

# Terms & Conditions



## New to Business Checking 5 Offer

Promo Code required at account opening: **SB22NEW2BIZ5**

<b>Offer Information</b>	<p><b>Earn \$200.</b> Open a new Truist Simple Business Checking or Dynamic Business Checking account online or in a branch from September 1, 2022 through December 30, 2022. Within 30 days of opening the new business checking account, you must:</p> <ul style="list-style-type: none"><li>• Make cumulative Qualifying Deposits* of \$1,500 or more into your new account, and</li><li>• Enroll and Sign In to Truist Online Banking for Business.</li></ul> <p>Enrollment in the promotion is required at the time of account opening, using promo code <b>SB22NEW2BIZ5</b>, in order to be eligible for a promotion reward. Please refer to the Account Opening and Enrollment section below for instructions.</p> <p>*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 30 days.</p>
<b>Offer Eligibility</b>	<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 Truist business checking account within 180 days prior to the promotion start date (on or after March 5, 2022), with the same Taxpayer Identification Number (TIN), including but not limited to an Employer Identification Number (EIN).</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 checking account must be opened in a Truist branch in one of the above-listed states or online.</li></ul>
<b>Reward Processing</b>	<p>The reward will be credited to the new business checking account up to 4 weeks after the qualification requirements have been verified. When the cash reward is deposited, it will appear in your new business checking account monthly statement as <b>Reward SB22NEW2BIZ5</b>. 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. 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>
<b>Reward Forfeiture</b>	<p>The new business checking account must remain open and in good standing with a balance <math>\geq</math>\$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) the business checking account is closed prior to the reward being processed, or (3) 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 is closed by the client or Truist within 180 days after opening.</p>
<b>Other Terms</b>	<p>A minimum account opening deposit of \$100 is required for a new business checking account. You must accept the Terms and Conditions presented when initially signing in to Online Banking for Business in order to complete the Sign In requirement. 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. The offer is non-transferable and may not be combined with any other offers. This offer is subject to change and may be discontinued at any time.</p>
<b>Account Opening &amp; Enrollment Instructions</b>	<p><b><u>Online Account Opening and Promotion Enrollment Instructions:</u></b></p> <p>The business checking account can be opened via the "Open Now" link on the offer landing page or by entering the offer code <b>SB22NEW2BIZ5</b> in the Truist online account application. After reviewing the terms and conditions, make sure "Accept" is selected in the "Special Offer" page to be enrolled for this offer. Accounts opened without the Promotion Code will not be eligible to participate in the offer.</p> <p><b><u>Branch Account Opening and Promotion Enrollment Instructions:</u></b></p> <p>Visit your local Truist branch to open a new eligible business checking account. During the account opening process, ask the Truist representative to enroll you in the New to Business Checking 5 Offer and provide them with promotion code <b>SB22NEW2BIZ5</b>. The offer <b>may not</b> be combined with any other offers.</p>

If you have additional questions, please call 844.4TRUIST (844.487.8478), visit your local branch or visit [truist.com](https://www.truist.com). We are happy to help.

**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 **SB22NEW2BIZ5** and indicating the last four digits of the **business checking account** number opened when prompted.

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