

## KeyBank Commercial Cards – Key2Purchase® and Key2Business® – General Information for Cardholders

**General Information:** This card is being issued pursuant to an agreement between KeyBank National Association and your employer (the “Company”) for issuance of charge cards under the KeyBank Commercial Card program. Contact your Company Program Administrator for administrative assistance with the KeyBank Commercial Card program.

**Billing Cycle and Statements; Liability:** Billing cycles are generally one month in length. The Closing Date is that last day of billing cycle. All transactions received after the Closing Date will appear on your next monthly statement. The outstanding balance on the monthly statement (the “Balance”) must be paid in full on or before the due date shown on the monthly statement. The Company may choose to make arrangements with its employees who are to receive charge cards, for such employees to make payment directly to KeyBank for the Balance and have such employees then seek reimbursement from the Company for any such direct payments (“Individual Bill Arrangement”). Unless under an Individual Bill Arrangement, all monthly statements are to be paid directly by the Company (“Central Bill Arrangement”). Regardless as to whether under an Individual Bill Arrangement or a Central Bill Arrangement, only the Company shall have any liability to KeyBank.

**Payment Crediting and Credit Balance:** All payments, whether under Individual Bill or Central Bill Arrangements, must be submitted in U.S. Dollars through an electronic payment method approved by KeyBank. Electronic payments will be credited within three (3) business days from the day received. If there is a credit balance due on the account and the account has been closed, the Company may request, in writing, a refund through the Program Administrator.

**Credit Limit:** Please take note of your credit limit which may vary from time to time. We may refuse, at our discretion, any transaction in excess of your credit limit.

Fees and Charges	
Late Payment Fee	2.5% of past due balance will be charged 15 days following the Closing Date, with a minimum charge of \$2
Cash Advance Fee	Either the minimum charge of \$2 or 3% of the amount of each transaction, whichever is greater
Non-Sufficient Funds (NSF) Fee	\$15 per occurrence
Foreign Currency Transaction	3% of the amount of each foreign currency transaction after its conversion into U.S. Dollars

**Disputed Transactions and Process:** If you think your monthly statement is wrong, or if you need more information about a transaction on your monthly statement, you may contact us at 866-290-7700 for Key2Purchase or 844-539-2287 for Key2Business. Dial 711 for TTY/TRS. Please contact your Company Administrator to obtain a copy of the Customer Dispute Form. We must hear from you no later than 60 days after we sent you the first monthly statement on which the error or problem appeared. We will attempt to research and respond to your written dispute. However, if we conclude that there was no error, then your Company will remain responsible for the disputed amount. When you complete the Customer Dispute Form, please be sure to include all the information identified on the Customer Dispute Form.

**What happens if your card, card details, or PIN is lost or stolen?** You must tell us as soon as possible by contacting KeyBank customer service if your card or card number is lost, stolen, or you think it has been compromised. You must give all of the information you have regarding the loss, theft, or misuse. Additionally, please contact your Program Administrator to obtain a copy of the Lost/Stolen Unauthorized Use Affidavit which is to be completed if your card has been stolen or you suspect fraud. Provided you follow the instructions in this section, your Company will not be liable for any unauthorized use that occurs after you notify us; however, your Company may be liable for unauthorized use that occurs before you notify us, up to the amount of \$50.

To learn more about your Key2Purchase account you may call 1-866-290-7700, or your Key2Business account please call 1-844-539-2287. Dial 711 for TTY/TRS.



This card is issued by KeyBank N.A. in Cleveland, Ohio, pursuant to license by Mastercard International, and all funds accessed by the card are held by KeyBank.

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