

What is the th p. Business Card?

The th p. Business Card gives your business greater control over company spending without sacrificing flexibility. Unlike traditional charge cards that require full repayment every month, you can carry a balance while still benefiting from up to 56 fee-free days when paid on time — the longest grace period available on a business card in Canada.

With built-in team controls, real-time visibility, and seamless accounting integration, the th p. Business Card turns everyday company spending into structured financial infrastructure that supports operations and growth.

CARD BASICS

- Is issued as a business credit card
- Accepted anywhere Mastercard is accepted
- Monthly statements with the ability to carry a balance

CREDIT LIMITS

- Your limit is set based on your business financials and performance
- Reviewed and adjusted as your business grows
- Use it for operating expenses, marketing, inventory, and expansion

EXPENSE MANAGEMENT

- Real-time expense tracking
- Unlimited physical and virtual team cards
- No additional cost per card
- Instantly pause or cancel cards
- Set limits per card

ACCOUNTING INTEGRATIONS

Seamless Sync

- Native integration with QuickBooks
- Automatic transactions sync
- Reduced manual entry and reconciliation work

Security & Business Protection

- Fraud monitoring and secure infrastructure
- Role-based permissions
- Cards can be frozen or cancelled instantly

Rewards Program

The th p. Business Card offers a points-based rewards program aligned with everyday business spending.

How Points Are Earned

Spend Category	Points Earned
All purchases	1.5x points
Restaurants	3x points
Mastercard Travel	5x points

Points Value & Redemption

Redemption Option	Value
Mastercard Travel (flights)	100 pts = CA\$1.00
Statement credit	100 pts = CA\$0.67

Up to 56 Fee-Free Days

- Up to 56 days with no additional cost on purchases when your balance is paid on time
- Helps businesses align expenses with receivables
- Valuable for inventory-heavy and fast-growing companies

WHY CHOOSE THP.

CONTROL

Set limits per card, pause or cancel instantly, and track every transaction in real time. Your team spends confidently within boundaries you set.

FLEXIBILITY

Carry a balance when you need to and pay it off as your cash flow allows. No rigid monthly payoff requirements.

SIMPLICITY

One card accepted anywhere Mastercard is, with unlimited physical and virtual cards for your team at no extra cost.

REWARDS

Earn 1.5x points on all purchases, 3x on restaurants, and 5x on travel. Redeem for flights or statement credits on your terms.