

FREQUENTLY ASKED QUESTIONS

M&T Bank VISA® Commercial Card Rewards

This document is designed to address some frequently asked questions about the M&T VISA Commercial Card Reward program.

What is M&T Bank VISA Commercial Card Rewards?

M&T Bank VISA Commercial Card Rewards is a rewards program that gives eligible M&T Bank commercial customers with M&T Corporate Cards and Commercial Cards the opportunity to earn reward points for qualifying purchases made with their Visa Corporate Card or Commercial Card. Points earned can be redeemed for cash value rewards, gift cards, merchandise and travel rewards.¹

What is CommercialRewards.mtb.com?

CommercialRewards.mtb.com is the central location for managing rewards online. You can monitor your point balance and redeem points for a variety of rewards, subject to the Rewards Program Terms and Conditions.

When will I begin to earn points?

You will be eligible to earn points one day after the date on which your organization is enrolled for Rewards and enrolls your card in the rewards program. You do not need to register online to earn rewards points.

How can I earn points?

All qualifying purchases made with a duly enrolled M&T Bank Visa Corporate or Commercial Card earn M&T Bank Rewards points; you earn 1 point for every \$1 of qualifying purchases made with the M&T Corporate or Commercial Card.

What are qualifying purchases?

Qualifying purchases for Corporate Cards and Commercial Cards are any signature-based purchases internet purchases, phone or mail order purchases, and other such

purchases / transactions that we may designate from time to time, as further defined in the Rewards Terms and Conditions. Transactions qualifying for the Visa Purchasing Card Large Ticket interchange or similar programs do not qualify for Rewards. Please review carefully the M&T Bank VISA Commercial Rewards Terms and Conditions for details on qualifying transactions.

Will I earn points for any sales tax on my Commercial Card?

At this time, you will earn points for the total amount of swiped, qualifying transactions on your M&T Bank Commercial or Corporate Card that is enrolled for Rewards, including sales tax.

How many points can I earn?

There is no maximum amount of points you may earn.

Do M&T Bank Rewards points ever expire?

Points earned on Corporate Cards and Commercial Card earning rewards will NOT expire.

Where can I view my point balance?

You may view your point balance online at CommercialRewards.mtb.com. You may also call the M&T Bank Rewards Customer Service Line at 1-888-448-6679.

How are my points redeemed?

Points are redeemed using a first in, first out methodology.

Where can I redeem points?

Points can be redeemed online at CommercialRewards.mtb.com or by calling the Rewards Customer Service Line at 1-888-448-6679.

What can I redeem my points for?

Points can be redeemed for cash cards, gift cards, merchandise and travel rewards online

¹ This document does not constitute a legal agreement. It is offered for informational purposes only, and it is correct as of the time it is issued. A client's participation in the rewards program is determined by M&T Bank in its sole discretion. The rewards program is governed by the Rewards Program Terms and Conditions which can be found at: CommercialRewards.mtb.com. The Terms and Conditions supersede this document to the extent of inconsistencies or contradictions.

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at CommercialRewards.mtb.com or by calling 1-888-448-6679. The redemption offerings are subject to change. The most current information can be found by browsing the M&T Bank Commercial Rewards Catalog at CommercialRewards.mtb.com.

Can I earn bonus points or request point advances?

No. The M&T Bank Commercial Rewards program does not offer bonus points or point advances.

Can I purchase additional points?

No. The M&T Bank Commercial Rewards program does not allow points purchase.

Can I use points to offset charges on my Commercial Card?

No. The M&T Bank Commercial Rewards program does not allow for points to be used to offset charges.

Can I combine my points from my M&T Debit Card, M&T Business Debit Card or M&T Credit Card with my M&T Corporate Rewards or M&T Commercial ONE Rewards card?

No. You cannot combine points.

What information do I need to login to CommercialRewards.mtb.com the first time?

To access your account online for the first time, you will be asked to provide your full card number, the first 5 digits of your social security number and your company's zip code during the activation process.

You will then be able to create a User ID and Passcode to login.

A commercial card transaction is not shown on the Rewards Portal at CommercialRewards.mtb.com. Why?

Only transactions qualifying for Rewards are shown on the Rewards Portal. Please view the M&T Bank Commercial Rewards Terms and Conditions for details on qualifying transactions.

Where should I go with questions on my M&T Bank VISA Commercial Rewards account?

For questions about your M&T Bank VISA Commercial Rewards account and for assistance with redeeming points, please call the Rewards Customer Service Line at 1-888-448-6679.

M&T Bank Commercial Rewards Customer Service Hours of Operation:

Monday – Friday: 9 am – 9 pm ET
Saturday – Sunday: 10 am – 7 pm ET
365 days a year

Is there a cost for participating in M&T Bank Commercial Rewards?

Yes. For applicable fees and pricing information please contact your M&T Bank representative or email commercialcards@mtb.com.

I'm the primary redeemer in my company's Rewards program. Can I view my company's total Rewards point balance?

Yes. You may view your company's total Rewards point balance including the number of points contributed by each member of your Rewards household as well as the number of points contributed by your individual account at commercialrewards.mtb.com.

Where can I obtain a statement for my Rewards account?

To print a statement for your M&T Bank Commercial Rewards account, please login to commercialrewards.mtb.com and click on the Point Details menu option.

My company's M&T Bank VISA Commercial Rewards program is closed. Can I still redeem my points?

Yes. Subject to the Rewards Terms and Conditions, you or your company have 90 days after your M&T Bank Commercial Rewards account is closed to redeem your points.

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My card was lost or stolen. Will my points transfer to my new card?

Yes. When your M&T Bank Commercial Rewards card is lost or stolen, your existing point balance will automatically be transferred to your new card account, except for charges resulting from unauthorized use or fraudulent activity, chargebacks or credits.

Will credits on my card reduce my point balance?

Yes. Credits for qualifying purchases on your M&T Bank Commercial Rewards card will reduce your point balance.