



ATB FINANCIAL MY REWARDS®

Terms & Conditions



ATB Financial My Rewards® Program

Terms and Conditions

Effective June 04, 2024

1. Reward Program

These are the current terms that apply to the ATB Financial My Rewards® Program associated with your Card Account that allows you to earn and redeem points for rewards. In these terms, “you” means the Primary Cardholder and any capitalized words used here are defined in your ATB Financial Mastercard® Personal Cardholder Agreement. Once you activate your Card or use your Card Account in any way, this means that you accept these terms.

2. Eligibility

The reward program is automatically available to you at no cost as long as your Card Account is in Good Standing and you do not use your Card for business purposes. There is only one set of points for each Card Account, even if more than one Card is issued on the Card Account. All Card transactions earn points (including Authorized User transactions), but points are only redeemable by the Primary Cardholder. If there is more than one Primary Cardholder, any one Primary Cardholder can redeem points and we'll assume that all of the other Primary Cardholders have authorized the Primary Cardholder who redeems the points to act on their behalf.

3. Points

3.1 Earning Points

- 3.1.1 The reward program is based on a points system. Points have no cash value and are not considered property of yours for any purpose. Points are awarded for Purchases made while your Card Account is in Good Standing (Purchases do not include Cash Advances, credit adjustments, account fees (like annual fees), interest or other charges). Points cannot be earned after your Card Account is closed or after the reward program is terminated.
- 3.1.2 We may at times make bonus offers of additional points, points-earning accelerators, welcome bonuses or promotional offers. A bonus offer may have additional terms and conditions that apply (if so, we'll tell you) and you will only be able to take advantage of the bonus offer to earn extra points if you meet all of these terms as well as the separate bonus offer terms. Visit atbmyrewards.com for complete details.
- 3.1.3 Your points balance and redemption information will be shown on each Statement or you can call us toll free at 1-800-332-8383 or log in to the rewards website: atbmyrewards.com Check your Statements carefully and let us know within 30 days if you see any mistakes, otherwise we'll assume we got it right.

3.2 Calculating Points

Points will be earned at the following rate (this is called your **Earn Rate**):

- ATB Gold My Rewards Mastercard – 1.5 points for every \$1 spent on Purchases
- ATB World Elite Mastercard – 2.0 points for every \$1 spent on Purchases
- Points will be calculated each day by multiplying total daily Purchases by your Earn Rate, rounded down to the nearest whole number. For example, if you make two Purchases on one day of \$89.99 and \$19.99:

	ATB Gold My Rewards Mastercard	ATB World Elite Mastercard
Total Daily Purchases	$\$89.99 + \$19.99 = \$109.98$	$\$89.99 + \$19.99 = \$109.98$
Multiplied by Earn Rate	$\$109.98 \times 1.5 = 164.97$	$\$109.98 \times 2.0 = 219.96$
Rounded down to the nearest whole number	164 points	219 points

3.3 Earning/Deducting Points

When you make a Purchase, points will be posted to your Card Account and reflected on your Statement. Points will be deducted from your Card Account when you redeem them for rewards (see the Rewards Guide at the end for full details). If there's a refund (credit) transaction posted to your Card Account, points will be deducted from your Card Account (deductions are also calculated at the above Earn Rates, or whatever the Earn Rate is at the time of the refund). If you don't have enough points for us to deduct the full number that are due, we'll deduct the additional points from future points that you earn.

4. Redeeming Points

4.1 Where to Redeem Points

All rewards available through the program and the number of points required for each reward are described on the rewards website: atbmyrewards.com

You can redeem points for any rewards through the rewards website or by contacting us by phone at the ATB Financial My Rewards Service Center 7 days/week at:

- ATB Gold My Rewards Mastercard Cardholders:
1-800-949-0820
- ATB World Elite Mastercard Cardholders:
1-844-949-1112

4.2 If the Primary Cardholder has set a password for the Card Account, you'll have to provide the password (or other security credentials in order to verify the Card Account details) in order to redeem points.

Make sure to protect your password and other security credentials. We are not responsible if the password or security credentials are shared with any person (either intentionally or unintentionally).

4.3 Point Redemptions and Credits

On the date that you request a point redemption, the points needed for the redemption will be deducted from your Card Account. If you later cancel the redemption request, the points will be returned to your Card Account (on the date that we receive all of the necessary information to process the return) as long as the reward you selected has not been finalized and allows you to cancel. To obtain a reward, you must have the number of points needed for that reward at the time you make the redemption request, or you may supplement the reward request (cover the extra cost) by charging it to your Card Account. For travel and event ticket rewards, you may charge the total value to your Card Account.

4.4 Taxes

If you redeem points, you are responsible for figuring out all of the tax stuff – this might include declaring the total value of points or rewards to appropriate tax authorities and paying any tax that you owe because of your participation in the reward program. We do not issue tax receipts.

5. Personal Information and Privacy

We take your privacy very seriously. That's why we are so committed to protecting your personal information and keeping it private. When you ask us to send you a Card and use our products or services you acknowledge that we will collect, use and disclose your personal information as outlined in our Privacy Statement. For more details about our commitment to protecting our customers' privacy you can check out our Privacy Code or you can reach out to a member of our privacy team at PrivacyOfficer@atb.com. You can get a copy of our Privacy Statement and Privacy Code at atb.com, from an ATB branch, or by calling 1-800-332-8383.

When you use the rewards website, we may collect information about how you access the rewards website, including usage patterns and what content you downloaded. This information is measured for general statistics and does not reveal your individual identity.

You should also know that we use service providers in the United States of America to manage your Card Account, including for incentives or rewards programs that we may offer to you with your Card Account. For details, you can visit atb.com/outofcanada

6. The Really Really Legal Stuff

6.1 Transferring or Dividing Points

If your Card has been lost or stolen, your points will be automatically transferred to your new card account. In the case of separation or divorce, points cannot be divided and are not transferable from your Card Account to another cardholder's account.

6.2 Conversion of Rewards from Another Program

If you are enrolled in a different rewards program offered by us, you may be able to convert rewards that you have earned but not redeemed under that program to this reward program. If we allow this type of conversion, we'll let you know all of the details like the rate of conversion and whether there are any fees or restrictions.

6.3 Card Account Closure

If you close the Card Account you will be able to redeem your points for up to 90 days after the closure date. After that, or if we cancel the Card Account (for any reason, other than because of your death), then your points will be automatically cancelled without any payment or notice to you and you will not be able to redeem, transfer or convert your points.

6.4 Death of Primary Cardholder

Upon the death of a Primary Cardholder, please provide us with confirmation of the death and we'll let you know of your options, but generally if there was only one Primary Cardholder, their estate can redeem points for up to 90 days after their death, and if there was more than one Primary Cardholder, you can choose to transfer the points to another card account, or take the deceased Primary Cardholder's name off this Card Account. Whatever you choose, the deceased Primary Cardholder and their estate release ATB from any claims relating to points, rewards or the closure of the Card Account.

6.5 Termination of Program

6.5.1 We can terminate or suspend the reward program and cancel any earned points at any time. If we do that, and your Card Account is in Good Standing, then we may allow you to redeem your remaining points within 90 days of the termination date. Points that you don't redeem will be automatically cancelled at the end of that 90 day period without any payment or notice to you and you will not be able to redeem, transfer or convert your points after that.

6.5.2 We can suspend or terminate your participation in the reward program and cancel any accumulated points (without payment or notice to you) if you have acted fraudulently, if you haven't followed these terms, or if you go bankrupt, and you will not be able to redeem, transfer or convert your points after that.

6.6 Limits on our Responsibility

We will not be responsible for any type of losses or problems resulting from your participation in the reward program. We choose all of our reward suppliers based on their reputation and commitment to provide quality service, and if there's a problem with any reward you receive, we'll do our best to replace it with another item of equal value, or to credit the points and amount charged back to your Card Account. However, we do not accept responsibility for the failure of any supplier to provide a reward.

If any third party makes a claim against us that relates to rewards received by the third party as a result of a redemption of points requested by you, you agree to reimburse us for any losses that we incur as a result (directly or indirectly). This section will continue to apply even after you are no longer participating in the reward program.

6.7 Other Stuff

- 6.7.1 Changing These Terms – If we ever change these terms (including to change the way we calculate points), we'll notify you if we are required to, but the current version will always be available on atb.com. You should check atb.com to make sure you are aware of the most up to date terms. If we have posted an updated version of the terms on atb.com we will assume that you've seen and read it.
- 6.7.2 Representations – We make no representations or warranties, express or implied, about the value, quality or fitness of the rewards. All rewards are provided on an “as is” and “as available” basis.
- 6.7.3 Not Giving Up Our Rights – If we are allowed to do something under these terms but we choose not to, or if we allow you to do something that you are not allowed to do, this doesn't mean that we will do the same in the future. We will always be allowed to exercise our rights under these terms and to require that you follow these terms.
- 6.7.4 Referral Fees - We may receive referral fees from our reward suppliers or other third parties when we refer you to them and/or you elect to purchase a reward from them. These referral fees will not affect any fees that you may have to pay to us or to the reward supplier or third party.

Rewards Guide

The following Rewards Guide explains how you can use your points to redeem different types of rewards, and includes important information about certain types of rewards.

1. Merchandise

1.1 Merchandise Availability

You can order any merchandise reward as long as it is available (in stock). The merchandise you receive may not be exactly as it was illustrated on the rewards website since manufacturers have the right to make changes or to discontinue models at any time. If the merchandise you ordered is no longer available, we'll let you know if a similar item of equal value may be substituted. If a substitution is not available, you will be asked to make another selection, or you'll be able to cancel your order.

This does not apply to Artistic Work, which includes paintings, drawings, maps, charts, plans, photographs, engravings, sculptures, furniture, works of artistic craftsmanship, architectural works, and compilations of artistic works. If you ordered an Artistic Work that is no longer available, you will be contacted and asked to select an alternative Artistic Work of equal value, or you'll be able to cancel your order.

If your order is cancelled, the applicable points and any cash amount charged to your Card Account (if any), will be credited back to your Card Account. If the item is temporarily unavailable, we'll let you know an estimated delivery date but the order won't automatically be cancelled.

1.2 Merchandise Delivery

Merchandise item(s) that you order will be sent to the address you provided, by pre-paid delivery. Deliveries cannot be made to a Post Office Box or to addresses outside Canada. Please allow 4 to 6 weeks for delivery. We do everything we can to get your items delivered as quickly as possible, but we cannot guarantee delivery times and we are not responsible for delays caused by situations beyond our control.

1.3 Merchandise Returns and Cancellations

If the item you ordered arrives damaged or with pieces missing, you must contact the ATB Financial My Rewards Service Center within 48 hours of receipt. Whenever possible, damaged items will be repaired or replaced without additional charge. If our supplier determines that a damaged item cannot be repaired or replaced, your order will be cancelled and the applicable points and any cash amount charged to your Card Account (if any), will be credited back to your Card Account.

If you are not completely satisfied with the item you have ordered, you have 30 days from the date that you received it to return it (unless otherwise stated in the specific product page - for example, electronic/audio visual equipment or jewelry must be returned within 10 days). You must contact the ATB Financial My Rewards Service Center before you return the item and we will give you specific return instructions. Returned items must be in re-saleable condition, unused and in the original

packaging. Electronic items must be returned in the original package with the seal intact. If you do not wish to replace the item, the applicable points and any cash amount charged to your Card Account (if any), will be credited back to your Card Account.

2. Gift Cards and Charitable Redemptions

2.1 Merchant Branded Gift Cards

Points may be redeemed for merchant branded gift cards, when available (we'll call these **Merchant Cards**). Merchant Cards might come in the form of a plastic card, or virtual or SMS cards transmitted through either email and/or SMS function (**eCards**). Merchant Cards will be loaded with a balance that is like cash and can be used to purchase goods or services at a specific store or website.

Merchant Cards are not affiliated with ATB Financial My Rewards and merchants do not sponsor or co-sponsor the reward program. Different merchants may participate in the reward program and offer Merchant Cards at different times. Merchant Cards are valid only at participating merchants until the expiration date, if any, as permitted by law. Merchant Cards are subject to additional terms and conditions found either printed on the back of the Merchant Card, provided within each merchant's electronically shared code and/or located on each merchant's website. Merchants may change their terms and conditions from time to time.

2.2 Lost, Stolen and Surrendered Merchant Cards

Upon receipt and activation of a Merchant Card, it is considered to be like cash, and you are responsible for lost or stolen Merchant Cards. eCards will be considered to have been received by you once the applicable electronic code has been released to the email address and/or phone number that you provided and confirmed at the time of redemption. Any e-code released to your email or phone number is your responsibility. Merchant Cards (including unused balances) are not refundable, replaceable, transferable for cash or credit or returnable for any reason, including if the merchant closes. We or the merchant are not responsible for replacing lost, stolen or damaged Merchant Cards. Merchant Cards must be presented to the merchant upon use and no photocopies will be honoured.

2.3 Merchant Card Delivery

Merchant Cards are sent by regular mail. Merchant Cards cannot be mailed to a Post Office Box or to addresses outside Canada. Merchants are not responsible for delivery of any Merchant Cards. If you have not received your Merchant Card(s) within 21 days of your order date, you must tell us by calling the ATB Financial My Rewards Service Center. Once delivery is accepted (including signature-driven deliveries where required), please be sure to verify and validate that your order is accurate. Upon receipt, if your package appears to have been tampered with, or if anything is wrong about the number or denomination of the Merchant Card(s) that you

ordered, do not use any of the Merchant Cards received or give them to anyone else, and immediately contact the ATB Financial My Rewards Service Center to tell us. If you do use or distribute the Merchant Cards, there will be nothing that we can do and you will be responsible for those Merchant Cards.

2.4 eCard Delivery

When you redeem points for an eCard, you will be responsible for confirming the recipient details for the release of the eCard, such as email address and/or phone number. After you have confirmed recipient details, if they turned out to be incorrect (for example, wrong email address or phone number) but an eCard code was released to that email address or phone number, there will be nothing that we can do and ATB will have no responsibility for any loss. ATB is not responsible for any data or SMS fees charged by your telecommunication service provider, or for any delivery or download delay caused by telecommunication service disruptions for whatever reason.

2.5 eCard Release and Redemption

It is your responsibility to ensure that the ATB Financial My Rewards email ATBRewards@helixgs.com is authorized in your safe sender's list so virtual redemptions don't go to your junk or SPAM folder. Some merchants may require specific redemption steps such as presenting a hardcopy printout of an eCard or SMS confirmation at a retail outlet. It is your responsibility to read and follow any special instructions provided by the merchant along with your eCard or SMS confirmation. ATB may hold electronic code releases if certain transactions require more thorough validation.

2.6 ATB Cares or Charitable Redemptions

You may also redeem points for ATB Cares gift cards in \$25.00, \$50.00, and \$100.00 denominations. Once received, you may use an ATB Cares gift card to make a donation to a charity by going to the ATB Cares website at atbcares.com. ATB Cares gift cards are delivered electronically to the email address currently held on file by ATB in association with the Card Account.

3. Travel

3.1 ATB Travel Redemption

You can redeem points for travel rewards from our suppliers (we'll call this **ATB Travel Redemption**). The points required for an ATB Travel Redemption is set out on the rewards website or is available by calling the ATB Financial My Rewards Service Center. ATB Travel Redemption can be paid for in full or in part by redeeming points or you can charge the entire amount to your Card Account. Any balance owing that is not paid in full by redeeming points will be charged to your Card Account and will be subject to GST.

For ATB Travel Redemption booked over the phone through the ATB Financial My Rewards Service Center, there will be a handling charge of \$25.00 along with the price and applicable charges, taxes and fees. For ATB Travel Redemption booked through the rewards website, you will see the price

and applicable charges, taxes and fees when you complete the redemption.

3.2 Points to Cash for Travel Credit

If you charge travel Purchases to your Card Account, you may make a redemption request through the rewards website for a credit to your Card Account to pay off that travel Purchase. If your redemption request is received within 90 days of the date the travel Purchase is posted to your Card Account and your Card Account is in Good Standing at the time of the request, then we will credit your Card Account for the amount redeemed within three business days of your request. Any credit to your Card Account to cover a travel Purchase will not apply towards the payment of the Minimum Payment Due on your Card Account for that Billing Period.

3.3 Confirmation of Reservation

Reservations made through the ATB Financial My Rewards Service Center will be confirmed in writing (either by mail or email) within two weeks. If your travel plans are within that two week-period, you will be contacted by phone by a travel consultant. Our suppliers may release their own documents closer to your departure date, or however else they may specify. Reservations completed through the rewards website will be confirmed with you by email at the email address you provide within 24 hours of booking. Please check your junk and SPAM settings if you do not receive the travel booking email confirmation.

3.4 Travel Availability

All travel rewards are subject to availability from our suppliers, and are subject to specific terms and conditions that may be set by the supplier.

3.5 Ticket Delivery

Your tickets and related travel documents for your ATB Travel Redemption will be sent to you at the email address you provide. Tickets and related travel documents cannot be sent to an email address belonging to someone else. Tickets and related travel documents that cannot be delivered by email will be delivered by courier to the address you provide or to the address on record with us for your Card Account. Deliveries cannot be made to a Post Office Box or to addresses outside Canada. Delivery charges may apply. ATB is not responsible if you fail to receive tickets and related travel documents, or if you refuse to pay any delivery charges.

3.6 Travel Cancellation

Travel cancellation is subject to the terms and conditions set by the applicable supplier. In some cases, cancellations are not allowed or are subject to cancellation fees, which will be charged to your Card Account. If your reservation for an ATB Travel Redemption is cancelled, the amount refunded by the supplier as a credit to your Card Account (if any) will be converted back to points and credited back to your Card

Account up to the number of points originally redeemed for the cancelled travel arrangement. However, handling charges (if any) will not be refunded or reimbursed, even if you paid for them in points. We will not reverse any points to cash for travel credit from your Card Account if any travel arrangements are cancelled.

3.7 Travel Documents

You are responsible for making sure that you, and anyone traveling with you, have all necessary travel documents as required by law. You may be denied boarding if you do not have the required documentation. ATB is not responsible if you do not have the necessary documentation to travel.

4. Event Tickets

4.1 Event Ticket Redemption

You can redeem points for event ticket rewards from our suppliers (we'll call this **ATB Ticket Redemption**). The points required for an ATB Ticket Redemption is set out on the rewards website or is available by calling the ATB Financial My Rewards Service Center. ATB Ticket Redemption can be paid for in full or in part by redeeming points or can be charged to your Card Account. Any balance owing that is not paid in full by redeeming points will be charged to your Card Account and will be subject to GST.

For ATB Ticket Redemption booked through the rewards website or through the ATB Financial My Rewards Service Center, all applicable charges, taxes and fees will be included in the price.

4.2 Event Ticket Availability

All event ticket rewards are subject to availability from our suppliers, and subject to specific terms and conditions that may be set by the supplier. Event ticket rewards availability may change at any time. When you redeem event ticket rewards, you are ordering event tickets from a third party (not from ATB). ATB does not own the tickets to the event and does not set the event ticket prices. All event ticket rewards are being redeemed on an "as is" basis without warranties of any kind, unless expressly stated in the event ticket reward description. The event ticket rewards prices may be above, at, or below face value, and may change at any time. Information listed on an event ticket may also change. You are responsible for confirming the date, time and venue of an event by contacting the appropriate box office or venue.

4.3 Event Ticket Confirmation

ATB Ticket Redemptions completed through the rewards website or through the ATB Financial My Rewards Service Center will be confirmed with you by email at the email address you provide. Please check your junk and SPAM settings if you do not receive the email confirmation. If you do not receive confirmation as described above, it is your responsibility to confirm via "My Order History" on the rewards website whether

or not your order has been placed, or call the ATB Financial My Rewards Service Center. Only you may be aware of any problems that may occur during the ordering process. ATB will not be responsible for losses (financial or otherwise) if you assume that an ATB Ticket Redemption was not completed because you didn't receive confirmation.

4.4 Event Ticket Delivery

Different delivery methods may be available for your event ticket rewards, depending on the venue or country where the event is held, how much time is left before the event starts, whether it is a holiday season and the nature of the demand for the event.

Once your ATB Ticket Redemption has been completed, you will receive an email from ATBRewards@helixgs.com detailing the delivery method for your event ticket rewards. When email delivery is available, your event ticket rewards will be sent to you at the email address you provide during the ATB Ticket Redemption process. Event ticket rewards cannot be sent to an email address belonging to someone else. When receiving event ticket rewards by email, it is your responsibility to confirm your email address for the release of an electronic ticket (**eTicket**). After you have confirmed an email address, any eTicket released to that email address (even if it was wrong or is inactive) will become your sole responsibility to recover and ATB is not responsible for any loss. It is your responsibility to make sure that the ATB Financial My Rewards email ATBRewards@helixgs.com is authorized in your safe sender's list so eTickets are not deferred to your junk or SPAM folder. Some event providers may require specific redemption steps such as presenting a hard copy printout of the eTicket. It is your responsibility to read and follow any special instructions provided by the event provider along with your eTickets.

Event ticket rewards that cannot be delivered by email will be delivered by courier to the address you provide or to the address on record with us for your Card Account. Deliveries cannot be made to a Post Office Box or to addresses outside Canada. Delivery charges may apply. ATB is not responsible if you fail to receive event ticket rewards, or if you refuse to pay any delivery charges.

We do everything we can to make sure event ticket rewards are delivered quickly, but ATB cannot guarantee delivery times and is not responsible for delays caused by situations beyond our control. You assume full responsibility to alert ATB by email to ATBRewards@helixgs.com if you have not received your event ticket rewards within the time period emailed to you from ATBRewards@helixgs.com. Upon receipt, if there is anything wrong with your order, contact ATB immediately by email at ATBRewards@helixgs.com with a detailed description of any problem. ATB is not responsible for replacing lost, stolen or damaged event ticket rewards.

4.5 Event Ticket Refunds, Exchanges, and Transfers

Before redeeming event ticket rewards, carefully review your event and seat selection because event ticket rewards are

non-refundable, have no cash value, and no substitutions or rain checks will be provided. No refunds, transaction cancellations, or exchanges will be issued for ATB Ticket Redemptions where the time of the event changes or there is a partial performance. Where an ATB Ticket Redemption event is rescheduled to another date, you will be given the choice of a full refund, OR comparable event ticket for the rescheduled event. When choosing a comparable event ticket, you must clearly tell us your choice, either by email at ATBRewards@helixgs.com or by contacting the ATB Financial My Rewards Service Center before the date indicated on the notice of event change. A full refund will be automatically issued if notice of your choice is not received on or before the date specified on the notice of event change.

If an ATB Ticket Redemption event is cancelled and not rescheduled, we will issue you a full refund. Opening acts, as well as festival performers, may be changed or cancelled at any time. No refund will be owed if an opening act or festival performer is changed or cancelled. ATB will not be responsible for any expenses (other than a full refund of your event ticket reward) that you or anyone else incurs in connection with a cancelled event. Event ticket rewards obtained through ATB Ticket Redemptions are not transferable, which means that event tickets may not be transferred, sold, assigned or re-marketed to someone else, or otherwise disposed of.

5. Other ATB Products

5.1 Redemption of Points for Other ATB Products

Points may be redeemed for a cash equivalent that may be used to:

- (a) make a deposit into an ATB deposit or chequing account, or to purchase an ATB investment product (we'll indicate on the rewards website which accounts and investment products are eligible – these are referred to below as **Eligible ATB Products**), or
- (b) make a payment on certain ATB loans (we'll indicate on the rewards website which loans are eligible – these are referred to below as **Eligible ATB Loans**).

To redeem points for other ATB products, you must redeem points with a minimum cash equivalent value of \$25.00, or more than that in \$1.00 increments. This means that you have to have enough points to be able to deposit at least \$25.00 into an ATB account or pay at least \$25.00 on an ATB loan, for example, and that you can't redeem points worth \$25.50 – it has to be \$26.00, \$27.00, etc.

All redemptions are subject to the standard product terms and conditions for the relevant Eligible ATB Products and Eligible ATB Loans (let us know if you don't have these). Deposits and payments that do not meet applicable terms and conditions (or these Terms and Conditions) will not be processed and will be converted back to points and credited back to your Card Account. All redemptions of points that are processed and applied as a deposit to an Eligible ATB Product or a payment towards an Eligible ATB Loan are final and cannot be cancelled

or reversed once submitted.

ATB can add or exclude any Eligible ATB Product or Eligible ATB Loan from eligibility at any time without notice. Please allow for at least three business days between the date you redeem points and the date the deposit to the applicable Eligible ATB Product or payment to the applicable Eligible ATB Loan occurs.

5.2 Eligible ATB Products

For a list of Eligible ATB Products please look on the rewards website or contact the ATB Financial My Rewards Service Center. Registered Eligible ATB Products (like RRSPs or TFSAs) must be in the name of the Primary Cardholder requesting the redemption. Contributions to registered Eligible ATB Products will count towards your maximum contribution limit for the applicable tax year. You will remain responsible for making sure that you do not exceed your maximum contribution limit for all registered investments in any given year as set under the *Income Tax Act* (Canada).

5.3 Eligible ATB Loans

For a list of Eligible ATB Loans please look on the rewards website or contact the ATB Financial My Rewards Service Center. A payment on an Eligible ATB Loan will only be accepted if the Eligible ATB Loan is in good standing at the time payment is attempted. Points cannot be redeemed and applied towards regularly scheduled loan payments. All loan payments are considered prepayments and are subject to all standard prepayment conditions that are set out in the applicable loan terms and conditions. Payments that are processed will be applied towards the principal balance only. Each loan payment requires a separate points redemption - a single points redemption cannot be applied towards multiple loan payments or towards multiple loan segments.

6. Make A Payment To Your Card With Points

6.1 General

You may make a payment on your Card Account by redeeming points. To make a payment on your Card Account you must redeem points with a minimum cash equivalent. Your points redemption may only be applied as a payment towards the balance of the Card Account to which the points are attached. A points redemption cannot be converted into cash, a Cash Advance, cheque or into any other form. All payments applied towards your Card Account as a result of a points redemption are final and cannot be cancelled or reversed.

6.2 Application of Payments

Your points redemption is applied to your Card Account like any other payment – check your ATB Financial Mastercard Personal Cardholder Agreement for a full explanation. If your points redemption does not cover your entire Minimum Payment Due for a Billing Period, it is your responsibility to pay the difference by the Payment Due Date. Payments made using a points

redemption will be considered to have been received on the date on which the payment is processed against the Card Account, not on the date on which points are redeemed. Please allow a minimum of three business days between the date on which points are redeemed and the date on which the payment is processed against the Card Account.

7. Automatic Redemption of Points

7.1 General

You may set up an automatic redemption of points for other ATB products, OR automatic redemption of points to make a payment on your Card Account (we call this an **Auto Redemption**) to recur every three, six or twelve months. The minimum cash equivalent value for an Auto Redemption is \$200.00, and to minimum increments of \$1.00 above that (meaning, for example, you can't redeem points worth \$200.50 – it has to be \$201.00, \$202.00, etc.).

After setting up an Auto Redemption, the first Auto Redemption will be applied to your Card Account on the same day of the month, every three, six or twelve months following the date on which the Auto Redemption was set up. For example, if you set up an Auto Redemption on April 10th with a redemption frequency of every three months, the first Auto Redemption will be applied to your Card Account on July 10th. An Auto Redemption will not be processed if you don't have enough points to complete the Auto Redemption when it is scheduled. You may change or cancel your Auto Redemption at any time through the rewards website. However, all changes and cancellations must be completed before 11:59 p.m. the day before the scheduled Auto Redemption in order to be processed in time.

8. Transferring Points

General – You may transfer points to any ATB Gold My Rewards Mastercard, any ATB World Elite Mastercard, or any ATB Alberta Rewards BusinessCard Mastercard as long as this Card Account and the card account to which you're transferring points are in Good Standing. You have to transfer a minimum of \$25.00 value in points. You'll have to verify the account information and the recipient (if you're transferring points to someone else's card account) – we'll let you know all of the information we need. Transfer requests may take at least three business days to complete. You can cancel a transfer request within 10 business days of the date of your original request, but you can't cancel if the points have already been accepted into the other card account.

9. Partner Programs

Points may be redeemed for partner rewards offered through partners' loyalty programs that ATB designates from time to time. You can check out our partners' loyalty programs by visiting the rewards website: atbmyrewards.com. Partners may change from time to time.

The rate of conversion of points will be determined by ATB. When you redeem points for partner rewards offered through partners' loyalty programs, you are redeeming points through partners' loyalty programs (not from ATB Financial My Rewards). Once your points leave the ATB Financial My Rewards Program, they are no longer subject to the ATB Financial My Rewards Program terms; instead, they are subject to the partner's loyalty program terms and conditions.

Loyalty programs operated by our partners may place additional conditions and restrictions on partner rewards. The specific terms and conditions applicable to our partners' loyalty programs can be found on the rewards site. You will consult those terms and conditions for complete details on order, shipping and pick up policies, and the return and exchange policy. For any inquiries about our partners' loyalty programs, contact the ATB Financial My Rewards Service Center.

Partner's loyalty programs are not affiliated with the ATB Financial My Rewards Program. ATB Financial and partners of these other loyalty programs are not in a partnership relationship.

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