

ROGERS BANK REWARDS PROGRAM TERMS AND CONDITIONS

These Terms and Conditions form a legal agreement between you and us and govern your participation in the Rewards Program. Please read these Terms and Conditions carefully. You will find important information about the Rewards Program, including how to earn and redeem your Rewards.

1. **Definitions:**

“**Account**” means the Chatr™ Mastercard®, Chatr™ Secured Mastercard®, Fido™ Mastercard®, Rogers™ Platinum Mastercard® or Rogers™ World Elite® Mastercard® Rewards Program credit card account, as the case may be, that we have opened and maintain in your name.

“**Card**” means a physical or mobile version of a Chatr Mastercard, Chatr Secured Mastercard, Fido Mastercard, Rogers Platinum Mastercard or Rogers World Elite Mastercard credit card, as the case may be, or other device or technology that enables credit card transactional functionality that is issued by us to you or an Authorized User under the Account.

“**Cardholder Agreement**” means the Rogers Bank Cardholder Agreement governing the Account and each Card issued on the Account.

“**Eligible Purchase**” means any purchase made using a Card as the method of payment, excluding: (i) Cash Advances; (ii) Cash-Like Transactions; (iii) Balance Transfers; (iv) interest; (v) Account payments; (vi) Insurance and other premiums; (vii) Fees; and (viii) Purchases of goods or services made with merchants categorized as offering goods or services that are non-discountable or excluded by law, or purchases of goods or services prohibited by the laws of Canada or any other country where any Card is used or where the goods or services are provided. The list of exclusions for an Eligible Purchase is subject to change at any time.

“**Net Purchases**” means all qualifying purchases charged to the Account less returns and, for greater certainty, excludes: (i) Cash Advances; (ii) Cash-Like Transactions; (iii) Balance Transfers; (iv) interest; (v) Account payments; (vi) Insurance and other premiums; (vii) Fees; and (viii) Purchases of goods or services made with merchants categorized as offering goods or services that are non-discountable or excluded by law, or purchases of goods or services prohibited by the laws of Canada or any other country where any Card is used or where the goods or services are provided.

“**Primary Cardholder**” means the person who applied for the Card and in whose name the Account has been opened.

“**Rewards**” means cash back rewards calculated as a certain percentage of Net Purchases charged to the Account.

“**Rewards Account**” means the nominal account we open and maintain in your name for the crediting and debiting of the Rewards earned by you and any Authorized User in connection with the Rewards Program.

“**Rewards Program**” means the Chatr Mastercard, Chatr Secured Mastercard, Fido Mastercard, Rogers Platinum Mastercard or Rogers World Elite Mastercard Rewards Program, as the case may be, that allows you to earn Rewards.

“**Terms and Conditions**” means these Rogers Bank Rewards Program Terms and Conditions, all as changed or replaced by us from time to time.

“**We**”, “**our**” and “**us**” means Rogers Bank; and

“**You**” and “**your**” means the Primary Cardholder for the Account.

All other capitalized terms have the meaning given to them in the Cardholder Agreement. For avoidance of doubt, for the purposes of these Terms and Conditions, all such terms refer only to your and any Authorized User's Card (and not to any other card that may also be covered by the Cardholder Agreement).

2. Cardholder Agreement:

You understand and agree that all of the terms and conditions of the Cardholder Agreement form part of these Terms and Conditions. If there is a conflict between these Terms and Conditions and the Cardholder Agreement, these Terms and Conditions will govern to the extent necessary to resolve the conflict.

3. Acceptance of these Terms and Conditions:

If you activate, sign or use your Card, it will mean that you have read these Terms and Conditions and that you have understood and agreed to everything written here. Notwithstanding any other provision of these Terms and Conditions, publication of any type of material containing the current version of the Terms and Conditions and the posting of the current version of the Terms and Conditions at www.rogersbank.com will be deemed to be written notice to you of such Terms and Conditions.

4. Eligibility:

All Chatr Mastercard, Chatr Secured Mastercard, Fido Mastercard, Rogers Platinum Mastercard or Rogers World Elite Mastercard Primary Cardholders, including you, are eligible to register for and participate in the Rewards Program once we have opened the Account for you. The Rewards Program is offered at no extra cost to you and is in addition to the other benefits that come with your and any Authorized User's Card. Only one Rewards Account will be set up for each Account type. In other words, all Rewards earned by both you and any Authorized User in respect to an Account type will be credited to the one Rewards Account for that Account type.

5. Earning Rewards:

Rewards are earned on all "Net Purchases". Cash Advances, Balance Transfers, interest, Account payments, Optional Group Balance Protection Insurance premiums and Fees do not earn Rewards. Rewards are earned on a per-transaction basis and are accumulated into your Rewards Account on a daily basis for redemption as long as the Account is in good standing.

Rewards will be calculated for each Account type, as follows:

(a) Chatr Mastercard Accounts

- 1 point for every dollar (\$1.00) of Net Purchases made with your or any Authorized User's Card (which is equal to a Rewards value of 1.00%); and
- 3 points for every dollar (\$1.00) of all Chatr/Rogers spend made with your or any Authorized User's Card (which is equal to a Rewards value of 3.00%).

(b) Chatr Secured Mastercard Accounts

- 0.5 points for every dollar (\$1.00) of Net Purchases made with your or any Authorized User's Card (which is equal to a Rewards value of 0.50%); and
- 1 point for every dollar (\$1.00) of all Chatr/Rogers spend made with your or any Authorized User's Card (which is equal to a Rewards value of 1.00%).

(c) Fido Mastercard Accounts

- 1.5 points for every dollar (\$1.00) of Net Purchases made with your or any Authorized User's Card in Canadian dollars on all eligible recurring payments and subscriptions (which is equal to a Rewards value of 1.50%); and
- 1 point for every dollar (\$1.00) of all other Net Purchases made with your or any Authorized User's Card (which is equal to a Rewards value of 1.00%).

(d) Rogers Platinum Mastercard Accounts

- 3 points for every dollar (\$1.00) of Net Purchases made with your or any Authorized User's Card in United States dollars (which is equal to a Rewards value of 3.00%); and
- 1 point for every dollar (\$1.00) of all other Net Purchases made with your or any Authorized User's Card which is equal to a Rewards value of 1.00%.

(e) Rogers World Elite Mastercard Accounts

- 3 points for every dollar (\$1.00) of Net Purchases made with your or any Authorized User's Card in United States dollars (which is equal to a Rewards value of 3.00%); and
- 1.5 points for every dollar (\$1.00) of all other Net Purchases made with your or any Authorized User's Card (which is equal to a rewards value of 1.50%).

Rewards are calculated on the Canadian dollar amount of Net Purchases.

Rewards earned are reflected as soon as the next business day in your Rewards Account which can be viewed online by logging into your Rewards Account through www.rogersbank.com and selecting the applicable Rewards for the Account type or by logging into the Rogers Bank mobile app.

Rewards credited to your Rewards Account on any qualifying purchase made with your or any Authorized User's Card that you subsequently return will be adjusted and reflected in your Rewards Account as soon as the next business day. Your Rewards Account balance will be reduced by the number of Rewards equivalent to the amount originally credited. You should be aware that, in some cases, your Rewards Account balance may become negative.

We accept no liability for any errors in the Rewards balance in your Rewards Account. If any Rewards are awarded to your Rewards Account in error, we reserve the right to deduct the number of Rewards awarded in error at any time and without notice to you. We are not obligated to honour a request to redeem Rewards added to your Rewards Account in error.

In the event of a dispute about the amount of your Rewards earned, redeemed or deducted, our record of all Rewards will be considered complete, conclusive and binding on you. You must promptly notify us about any discrepancy at 1 855 775-2265.

Alternatively you may promptly notify us about any discrepancy by mail at the following address:

Rogers Bank
PO Box 57130 RPO Jackson Square
Hamilton, ON L8P 4W9
Attention: Customer Care

6. Bonus Rewards:

From time to time, we may offer bonus Rewards to you. The terms and conditions applicable to any such offers will be communicated to you separately.

In addition, as our customer, you may be offered a special opportunity to earn Rewards via our special affiliations and relationships with business partners from time to time. The terms and conditions and any additional new terms and conditions that accompany any such offer will be applicable.

7. Redeeming Rewards:

Your Rewards can be redeemed towards Eligible Purchases, starting at \$10.00 CAD. To redeem your Rewards, you must log into your Rewards Account through www.RogersBank.com or log into the Rogers Bank app. The Rogers Bank app may not be available on all devices and is subject to additional terms and conditions. Rewards will be redeemed up to the full amount of your Eligible Purchases or the cash value of your Rewards Account, whichever is less.

Only you are authorized to log into your Rewards Account and redeem your Rewards. Rewards redemptions are reflected as soon as the next business day in your Rewards Account and, on a monthly basis, as credits posted to your Account Statement.

Rewards redemptions do not count towards your monthly minimum payment on the Account. You are responsible for paying the minimum amount, which appears on each of your monthly Account Statements.

You may also redeem your Rewards in the form of an annual Account Statement credit to your Account by calling us at 1 855 775-2265. You must request an annual Account Statement credit for each year that you wish to receive it by December 1st of that year. Annual Account Statement credits will be awarded in January of the following year and the amount credited will be the total dollar value of the balance of your Rewards Account as of the date the credit is posted to the Account.

If you reside in Quebec, you may also redeem your Rewards in the form of a cash payment by calling us at 1 855 775-2265. You must request a cash payment for each year that you wish to receive it by December 1st of that year. Annual cash payments will be awarded in January of the following year and the amount awarded will be the total dollar value of the balance of your Rewards Account as of the date the credit is issued to you.

8. Use of Personal Information:

We may exchange Rewards Program and Account related information about you with other parties such as participating partners, merchants and service providers, all as required for us to administer the Rewards Program. All collection, use or disclosure of personal information about you will be done in accordance with the Rogers Bank Privacy Notice that is available at www.rogersbank.com.

9. Taxes:

Any federal and/or provincial tax liability and reporting obligations for any taxes (including, but not limited to, personal and business income tax reporting) arising from the accrual of Rewards is your responsibility and we are released from all claims and liabilities in this regard. You understand that we will not issue tax receipts to you.

10. Changing the Rewards Program and these Terms and Conditions:

We may change the Rewards Program and these Terms and Conditions, in whole or in part, at any time by giving you written notice of the change not less than thirty (30) days prior to the effective date of the change. Rewards Program changes may include, but are not limited to, changes to any earn rate, maximum Rewards or what constitutes an Eligible Purchase.

11. **Death and Divorce/Separation**

When we are made aware of your death, your participation in the Rewards Program will immediately terminate, the Account and your Rewards Account will be closed and the Rewards at credit in your Rewards Account (including all Rewards earned pursuant to Section 5 of these Terms and Conditions on Eligible Purchases made during the Account Statement period in which that death has occurred and are posted by us to your Rewards Account pursuant to Section 5 of these Terms and Conditions) will be redeemable by your estate.

Rewards at credit in your Rewards Account are not at any time divisible in the case of separation or divorce.

12. **Miscellaneous:**

Rewards do not expire as long as the Account remains open. Rewards can only be redeemed by you if the Account is in good standing.

Any abuse of the Rewards Program's privileges, any failure to follow its terms or any misrepresentation by you or any Authorized User may result in us ending your and any Authorized User's participation in the Rewards Program and such termination may result in the loss of accumulated Rewards. From time to time, it may be necessary for us to restrict, suspend or otherwise alter aspects of the Rewards Program, with or without notice to you.

Rewards are not refundable, exchangeable, and have no cash value. Rewards may not be resold, pledged or hypothecated by you or any Authorized User in any way.

The Rewards Program is void where prohibited by federal, provincial or municipal law.

Résidents du Québec seulement/Quebec residents only: Les présentes modalités et conditions ont été rédigées en anglais à votre demande expresse, après avoir pris connaissance de la version française. Vous consentez à ce que tous les documents futurs liés aux modalités et conditions, y compris les modifications, les relevés, et les communications relatives à l'Entente, puissent être rédigés en anglais. These Terms and Conditions have been drafted in English at your express request, after having examined a French version thereof. You agree that any future documents related to these Terms and Conditions, including amendments, statements, and communications relating to these Terms and Conditions, may be provided in English.

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