

We understand attachments can help expand your business and improve productivity. We're built to make those attachments more affordable so you can spend your time where it counts – making money.



CAT[®] COMMERCIAL CARD

**0%
APR**

12 PAYMENTS*

Having the right tools for the job is important. Having an affordable way to pay for those tools is how the Cat[®] Commercial Card helps you manage your business.

For a limited time, pay no interest¹ on qualifying Cat Work Tools purchases of \$1,000 or more[†] when you use the Cat Commercial Card at participating dealerships in Canada.[‡] Minimum payments required. No administrative fee for entering into this special financing plan.¹ 12 month promotional period. Valid January 1, 2021 through December 31, 2021.

Contact your Cat dealer today for more details as well as other special financing offers through the Cat Commercial Card.

*, †, ‡ and 1 – See reverse side for details.

CatCardProgram.com

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CAT[®]
Financial

* Interest does not (in Quebec, credit charges do not) accrue on qualifying purchases made during the promotional period. The cost of borrowing (in Quebec, the credit rate) applicable to qualifying purchases made during the promotional period is 0% per annum. The amount of the monthly payments in respect of any qualifying purchases will be split equally by dividing the total qualifying purchase amount (including taxes) by 12 months, rounded up to the nearest dollar. If you make other, non-qualifying purchases, have any outstanding balance or late payments on your account, the number of payments advertised may not pay off the balance. For non-qualifying purchases, outstanding balances or late payments, interest (in Quebec, credit charges) will be charged at an interest rate (in Quebec, credit rate) of 15.5% per annum, the cost of borrowing (in Quebec, the credit rate) will be 15.5% and the minimum monthly payments will be equal to 5%† of the calculated new balance plus the amount of any billed periodic finance charges or \$10 whichever is greater, in accordance with the Cat® Commercial Revolving Account Card Agreement. If the calculated new balance is less than the \$10, the minimum monthly payment will be equal to the calculated new balance.

The billing period covered by each Account Statement will be approximately 28 to 31 days. A grace period of 25 days applies to non-qualifying purchases when posted to the account. Examples of borrowing costs (in Quebec, credit charges) at the standard credit rate of 15.5% per annum (assuming a regular financing plan balance owing during a 30 day month covered by the Account Statement and no other credit plans, fees, additional payments or other charges). All amounts (rounded to the nearest cent) are as follows:

If your average daily Interest-Bearing Balance	Your monthly credit charge will be:
1,000 \$	12.74 \$
1,250 \$	15.92 \$
1,500 \$	19.11 \$
2,000 \$	25.48 \$

Offer valid for accounts in good standing. May not be combined with any other credit promotion offer.

2) Purchase requirement before taxes, fees and other discounts on a single transaction.

† On approved credit. Financing provided by Citi® Cards Canada Inc. This offer is valid at participating dealership locations.

^ See the Cat Commercial Revolving Account Card Agreement, as applicable for other fees and charges which apply to the Account. There are no annual membership or renewal fees applicable to the Account.

‡ If your Account was opened prior to January 1, 2020, the minimum monthly percentage used to calculate the minimum payment is equal to 2% and will increase to 2.5% on January 1, 2022, 3.0% on January 1, 2023, 3.5% on January 1, 2024, 4.0% on January 1, 2025, 4.5% on January 1, 2026 and 5.0% on January 1, 2027.