



CAT® COMMERCIAL CARD APPLICATION

CHOOSE THE RIGHT CARD FOR YOUR BUSINESS:

- ☐ **CRC/Commercial Revolving Account Card** offers a commercial **revolving** line of credit with periodic special financing offers available that provide flexible payment terms.[†]
- ☐ **Invoice/Commercial Invoice Card** offers a commercial **reusable** line of credit with monthly batched invoicing and a 30-day term from the invoice batch date.

BEFORE YOU APPLY

You must be a Sole Proprietor or be authorized by the Business to submit this application. If the information is incomplete, we may not be able to process the application. Supporting documents may be required for verification. Unless you qualify for a Business Liability Account, both the Authorized Officer and the Business will be jointly and severally liable for all amounts owed on the account.

NOTE: Taxpayer ID Number is required by the USA Patriot Act, except for Sole Proprietors. Social Security Number is required if you are a sole proprietor.

REQUIRED FOR ALL APPLICANTS

Usage Industry Type:		
<input type="checkbox"/> General Construction <input type="checkbox"/> Local Contractor <input type="checkbox"/> Paving <input type="checkbox"/> Waste <input type="checkbox"/> Agriculture <input type="checkbox"/> Transportation <input type="checkbox"/> Mining <input type="checkbox"/> Other		
Organization Type:		
<input type="checkbox"/> Embassy <input type="checkbox"/> Non-Profit <input type="checkbox"/> Government <input type="checkbox"/> Financial Institution <input type="checkbox"/> Other Business Type		
If a financial institution, specify the type: <input type="radio"/> Bank <input type="radio"/> Non-Bank <input type="radio"/> Funds <input type="radio"/> MSB (Money Service Business)		
Bank: license and transfer/invest/lend money; Non-Bank: no bank license but transfer/invest/lend money (insurance companies, credit card companies, etc.); Funds: mutual funds, hedge funds, pension funds, private equity funds; MSB: exchange /transfer/money mechanisms (currency dealer, check casher, etc.)		
Legal Type: <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Corporation <input type="checkbox"/> Government/School/Embassy <input type="checkbox"/> Limited Liability <input type="checkbox"/> Partnership		
Full Legal Business Name:		
Name of Business or DBA (As you would like it to appear on your card, 24 characters maximum):		
Physical Address (If Sole Proprietor, provide Home Address) (No P.O. Box):		
City:	State:	Zip Code:
Billing Address (If different than Physical Address above):		
City:	State:	Zip Code:
Business Phone Number (If Sole Proprietor, provide Home Phone Number)*:		Ext:
Billing Phone Number (If different than Business Phone Number)*:		Ext:
Business Fax Number:	Anticipated Monthly Highest Purchase Volume:	Federal Taxpayer ID Number (optional for Sole Proprietor):
Email Address:		
If you, as a Primary Admin, provide your email address, Citibank, N.A. may use it to contact you about your account, including all actions taken by Online Users, and tell you about useful products and services. You are also providing your email address to Caterpillar Financial, which may use it to send you offers and news about the latest merchandise, promotions and sales.		
In Business Since (YYYY):	Number of Employees:	Annual Revenue:

[†]Ask your Cat dealer for details.

STORE COPY**AUTHORIZED OFFICER SIGNATURE (required)**

You are applying for the Cat Commercial Card. Governmental agencies will only be considered for a Commercial Account. By signing below, you: (1) certify that you have read and agree to the Credit Card Disclosures and Terms and Conditions of Offer; (2) agree to the terms and conditions of the Citibank Card Agreement that will be sent with your card if credit is granted and you agree to pay all charges incurred under such terms; (3) certify that all the information provided in this application is true and correct and you are authorized to sign the application on behalf of the applicant; (4) authorize us to obtain information about you personally (whether or not you have personally guaranteed the account), your business and any guarantor from employers, banks, credit bureau, and others, to verify your identity and to determine the applicant's eligibility for credit, renewal of credit, future extensions of credit, and to collect on any account resulting from this application; and (5) authorize us to share with Caterpillar Financial any credit or credit-related information we obtain or develop concerning you and/or your business for the purpose of determining the applicant's eligibility for credit, renewal of credit, and future extensions of credit.

First Name:	Initial:	Last Name:	
Home Address (No P.O. Box):			
City:	State:	Zip Code:	Date of Birth:
Signature of Company's Authorized Officer:			Date:

Confirm all applicable areas of Store Copy are complete. After processing is complete, send to Citi for retention.

If your business meets any of the following criteria, you may be eligible for a Business Liability Only account:

• LLC, Partnership or Corporation and in business for at least 2 years • Government (including public schools) • Non-profit organization

RESPONSIBLE INDIVIDUAL SIGNATURE FOR REVOLVING ACCOUNT

(optional if Business Liability Only criteria is met and must be same as the authorized officer)

I agree that I will be liable, both personally and jointly, for any unpaid amounts on this account. I authorize Citibank, N.A. to investigate my personal credit and financial records, including my banking records. I understand that Citibank, N.A. or its agent may request my personal credit bureau report in considering this application, and for the purpose of an update, renewal, extension of credit, review or collection of this account. I understand that Citibank may report any negative credit information that results from this account on my personal credit records.

Signature of Responsible Individual:	Date:
Home Phone*:	Social Security Number:

PERSONAL GUARANTOR SIGNATURE FOR INVOICE ACCOUNT

(optional if Business Liability Only criteria is met and must be same as the authorized officer)

I agree to be liable for any unpaid amounts on this account. I authorize Citibank, N.A. to investigate my personal credit and financial records, including my banking records. I understand that Citibank, N.A. or its agent may request my personal credit bureau report in considering this application, and for the purpose of an update, renewal, extension of credit, review or collection of this account. In consideration of Citibank, N.A. extending credit to applicant under the terms of the Citibank Card Agreement which will be sent with the card if credit is granted, I agree to personally guarantee payment of the debt, including any reasonable attorney's fees, arbitration, court or other collection costs as permitted by law and as incurred. In the event of any default, I agree that Citibank, N.A. can enforce this guarantee, without first proceeding against the applicant, until the governing Card Agreement has been terminated and all amounts due have been paid. I waive all notice regarding the governing Card Agreement and this guarantee. I agree to guarantee payment even if the terms of the governing Card Agreement are changed. I understand that any negative information, including failure to make required payments on the account, may be reported to the appropriate reporting agency.

Signature of Personal Guarantor:	Date:
Home Phone*:	Social Security Number:

INSERT TRADE REFERENCES (optional)

First Name:	Initial:	Last Name:
Home Phone*:		Fax Contact Name:

*By giving us a cell number or a number later converted to a cell number, you agree that Citibank or our service providers can contact you at that number by autodialer, recorded or artificial voice, or a text. Your phone plan charges may apply.

FOR INTERNAL USE ONLY:

Account Number/Pending Number:

CAT COMMERCIAL CARD DISCLOSURES**COMMERCIAL REVOLVING****COMMERCIAL INVOICE**

Annual percentage rate (APR) for purchases	15.25% variable.	N/A. All charges are due and payable by the payment due date shown on your billing statement.
Variable Rate Information	Your APRs may vary each billing period.* The purchase APR equals the Prime Rate plus 10.00%.	N/A. All charges are due and payable by the payment due date shown on your billing statement.
Grace period for repayment of the balance for purchases	At least 25 days if you pay the total balance in full by the due date every billing period. If you do not, you will not get a grace period.	N/A. All charges are due and payable by the payment due date shown on your billing statement.
Method of computing the balance for purchases	Daily balance. This includes new purchases.	N/A. All charges are due and payable by the payment due date shown on your billing statement.
Minimum finance charge	\$2.00.	None.
Annual fees	None.	None.
Other fees	Late fee: \$35 or 1.5% of the New Balance. Returned Payment Fee: Up to \$35.	Late fee: \$35 or 1.5% of balance. Returned Payment Fee: Up to \$35.

***How do we calculate variable rates?** For each billing period we use the Prime Rate published in *The Wall Street Journal* two business days prior to the Closing Date for that billing period.

When can we change the rates, fees, and terms of your account agreement? We may change the rates, fees, and terms of your account agreement at any time, for any reason. These reasons may be based on information in your credit report or general market conditions. If the change will cause a rate or fee to increase, you will receive advance notice and a right to opt out. If you opt out, we will close your account. You can then pay the remaining balance under the old rates, fees and terms.

The Account Disclosures are accurate as of October 2, 2018. To find out what may have changed after that date write to us at Citibank, N.A., P.O. Box 790449, St. Louis, MO 63179.

TERMS AND CONDITIONS OF OFFER

- This offer is only valid for new accounts. You must be at least 18 years of age. This account is only for business or commercial purposes. It is not for personal, family or household purposes. Citibank, N.A. ("we" or "us") is the issuer of your Cat Commercial Card. Citibank, N.A. is located in Sioux Falls, SD.
- To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. This means that we will ask for your name, address, date of birth, and other information that will allow us to identify you when you open an account. In addition, the bank must obtain the business' legal name, its street address, and its taxpayer identification number. We may also ask to see your driver's license or other identifying documents; and obtain identification information about you or any employees you add to your account.
- We may gather information about you, including from your employer, your bank, credit bureaus, and others, to verify your identity and determine your eligibility for credit, renewal of credit, and future extensions of credit. If you ask us, we will tell you whether or not we requested a credit bureau report, and the names and addresses of any credit bureaus that provided us with such reports.
- You authorize us to share with merchants, the retailer for whom this card is issued, and its affiliates, experiential and transactional information regarding you and your account.
- To receive a Cat Commercial Card, you must meet our credit qualification criteria. Your credit limit will be determined by a review of your credit report and, in some instances, a review of such other financial information as we may ask you to provide. You will be informed of the amount of your credit line when your account is opened.
- Please see the following Initial Disclosure Statement for important additional information. If you are approved for credit, you will receive an account agreement with your card(s).

INITIAL DISCLOSURE STATEMENT FOR THE CAT COMMERCIAL CARD

Please read this Initial Disclosure Statement ("Statement") and keep it for your records. If you are approved for credit, you will receive a Card Agreement with your card.

Each use of the card to charge purchases constitutes a loan for business or commercial purposes to you by us. If you are approved for credit, your account may be used only for purchasing goods and services to be used for business or commercial purposes on behalf of the business. You may not use this account to purchase goods or services for personal, family or household purposes.

- a Deferred Interest Plan balance if the promotional period does not expire on or before that due date;
- a Special Rate Plan balance; and
- a Major Purchase Plan balance.

However, you must still pay any separately required minimum monthly payment on each excluded balance. In billing periods in which payments are allocated to Deferred Interest Plan balances first, those Deferred Interest Plan balances will be reduced before any other balance on the account. However, you will continue to get a grace period on purchases, other than an excluded balance, so long as you pay the New Balance (including any rental transaction charges), less any excluded balance, plus any separately required payment on an excluded balance in full by the payment due date every billing period.

Calculation of Periodic Finance Charges. We calculate periodic finance charges each billing period. To do this:

- We start with each of your different balances. These balances include, for example, regular purchases and balances in different promotional plans, but do not include rental transaction charges. (When we calculate interest charges, we treat each Deferred Interest Plan balance separately even if it has the same terms as another Deferred Interest Plan balance.)
- We calculate the daily balance for each of your different balances. To get a daily balance, we start with the balance as of the end of the previous day. We add any periodic finance charge on the previous day's balance. (This results in daily compounding of finance charges.) We add any new charges. We then subtract any new credits or payments.
- We multiply each daily balance by the daily periodic rate that applies to it. We do this for each day in the billing period. This gives us the daily periodic finance charges for each of your different balances.
- We add up all the daily periodic finance charges. The sum is the total periodic finance charge for the billing period. You authorize us to round the total periodic finance charge to the nearest cent.

When we calculate daily balances, we add a purchase as of the Transaction Date. The Transaction Date is shown on the billing statement. We subtract a payment or credit as of the day it is credited to the account and then make other adjustments. We treat a credit balance as a balance of zero.

Balance Subject to Finance Charge. For each different balance, your statement shows any Balance Subject to Finance Charge. The Balance Subject to Finance Charge is the average of the daily balances during the billing period. A billing period begins on the day after the Closing Date of the previous billing period. It includes the Closing Date of the current billing period.

You can use your billing statement to calculate periodic finance charges. For each different balance, multiply the Balance Subject to Finance Charge by its daily periodic rate. Multiply that amount by the number of days in the billing period. The result is the total periodic finance charge on that balance. Rounding may cause a small difference.

Minimum Finance Charge. If the total periodic finance charge is less than \$2, we charge a minimum **FINANCE CHARGE** of \$2. We add the additional amount to the regular purchase balance or to one or more of the balances that is assessed a periodic finance charge.

Other Fees

Late Fee. We may add a late fee of the greater of \$35 or 1.5% of the New Balance reflected on the past due statement for each billing period you do not pay the Minimum Payment Due by the payment due date. We add this fee to the regular purchase balance.

Returned Payment Fee. We add a fee of \$35 if a payment check or similar instrument is not honored or if it is returned because it cannot be processed. We also add this fee if an automatic debit is returned unpaid. We assess this fee the first time your check or payment is not honored, even if it is honored upon resubmission. We add this fee to the regular purchase balance.

Arbitration

The Card Agreement that you will receive with your card if you are approved for credit provides that disputes are subject to binding arbitration. Arbitration replaces the right to go to court, including the right to a jury and the right to participate in a class action or similar proceeding. Please read the "Arbitration" provision of the Card Agreement carefully.