REGIONS

PRICING INFORMATION

This table summarizes certain costs for Regions Sage Business Visa® Credit Cards. The account is governed by the Credit Card and Security Agreement provided to the Business, which contains the full terms and conditions of the Account. Please carefully review the terms disclosed below. The information about these costs is accurate as of **October 1, 2026,** but may have changed since that date.

To find out what may have changed, the Business can call the Bank at 1-800-253-2265.

Interest Rate Charges	**Sage Business Visa**	**Sage Business Enhanced Visa**
Annual Percentage Rate (APR) for Purchases	**0%** introductory APR for 6 months.[a] After that, the Business' APR will be: **14.24% - 24.24%** based on the Business' creditworthiness and other factors determined at the time of account opening. This APR will vary with the market based on the Prime Rate.[b]	**0%** introductory APR for 12 months.[a] After that, the Business' APR will be: **16.24% - 26.24%** based on the Business' creditworthiness and other factors determined at the time of account opening. This APR will vary with the market based on the Prime Rate.[b]
APR for Balance Transfers	**14.24% - 24.24%** based on the Business' creditworthiness and other factors as determined at the time of account opening. After that, this APR will vary with the market based on the Prime Rate.[b]	**16.24%- 26.24%** based on the Business' creditworthiness and other factors as determined at the time of account opening. After that, this APR will vary with the market based on the Prime Rate.[b]
APR for Cash	**27.99%** This APR will vary with the market based on the Prime Rate.[c]	
How to Avoid Paying Interest on Purchases	The due date is at least 21 days after the close of each billing cycle. The Bank will not charge any interest on purchases if the Business pays its entire balance by the due date each month.	
Minimum Interest Charge	If the Business is charged interest, the charge will be no less than $1.	
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 http:/www.consumerfinance.gov/learnmore.	
Fees		
Annual Fee	**None**	
Transaction Fees: Balance Transfer Cash Advance Foreign Transaction	 Either **$10** or **4%** of the amount of each transfer, whichever is greater. Either **$10** or **4%** of the amount of each cash advance, whichever is greater. **3%** of the transaction amount in U.S. dollars.	
Penalty Fees: Late Payment	 Up to **$49**	

How the Bank Will Calculate the Business' Balance: The Bank uses a method called "average daily balance (including new purchases)." See the Business Credit Card and Security Agreement for more details.

Loss of Introductory APR: The Bank may end the offered introductory APR if the Business makes a late payment.

Additional Pricing Information

Introductory Rate:

a Introductory APR on Purchases:

- Business Visa without rewards – introductory pricing applies through the end of the 6th billing cycle after the Account is opened for all Purchases posted within the same period.
- Business Enhanced Visa with rewards – introductory pricing applies through the end of the 12th billing cycle after the Account is opened for all Purchases posted within the same period.

When this Introductory APR terminates, any remaining balance that had been subject to the Introductory APR will return to the applicable Standard APR for Purchases disclosed above, as it may be changed under the Credit Card and Security Agreement.

Variable Rates: Each variable APR on the Account is calculated by adding together an index and a margin. The applicable margins are shown below. This index is the highest U.S. Prime Rate as published in the "Money Rates" section of The Wall Street Journal on the last publication day of each month.

b Standard APR for Purchases and Balance Transfers:

- Business Visa without rewards - Wall Street Journal Prime + a margin of 7.24% - 17.24%
- Business Enhanced Visa with rewards - Wall Street Journal Prime + a margin of 9.24% - 19.24%

c Standard APR for Cash Advances: Wall Street Journal Prime + a margin of 20.99%

An increase or decrease in the index will cause a corresponding increase or decrease in the variable APRs on the first day of the billing cycle that begins in the same month in which the index is published. An increase in the index means that the Business will pay higher interest charges and have a higher Total Minimum Payment Due. If The Wall Street Journal does not publish the U.S. Prime Rate, or if it changes the definition of the U.S. Prime Rate, the Bank may, in its sole discretion, substitute another index.

SAGE BUSINESS ENHANCED VISA ACCOUNTS ONLY:

Important Information About Rewards and Special Offers for the Regions Business Enhanced Visa® Credit Card

Below please find important information about the Regions Relationship Rewards program and special offers available for new Regions Sage Business Enhanced accounts. If you are approved, the full Regions Relationship Rewards Terms and Conditions will be sent with your credit card. The terms can also be viewed by visiting regions.com/BusinessEnhanced. Regions reserves the right to change the rewards program at any time and for any reason.

Cash Back and Relationship Rewards Program: Cash Back is earned in the form of Relationship Reward points ("Points"). With a Business Enhanced Credit Card, you will earn at least 1 Point per $1 spent in net purchases (purchases minus returns/credits). Not all transactions made with your card will count as a purchase and earn rewards. Certain transactions, such as balance transfers, cash advances of any kind (including purchase of items that can be traded right away for cash, such wire transfers, money orders, traveler's checks, lottery tickets or casino chips), fees, interest charges, or unauthorized or fraudulent purchases are excluded and will not earn rewards. Please refer to the full Relationship Rewards terms and conditions for details.

2% Cash Back Special Offer: Regions will automatically match the rewards you earn on purchases under the Relationship Rewards Program. That means you'll earn an additional 1% cash back on net purchases on top of the standard 1% that is earned with each purchase. The additional 1% cash back will be awarded at the same time that standard points for that purchase are awarded under the Regions Relationship Rewards program. The 1% match earned under this this offer does not apply to rewards earned under other special offers, including bonus offers. For example, if you were offered and met the requirements for a $300 introductory rewards bonus, you would be awarded 30,000 points. Regions would not match the special bonus award. Additional rewards earned under this offer are subject to the Relationship Rewards terms and conditions. Regions reserves the right to modify or revoke this offer at any time, without compensation to you.

Offer only available for accounts opened on or after May 22, 2025. Accounts earning 2% pursuant to this special offer are not eligible to participate in the Regions Business Rewards Multiplier Program.

$300 Introductory Rewards Bonus Offer: New Regions Sage Business Enhanced accounts can earn an introductory rewards bonus of $300 when $3,000 is spent on qualifying purchases within the first 90 days following account opening. If earned, the bonus will be awarded as 30,000 Points credited to your Rewards account within 95 days following account opening. If the 95th day falls on a Saturday, Sunday, or holiday, it will be awarded on the

following business day. If you meet the requirements for this special bonus offer, no other offer for bonus cash back will apply.

A qualifying purchase means new retail purchases of goods or services charged to your Business Enhanced card Card account. Qualifying purchases do not include balance transfers, cash advances (including purchases of items that can be traded right away for cash, such as wire transfers, money orders, traveler's checks, lottery tickets or casino chips), fees, interest charges, or for unauthorized or fraudulent transactions.

Expiration or Forfeiture of Rewards: Unredeemed Points will expire no earlier than 48 months after they are earned. If your account is closed to new transactions (either by you or by us), you will have 90 days to redeem any remaining Points. After that 90-day period, any remaining unredeemed Points will be forfeited.

Redeeming Rewards: You may redeem Points:

- By accessing the Relationship Rewards site through Regions Online Banking; or
- By calling our toll-free number 1-877-883-0599.

Points can only be redeemed by the designated individual who is authorized to redeem Points on behalf of the business.

The full rewards programs terms and conditions will be included in the card mailing upon application approval and account booking. A copy is also available at regions.com/BusinessEnhanced.

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