# Terms and conditions for Atmos℠ Rewards Visa Signature® Business Card

T&C

By submitting an Application, I acknowledge and agree on behalf of the Business entity and myself as the Owner/Authorized Officer:

1. that all information provided in connection with the application is correct;
2. **that the Business entity and I, personally and in my individual capacity, will each be liable for all charges, fees, and finance charges on all of the cards and accounts issued pursuant to this request or any future requests to add additional cards or accounts;**
3. **that on behalf of the Business entity and myself, I grant a security interest and contractual right of offset in and to all deposit accounts now or hereafter maintained by the Business entity and/or me with Bank of America, N.A. ("Bank of America") or any of its affiliates to satisfy all liabilities incurred under the Business Card Agreement;**
4. that the name(s) and other requested information provided about all persons and/or entities who are considered "Beneficial Owners" is complete and accurate to the best of my knowledge;
5. that Bank of America may investigate and exchange reports regarding information on the Owner/Authorized Officer and the Business entity with credit reporting agencies and others in order to approve or decline this application, service my account, and manage its relationship with me;
6. that the accounts will be used for business purposes only;
7. to all terms of the Business Card Agreement provided with the cards; and
8. that I authorize Bank of America to provide my application information and any updated application information I provide to its affiliate(s) in connection with accounts that I may have with those affiliates.

**If I ask, Bank of America will tell me the name and address of any consumer reporting agency that provides a consumer credit report to Bank of America. I understand that if I have existing credit card accounts with Bank of America, Bank of America may utilize the available credit on these existing accounts to approve my new credit card which could include moving credit from an account with a lower interest rate and/or fee structure to a higher interest rate and/or fee structure without increasing my overall credit limit. I also understand that I may be declined for additional credit card accounts if my business entity currently has, or has had, another business card with Bank of America in the preceding 24 month period.**

## Details of Rate, Fee and Other Cost Information

Account terms are not guaranteed for any period of time. All terms, including fees and APRs for new transactions, may

# Terms and conditions for Atmos™ Rewards Visa Signature® Business Card

| Interest Rates and Finance Charges | |
|---|---|
| **Annual Percentage Rate (APR) for Purchases** | **19.74%** to **27.74%**, based on your personal or your business's creditworthiness, when you open your account.<br><br>After that, your APR will vary with the market based on the Prime Rate. |
| **APR for Balance Transfers** | **19.74%** to **27.74%**, based on your personal or your business's creditworthiness, when you open your account.<br><br>After that, your APR will vary with the market based on the Prime Rate. |
| **APR for Cash Advances** | **27.99%**<br><br>This APR will vary with the market based on the Prime Rate. |
| **Penalty APR** | **None** |
| **Paying Interest** | Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date. |

**Please see the next page for a continuation of the Details of Rate, Fee and Other Cost Information.**

## Terms and conditions for Atmos℠ Rewards Visa Signature® Business Card

| | |
|---|---|
| **Annual Fee** | **$70** for the company and **$25** per card. |
| **Transaction Fees** | |
| • Balance Transfer | **5%** of the amount of each transaction. |
| • Cash Advance | **5%** of the amount of each transaction. |
| • International Transaction | **None** |
| **Penalty Fee** | |
| • Late Payment | **$0** if balance less than or equal to $100; **$29** if $100.01 - $1,000; **$39** if $1,000.01 - $5,000; **$49** if greater than $5,000. |

**When applicable, we apply the minimum payment to lower APR balances before higher APR balances; amounts in excess of the minimum payment are applied to higher APR balances before lower APR balances. Payments are allocated to posted balances.**

Variable Rates are calculated by adding an index and a margin. The index is the highest U.S. Prime Rate published in *The Wall Street Journal* "Money Rates" section on each month's last publication day. As of 09/30/2026 the index was 7.0%. After your account is opened, changes to the index will cause a corresponding change to your variable rate.

Cash Advances and Balance Transfers may not be used to pay off or pay down any Bank of America account. You understand that only a portion (or percentage) of your total Credit Limit will be available for cash transactions; be sure to check what your Cash Limit is before using your account to make cash transactions. All credit card accounts are subject to credit approval and credit card account limits are subject to creditworthiness. Normal credit standards apply. Credit cards are issued and administered by Bank of America, N.A. You must be at least 18 years of age and be an Owner/Authorized Officer of the business to apply.

**New Account Bonus Point and Companion Fare Offer:** This one-time promotion is limited to company level Business Card clients opening a new account in response to this offer and will not apply to requests to convert existing accounts. Eligible company level Business Card accounts that make any combination of Net Purchases totaling at least $4,000 (exclusive of any fees, including the annual fee, returns and adjustments) that post to the account within 90 days of the account open date will qualify for 70,000 bonus points and a round-trip Saver or Main Cabin companion fare code within North America on Alaska Airlines or Hawaiian Airlines from $122 (USD) ($99 base fare plus taxes and fees from $23 depending on your Alaska Airlines or Hawaiian Airlines flight itinerary) when traveling with another guest on a paid published Saver or Main Cabin airfare on the same itinerary, booked at the same time only on **alaskaair.com**. Primary fare and companion fare must be purchased with your Atmos™ Rewards Business credit card. The Companion Fare code must be redeemed within 12 months of the date of issue. Returns, credits, and adjustments to this card will be deducted from purchases, even if the card was not the original payment method. Cash advances and balance transfers are not considered purchases and do not apply for purposes of this offer. Limit 1 bonus point and companion fare offer per new company. Your account must be open with active charging privileges in order to receive this offer. Other advertised promotional bonus point and companion fare offers can vary from this promotion and may not be substituted. The bonus points and a companion fare code will be credited to the Atmos™ Rewards program account associated with the eligible company level Business Card account within the first 2 billing cycles after qualifying. See Annual Companion Fare Benefit section for additional details. All Atmos™ Rewards terms and conditions apply. The value of this reward may constitute taxable income to you or your company. Bank of America may issue an Internal Revenue Service Form 1099 (or other appropriate form) to you or your company that reflects the value of such reward. Please consult your tax advisor, as neither we, nor our affiliates, provide tax advice. You can view your companion fare terms and conditions by logging into your Atmos™ Rewards program account.

## Terms and conditions for Atmos℠ Rewards Visa Signature® Business Card

for the Business Level Earning Plan that is open with active charging privileges. **How You Earn Points:** Eligible Business Card accounts earn points when you use your card to make purchases, minus returns, credits, and adjustments ("Net Purchases"). The following transactions are not considered purchases and will not earn points: balance transfers and cash advances (each as defined in your Business Card Agreement), fees, finance charges, fraudulent transactions, and certain other charges. **1 Point:** Earn 1 point (base point) for every $1 of Net Purchases charged to the card each billing cycle. **2 Points:** Earn 2 points (consisting of 1 bonus point and 1 base point) for every $1 spent on eligible Gas, Electric Vehicle (EV) Charging Station, Shipping and Local Transit (including rideshare) Net Purchases. Eligible Net Purchases include: Service Stations (With or without Ancillary Services); Automated Fuel Dispensers; Electric Vehicle charging; Marinas, Marine Service, and Supplies (Including Gas); Fuel Dealers — Fuel Oil, Wood, Coal, and Liquefied Petroleum; Motor Freight Carriers, Courier Services; Local and Suburban Commuter Passenger Transportation, Including Ferries; Passenger Railways; Taxicabs and Limousines (including rideshare); Bus Lines; Tolls and Bridge Fees. **3 Points:** Earn 3 points (consisting of 2 bonus points and 1 base point) for every $1 spent on eligible Alaska Airlines and Hawaiian Airlines Net Purchases. Eligible Alaska Airlines and Hawaiian Airlines Net Purchases include Alaska Airlines and Hawaiian Airlines tickets, flight subscriptions, inflight food and beverage purchases, lounge memberships, in-lounge food and beverage purchases, cargo purchases, and vacation packages billed by Alaska Airlines or Hawaiian Airlines as the merchant of record and booked directly through Alaska Airlines or Hawaiian Airlines. Eligible Alaska Airlines or Hawaiian Airlines Vacation Packages, pre-paid hotels, or pre-paid vacation rental booking purchases must be booked on **alaskaair.com** or **hawaiianairlines.com**. Otherwise eligible Alaska Airlines and Hawaiian Airlines purchases made through a third-party merchant (e.g., travel agency, online merchant) will not earn 3 points per dollar. All points earned on the account will be credited to the eligible cardholder's Atmos™ Rewards program account. **Bonus Points:** Your card will be automatically enrolled in Atmos™ Rewards Dining, a dining rewards program operated by Rewards Network Establishment Services Inc. You'll earn 1 point for every $2 spent at participating restaurants. Visit **atmosrewards.com/cardbenefits** for the complete list of participating restaurants and learn how you can earn even more points. **Bonus Point Processing:** Merchants are assigned a merchant category code (MCC) based upon the merchant's primary line of business. We do not determine which MCC a merchant chooses to classify itself. **How To Use Points:** Earned points can be redeemed for Alaska Airlines or Hawaiian Airlines award travel, hotel stays and car rentals. Visit **atmosrewards.com/cardbenefits** for information on redemption and redemption minimums. **How You May Lose Rewards: Points Expiration:** See **atmosrewards.com/cardbenefits** for the terms and conditions that address points expiration. **Points Forfeiture:** If a cardholder voluntarily closes the card account, or if we close the card account, any points earned within the current billing period may be immediately forfeited.

**Relationship Bonus Points:** Your card will earn bonus points equal to 10% of the points earned on each $1 spent in Net Purchases when your company has an active qualifying account. An active qualifying account is an open small business (non-consumer) checking or savings account with Bank of America, N.A. or a business investment account with Merrill that maintains an average daily balance greater than $0 or a Bank of America small business checking or savings account that has had a deposit or withdrawal within 90 days. We will review your company's qualifying account the third business day of every month to determine if qualifications are met. Please allow 1 to 2 billing cycles for a new Atmos™ Rewards Business Card to begin earning the Relationship Bonus Points. Upon new account opening of a qualifying account, it may take up to 60 days to begin earning the Relationship Bonus Points.

**Status Points:** Earn 1 status point for every $3 spent in Net Purchases (exclusive of any fees, such as the annual fee) for transactions that post to your Atmos™ Rewards Business Visa® credit card. Returns, credits and adjustments to this card will be deducted from purchases, even if this card was not the original payment method. Cash Advances and Balance Transfers are not considered purchases and do not apply for purposes of this offer. Status points are calculated at the beginning of each month for the prior month's posted Net Purchases. Allow 4 to 6 weeks for the status points to be posted to your Atmos™ Rewards account. To qualify for this offer, your credit card account must be open with active charging privileges. Bank of America is not responsible for fulfillment of this status points offer and posting of points directly to your Atmos™ Rewards account. Status points will not appear on your credit card statement. Status points count toward elite status qualification only, are non-redeemable and cannot be used toward award travel. Visit

# Terms and conditions for Atmos℠ Rewards Visa Signature® Business Card

**Annual Companion Fare Benefit:** Eligible Business Card accounts which are open with active charging privileges on their annual account anniversary date will receive a companion fare code within the first 2 billing cycles after the anniversary date each year after $6,000 or more in Net Purchases post to the account billing statement during the card anniversary year (every 12 months from the open date anniversary) which will be credited to their Atmos™ Rewards Program account. Cash advances and balance transfers are not considered purchases and do not apply for purposes of this benefit. The code is valid for a round-trip or one-way Saver or Main Cabin companion fare within North America on Alaska Airlines or Hawaiian Airlines from $122 (USD) ($99 base fare plus taxes and fees, from $23 depending on the Alaska Airlines or Hawaiian Airlines flight itinerary) when traveling with another guest on a paid published Saver or Main Cabin airfare on the same itinerary, booked at the same time only on **alaskaair.com**. Multiple stopovers not allowed. Primary fare and companion fare must be purchased with your Atmos™ Rewards Business credit card. The companion fare code can be viewed and redeemed by logging into the Atmos™ Rewards program account associated with the eligible business card only on **alaskaair.com** within 12 months of the date of issue. Once ticketed, travel may be completed after the expiration date of the companion fare code. The expiration date cannot be extended and, once the companion fare code has expired, it cannot be exchanged. If your account is closed, you are no longer eligible to receive this benefit. Points cannot be used as a form of payment, however points credit accrual is allowed for both guests. The companion fare code is not valid with award travel and cannot be combined with any other airfare discounts. Guest is responsible for all applicable taxes, fees, surcharges, and applicable checked baggage fees. Applicable taxes and fees are subject to change. Companion fare terms and conditions can be viewed by logging into the Atmos™ Rewards program account associated with the Eligible Business Card.

**Free Checked Bag Benefit:** Any cardholder (owners and employees) of the Atmos™ Rewards Business credit card that has an open account at the time of travel and up to 6 guests traveling on the same reservation may check 1 bag free of charge on flights marketed by Alaska Airlines or Hawaiian Airlines and operated by Alaska Airlines, Hawaiian Airlines, Horizon Air or SkyWest (codeshare flights operated by other carriers are not eligible). Baggage restrictions apply. Payment with the Atmos™ Rewards Business credit card is required to qualify for this benefit. Benefit may not be applied retroactively, and no refunds will be issued. Not applicable for guests who already receive 1 or more free checked bags.

**Preferred Boarding:** Any cardholder (owners and employees) of the Atmos™ Rewards Business credit card who has an open account at the time of travel and up to 6 guests traveling on the same reservation are eligible for preferred boarding. Airfare must be purchased with your Atmos™ Rewards Business credit card to qualify for this benefit. To receive preferred boarding, the Eligible Business Cardholders Atmos™ Rewards number must be included in the reservation. Preferred boarding is only available on flights marketed by Alaska Airlines or Hawaiian Airlines and operated by Alaska Airlines, Hawaiian Airlines, Horizon Air, or SkyWest. Cardholders and their eligible guests can board the plane before general boarding, after Atmos™ Rewards elite status members and **oneworld®** Alliance elite members, customers with First Class or Premium Class seating and pre-board groups. Bank of America is not responsible for the provision of, or failure to provide, the stated benefits.

**20% Inflight Rebate on Food, Beverage and Wi-Fi Onboard Purchases:** Cardholders will receive a 20% rebate, in the form of a statement credit, on all onboard Alaska Airlines food, beverages, and Wi-Fi purchases using the Atmos™ Rewards Business Credit Card as the method of payment, where Alaska Airlines is the merchant of record and the purchase is processed under MCCs 5814 and 4816 and onboard Hawaiian Airlines food and beverage purchases processed under MCC 3196. The statement credit will post to your credit card account within 7 days from transaction posting date. To qualify for the 20% rebate, your account must be open with active charging privileges at the time of the qualifying transaction.

**$100 Alaska Lounge+ Membership Discount:** Cardholder whose account is associated with an open eligible business card will receive $100 off an annual Alaska Lounge+ Membership purchased with the Atmos™ Rewards Business credit card. Not combinable with other Alaska Lounge+ Membership

## Terms and conditions for Atmos℠ Rewards Visa Signature® Business Card

**and-rules** for full details and policy and rules around Alaska Lounge+ Membership.

**Atmos™ Rewards Enrollment:** If you are not a current Atmos™ Rewards program member, Alaska Airlines will enroll you into the Atmos™ Rewards program when you become a cardholder. The Atmos™ Rewards program is offered and administered by Alaska Air Group and is not a product or program of Bank of America. All Atmos™ Rewards program terms and conditions apply. Visit **atmosrewards.com/cardbenefits** for complete Atmos™ Rewards program details. See Atmos™ Rewards Program Guidelines and Award Chart for details regarding award point requirements.

**Rewards Program Rules:** Your credit card Program Rules containing additional details will be sent to you with your new account materials. Other significant terms apply. Program subject to change. For more information about the Atmos™ Rewards Business Credit Card benefits, visit **atmosrewards.com/cardbenefits**.

**Overdraft Protection.** You may ask to link Company's eligible Bank of America, N.A. (the "Bank") business checking account ("Checking Account") to Company's eligible Business Credit Card account ("Card Account") for overdraft protection through our Balance Connect® for overdraft protection service, subject to the Bank's approval. A Company's Card Account is not eligible to be linked as a backup account until 14 days from Card Account opening. If Company requests Overdraft Protection and is approved, Bank will automatically transfer funds from Company's Card Account to cover any overdraft as long as Company's Card Account has sufficient cash and credit availability and Company is not in default under the Business Card Agreement. Overdraft Protection transfers from a linked business credit card account will be made for the amount required to cover the overdraft. Bank shall not be obligated to make, but may make, a transfer that would result in Company's Card Account being over the Cash Limit and Credit Limit. Company acknowledges and agrees that any person authorized to transact business on the Checking Account may access Company's Card Account for Overdraft Protection coverage. The first Owner/Authorized Officer listed on the application will be the person whose account will be charged for the transfers made pursuant to the Overdraft Protection feature. Please see your Business Card Agreement for details.

**Balance Transfers.** If your account is set up for monthly payments of the balance in full you will not be eligible for Balance Transfer promotions and you may be excluded from receiving Balance Transfer checks. We reserve the right to decline to process any Balance Transfer for any reason. If the total amount requested exceeds your credit limit, we may send full or partial payments to your creditors in the order you requested. If you have a dispute with a creditor and pay that balance by transferring it to your new account, you may lose certain dispute rights. It will take 3-4 weeks to process your request. Continue paying each creditor until the transfer appears as a credit on that creditor's account. Finance charges (if and where applicable) accrue daily from the transaction date.

Bank of America, like all financial institutions, is required by Federal law to obtain, verify, and record information that identifies each customer that opens an account. When a client opens an account, we will ask for the client's legal name, address, tax identification number and other identifying information. We may ask for copies of business licenses or other documents evidencing the existence and good standing of the entity. For individuals, including sole proprietors, we may ask for the date of birth.

Nonprofit organizations, please provide a copy of the organization's last two years of financial statements, as well as an excerpt of the organization's official minutes which includes the authorization to apply for this account. Upon approval and account opening, your account may not be eligible for the minimum payment option and we may require the entire balance to be paid in full monthly.

An authorized contact appointed for this account will be authorized to access account information on behalf of the business and to make changes to the accounts, including but not limited to, requesting credit line increases and additional credit cardholders.

# Terms and conditions for Atmos™ Rewards Visa Signature® Business Card

collect and process. For more information about how we protect your privacy, please visit www.bankofamerica.com/privacy. California residents may have additional rights and you can learn more at www.bankofamerica.com/ccpa-notice.

This credit card program is issued and administered by Bank of America, N.A. Banking products are provided by Bank of America, N.A., Members FDIC as well as affiliates and other subsidiaries of Bank of America Corporation. Visa and Visa Signature are registered trademarks of Visa International Service Association and are used by the issuer pursuant to license from Visa U.S.A., Inc. Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation. The Contactless Symbol and Contactless Indicator are trademarks owned by and used with permission of EMVCo, LLC.

©2026 Bank of America Corporation