

premier status: sample components

payment flexibility
premier service
premier status rewards

advanta premier status
1 800 282 2045

advanta premier customer service
1 800 282 2045

90 days interest-free financing

Hi, I just bought two computers for my office and I want the 90-day option.

No problem. 90 days it is.

- 1 make a purchase of \$1,000 or more
- 2 call premier customer service within 60 days
- 3 pick a payment option that best suits your needs

See enclosed Advanta Premier Status Guide to Benefits for additional important information and limitations.

12 months set payments at a lower APR

Hello, I bought a new dental chair last month. I want to set it up for 12 equal monthly payments.

Sure. 12 months it is.

- You can apply now of these options to a purchase so long as your account is open and in good standing.
- You can have approval on three purchases at a time with one of these options applied.
- The combined total of the purchases with a payment option applied can be up to 80% of your account's credit line.

premier service
1 800 282 2045

call us, we'll get it done

We know you're busy. That's why our dedicated Premier Customer Service Specialists make it easy for you. Here are just a few of the ways we can tailor your account to work for you:

- set your payment due date
- add additional cardmembers
- activate auto bill payments
- set up email alerts
- customize your card design

no annual fee
year-end summary

premier status rewards
1 800 282 2045

cash back
travel
merchandise

I have 30,000 points. Can I use some for a trip and get the rest in cash back?

No problem.

- earn one point for every dollar you spend
- you choose how and when to redeem them
- spread them around however you want

Points expire after 36 months. Points may be redeemed for cash in 5,000 points/\$50 increments only. The minimum number of points needed to redeem is 5,000. Airline ticket redemptions require a \$15 ticketing fee. Account must be open and in good standing to earn and redeem points. See Premier Status Rewards section in the accompanying guide for additional important information, benefits and limitations.

advanta premier status
guide to benefits

congratulations on your premier status!

As an Advanta BusinessCard Premier Status Cardmember, you have access to a valuable suite of features and benefits reserved just for you. Features like Set Payment and Ninety Days, No Interest allow you advanced flexibility to finance business purchases, and Premier Status benefits like Select Payment Due Date and an optional free upgrade to Flexible Rewards (see details inside) give you a step up in the ultra-competitive world of small business.

Your Premier Status and the Features and Benefits of Premier Status are each Special Programs under the terms of your Advanta BusinessCard Agreement. Normal Account fees, interest rates, payment allocation, balance computation, Events of Default and other terms apply to any Special Program except as inconsistent with the particular features or rules applicable to such Special Program. In order to maintain the Premier Status of your account, simply keep your account in good standing and use your Advanta BusinessCard to make business purchases totaling at least \$15,000 annually. If you do not use your Advanta BusinessCard to make business purchases totaling at least \$15,000 over the 12 billing cycles preceding the first and each subsequent anniversary of your enrollment in the Premier Status program, or if you fail to keep your account in good standing, or if you do not utilize your account sufficiently such that Advanta reasonably anticipates that you will not meet the spending requirement, you will forfeit the Premier Status of your account and no longer be eligible for Premier Status benefits.

For more information, call the Premier Customer Service Team at
1 800 282 2045

ADVANTA credit cards for small business™

Welcome to Premier Status!

Your new benefits now provide greater financial flexibility, give you access to a higher level of personal service and help you maximize your rewards—all in one convenient card. To maintain your Premier Status, all you have to do is make purchases totaling at least \$15,000 annually.

Best regards,
Your Premier Customer Service Team

call us, we'll get it done
1 800 282 2045

advanta premier status

ADVANTA credit cards for small business™

APR X.XX%

no transaction fees
rate good until month year for checks and balance transfers

John Q. Sample
XYZ COMPANY
123 Main Street Suite 456
Anytown, USA 12345-6789

premier status account checks

Dear Mr. Gorenko,

Attached are four premier status account checks with a special low fixed APR of X.XX%. Use them for any amount up to \$250 less than your available cash advance credit limit (show on your monthly billing statement).

- The X.XX% fixed rate on the attached checks and balance transfers is good until Month Year. A fixed rate is not variable with any index, but your account's Cash Advance APR or a Default APR may be imposed if you are late or miss making any payment.
- To qualify for this special rate checks must post to your account by [1/74-182]. You were eligible for this offer as of [347-355].
- Because you are a Premier Status customer, you will not pay any transaction fees for using these checks.

As an added convenience, save time by electronically depositing your checks into your business checking account. To arrange for an electronic deposit, a balance transfer, or if you have any other questions, call us at 1.800.282.2045. Please see the Promotional Offer Terms and Conditions on the back for important limitations of this offer.

Sincerely,
John F. Moore
President
Advanta Bank Corp.

did you know?
now your balance with the highest APR gets paid off first

Most credit cards are set up so that your payments are applied to the part of your balance with the lowest APR first, leaving you with the balance that incurs the biggest finance charges for last. We've turned this equation around for our Premier Status customers, so that you pay less finance charges and can make the most of your credit line while paying off your balance.

advanta premier status 1 800 282 2045

ADVANTA credit cards for small business™

advanta premier status

your account has been selected to receive an upgrade at no cost

now with **25%** bonus rewards points

click here to upgrade now

Advanta Premier Status provides select customers with greater financial flexibility, access to a higher level of customer service and help maximizing their rewards. **There is no fee for this upgrade.** Read the [Guide to Benefits](#) for more information. [Click here](#) to take advantage of this offer.

payment flexibility

90 days interest-free financing **12 monthly set payments at a lower APR**

With Premier Status you have the option of 90 days interest-free or 12 monthly set payments at a lower APR on purchases of \$1,000 or more. Call Premier Customer Service within 90 days to choose a payment option.

John Q. Sample
XYZ COMPANY
123 Main Street Suite 456
Anytown, USA 12345-6789

advanta premier status 1 800 282 2045

pay to the order of \$ _____ dollars

ADVANTA credit cards for small business™

MEMBER ADVANTA BANK CORP.

#01100013A # C XXXXXXXX C 1103*

advanta premier status

we value your business
your advanta business card has been selected to receive an upgrade at no additional cost

advanta premier status

Dear Mr. Gorenko,

Advanta Premier Status provides select customers with greater financial flexibility, access to a higher level of customer service and help maximizing their rewards. There is no fee or any other cost for this upgrade.

Typical only customers who already spend at least \$15,000 annually are eligible for Advanta Premier Status, but because we want to earn more of your business, we would like you to try these great new features with no obligation. For more information, call us at 1-800-644-9594 or read the enclosed Guide to Benefits.

Sincerely,
John F. Moore
President
Advanta Bank Corp.

- financing flexibility**
Choose between **90 days interest-free financing** or **12 monthly set payments at a lower APR** on purchases of \$1,000 or more.
- premier service**
Dedicated premier customer service specialists make it easy for you to tailor your account to work for you.
- premier status rewards**
Earn points good for cash back, travel and merchandise. You choose how and when to use them.

plus...
no annual fee or additional cost
balance with highest APR is paid off first to reduce your interest expenses
free year-end summary

To take advantage of these benefits, complete this form and mail to Advanta in the enclosed envelope or specialist and mention code XXXX.

yes I would like to upgrade my Advanta Business Card to Premier Status.

signature _____

advanta premier status