

CHANGES TO YOUR DOCUMENTS EFFECTIVE SEPTEMBER 3, 2024

Rogers Red World Elite® Mastercard®

These changes apply to the following sections of your enclosed agreements as of September 3, 2024.

Cardholder Agreement

Section	Current Terms	Revised Terms (effective September 3, 2024)
Preamble – Paragraph 3	Additional terms and conditions regarding the Account are set out in your application for the Card(s), the Disclosure Summary, the Welcome Kit, and any additional disclosure documents that we may provide to you on occasion and those terms and conditions also form part of this Agreement. In this Agreement, we have used some defined terms, and we have provided the definitions below.	Your Disclosure Summary is part of this Agreement. Additional terms and conditions regarding your Account or its use may be included in your application, your Welcome Kit, and any additional documents that we may provide to you from time to time. The Electronic Communications and Digital Services Terms and Conditions applies to your use of Rogers Bank online or mobile banking, including alerts. If there is a conflict between those additional terms and conditions and this Agreement, this Agreement will govern to the extent necessary to resolve the conflict. In this Agreement, we have used some defined terms, and we have provided the definitions below.
1. Definitions (Agreement and Disclosure Summary)	<p>“Agreement” means this Rogers Bank Cardholder Agreement, as it may be amended, modified, supplemented or replaced from time to time by us.</p> <p>“Disclosure Summary” means the document which we provide to you that sets out the annual interest rates, fees and certain other information regarding the Account. The Disclosure Summary forms part of this Agreement.</p>	<p>“Agreement” means this Rogers Bank Cardholder Agreement, as it may be amended, modified, supplemented or replaced from time to time by us, and your Disclosure Summary</p> <p>“Disclosure Summary” means the disclosure document we provide you that sets out your annual interest rates, fees and certain other information regarding your Account.</p>
7. Payments – Paragraphs 2 to 3	<p>The minimum payment shown on each Statement will be the sum of: (i) any past due amounts; (ii) any balance over your credit limit; and (iii) any Equal Payment Plan payments (including interest) due on that Statement; PLUS the greater of:</p> <p>(a) \$10.00 PLUS current interest (excluding interest on Equal Payment Plans) and any other Fees (detailed in “OTHER FEES” section of the Disclosure Summary); OR</p> <p>(b) 2% of your Statement Balance, excluding any Equal Payment Plan balance (or 5% of your Statement Balance, excluding any Equal Payment Plan balance if you are resident in Quebec).</p> <p>For all Cardholders, Statement Balances under \$10.00 are due in full by the payment due date.</p>	Your Disclosure Summary describes how your minimum payment is calculated.
12. Rewards Programs and Other Card Benefits and Services	<p>We may make certain benefits and services associated with your Card available to you. This may include insurance coverage, rewards programs and extended warranty programs. Some of these benefits and services are features of your Card and are described online at rogersbank.com or, in the case of insurance, in the insurance certificate. There are other optional services that you may enroll in or purchase separately. Some of these benefits and services may be supplied directly to you by third parties. You agree to the additional terms and conditions set by those third parties that apply to the Card benefits and services they supply directly to you. We are not liable for any benefits or services that we do not directly supply to you. You must deal directly with the third party regarding any dispute about any Card benefits or services they supply directly to you.</p> <p>In some cases, a rewards program may be provided with a Card and, in some situations at no additional cost to you. The principal features of any applicable rewards program will be described in the Welcome Kit. If you wish to see a complete set of the terms and conditions that apply to a particular rewards program, you may view them online at rogersbank.com/legal or you may call us at the number noted in Section 30 “Contacting Us”. Rewards programs may be subject to cancellation or change, all in accordance with the terms and conditions that apply to that rewards program and applicable law.</p>	We may offer you special services or benefits with your Card. This may include insurance coverage, rewards programs and memberships. Some of these services and benefits are features of your Card and are described in your Welcome Kit and, in the case of insurance, in the insurance certificate. There may also be other optional services that you may enroll in or purchase separately. You agree to the additional terms and conditions that apply to card services and benefits, which may change from time to time. Additional services and benefits may be changed or cancelled at any time without notice. Some services and benefits may be supplied by third parties. We are not liable for any services or benefits that we do not directly supply, including third party loyalty programs. You must deal directly with the third party regarding any dispute.

22. Electronic Communications - Paragraph 2	We will automatically send you an electronic alert when your available credit falls below \$100 (or such other amount that you set through your alert preferences). We will not send you an alert if you have not provided your contact information or you opt out of receiving alerts.	We will automatically send you an electronic alert when your available credit falls below \$100 (or such other amount that you set through your alert preferences). We will not send you an alert if you have not provided your contact information or you opt out of receiving alerts. Where we make text message available as an alert delivery method, you will receive such alerts only if you have provided a Canadian mobile number and have not opted out of text message alerts.
23. Governing Law	This Agreement will be governed and interpreted in accordance with the laws of the province or territory in Canada in which you reside and the laws of Canada, as applicable. In the event of a dispute between you and us, you agree that the courts in the province or territory where you reside will have exclusive jurisdiction over any dispute arising in connection with your Card, the Account or this Agreement.	This Agreement will be governed and interpreted in accordance with the laws of the province or territory in Canada in which you reside and the laws of Canada, as applicable. In the event of a dispute between you and us, you agree that the courts in the province or territory where you reside (or of Ontario, if you reside outside Canada) will have exclusive jurisdiction over any dispute arising in connection with your Card, the Account or this Agreement.

Rogers Red World Elite Mastercard Rewards Program Terms and Conditions

Section	Current Terms	Revised Terms (effective September 3, 2024)
12. Miscellaneous – Paragraph 5	These Terms and Conditions will be governed and interpreted in accordance with the laws of the province or territory in Canada in which you reside and the laws of Canada, as applicable. In the event of a dispute between you and us, you agree that the courts in the province or territory where you reside will have exclusive jurisdiction over any dispute arising in connection with your Rewards, the Program or these Terms and Conditions.	These Terms and Conditions will be governed and interpreted in accordance with the laws of the province or territory in Canada in which you reside and the laws of Canada, as applicable. In the event of a dispute between you and us, you agree that the courts in the province or territory where you reside (or of Ontario, if you reside outside Canada) will have exclusive jurisdiction over any dispute arising in connection with your Rewards, the Program or these Terms and Conditions.
13. Definitions (Eligible Rogers Purchase)	Eligible Rogers Purchase means an Eligible Purchase of an eligible product or service from Shaw, Fido or Rogers (online, by phone or at a Rogers-branded store) that we identify from time to time, including your monthly Rogers bill. For clarity, it excludes: (a) the purchase of Rogers products at third party locations that are not Rogers-branded; (b) any chatr purchases; (c) Toronto Blue Jays tickets; and (d) TSC purchases. We will identify your Eligible Rogers Purchases when you log onto the Rewards section of the Rogers Bank app and may change the list of exclusions for an Eligible Rogers Purchase at any time without notice.	Eligible Rogers Purchase means any Eligible Purchase that we: (i) communicate as an Eligible Rogers Purchase from time to time; and (ii) identify as an Eligible Rogers Purchase when you sign into the Rewards section of the Rogers Bank app. We may change what qualifies as an Eligible Rogers Purchase at any time without notice.

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