventh billing cycle. ** After that, your APR will be **14.99%, 19.99%, 22.99%, 24.99%** These APRs will depend on your creditworthiness and will vary with the market based on the Prime Rate.**
APR for Cash Advances and Convenience Checks	**27.24%** This APR will vary with the market based on the Prime Rate.**
Penalty APR and when it Applies	**27.24%** This APR may be applied to your account if you: (1) Fail to make the Minimum Payment by the Payment Due Date, (2) Exceed your Cash Advance Limit or your Total Credit Limit, (3) Provide false information to us, (4) Use the Account for an illegal transaction, (5) Do not pay debts (including other accounts with us) when due, (6) Make a payment that is returned or dishonored, or (7) Fail to keep a promise under the agreement, or we believe you will not keep a promise, including making payments. **How Long Will the Penalty APR apply?** If your APRs are increased due to any default (as described above), the Penalty APR will apply until you make six consecutive minimum payments when due
Paying Interest	Your Due Date is at least 20 days after the close of each Billing Cycle. We will not charge you Interest on Purchases if you pay your entire Balance by the Due Date of each month. You will pay Interest on Cash Advances and Convenience Checks from the Transaction Date, unless promotional terms apply.
Minimum Interest Charge	If you are charged interest, the charge will be no less than $2.00.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at consumerfinance.gov/learnmore.

FEES	
Annual Fees	None
Transaction Fees	
Cash Advance	Either $10 or up to 5% of the amount advanced, whichever is greater.
Cash Equivalent	Either $20 or 5% of the transaction for certain Cash Equivalent Transactions, whichever is greater.
Foreign Transaction	Either $1.50 or up to 3% of the U.S. dollar amount of transactions, whichever is greater.
Penalty Fees	
Late Payment	$39
Over the Credit Limit	$39
Returned Payment	$20

The APRs noted above are current as of 11/2/2026.
See next page for more important information about your account.

How We Will Calculate Your Balance: We use a method called "average daily balances (including new purchases)." See Cardholder agreement for more details. Loss of Introductory APR: We may end your Introductory APR and apply the Penalty APR if you make a late payment.

**Variable APRs will vary with the market based on the Prime Rate. The Index is determined monthly, and it is the Prime Rate published in the northeastern edition of The Wall Street Journal in its Money Rates table on the first day of the preceding month. If the first day of the preceding month is not a business day, the Bank will use the Prime Rate published on the next business day. We will determine your margin and APR based upon our review of your application and your credit history. If approved, your margin and APR will be shown on the Pricing Addendum, which will be provided with your credit card and Agreement.

This offer is only available on new accounts and if the business does not already have a Business Mastercard with Citizens Financial Group. The information about the costs of the card described in this disclosure is accurate as of November 2, 2026. This information may have changed after that date. To find out what may have changed, call us at 888-798-4600, or write to us at Citizens Card Customer Service, P.O. Box 18290, Bridgeport, Connecticut, 06601.

Notice to New York residents: Consumer reports may be requested in connection with the processing of your application and any resulting account. Upon your request, we will inform you of the names and addresses of any consumer reporting agencies that have provided us with such reports. New York residents may contact the New York State Department of Financial Services by telephone at 877-226-5697, or visit its website at dfs.ny.gov for free information on comparative credit card rates, fees and grace periods.

Notice to Ohio residents: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

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