

WE'RE MAKING SOME CHANGES TO YOUR ROGERS WORLD ELITE® MASTERCARD® ACCOUNT

As of **April 9, 2024**, we are changing the name of your Card to the Rogers Red World Elite Mastercard and: (1) increasing the value of your cash back earning rate if you are subscribed to an eligible Rogers, Fido or Shaw service, (2) increasing your cash back rewards redemption value, (3) Rogers Communications Canada Inc. (**Rogers**) will provide you with 5 Roam Like Home Days if your Rogers Red World Elite Mastercard Account (your **World Elite Account**) is linked to an eligible Rogers account, (4) introducing account matching to enable these benefits, and (5) removing the \$15,000 annual minimum spend requirement and enhancing your legal documents to improve clarity and readability. More details are set out below.

Cash Back Rewards Increase

Your cash back rewards will increase from 1.5% to 2% on all eligible purchases if you are actively subscribed to at least one eligible Rogers, Shaw or Fido service. This means that 2 points will be added to your rewards account for every one dollar (\$1.00) of an eligible purchase made with your World Elite Account.

An eligible service includes the following where you are the primary account holder:

- Any postpaid Rogers-branded consumer mobile plan (which includes wireless home phone and tablet data plans). For these plans, users who have permission to make changes (i.e. a Level 1 Authorized User) are also eligible.
- Any postpaid Fido-branded consumer mobile plan (which includes wireless home phone and tablet data plans).
- Any Rogers, Shaw or Fido-branded internet, TV, home phone, home monitoring or satellite plan.

Your relevant Rogers, Shaw or Fido accounts must be in good standing. Please note that plans with any other brands (including chatr) are not eligible.

Rewards Redemption Value Increase

We are increasing your cash back rewards redemption value. Presently, you may redeem your cash back rewards towards eligible purchases at a regular redemption rate of 1 point per \$0.01. As of April 9, 2024, your rewards will be valued at 1.5x (or 150%) of their redemption value compared to redeeming for a regular eligible purchase when you redeem for eligible Rogers, Fido or Shaw purchases. This may include new phones, bill payments and accessories.

Eligibility for 5 Roam Like Home Days

Rogers will provide you with 5 Roam Like Home Days at no cost if you have a mobile telephone number under an eligible Rogers account and it is linked to your World Elite Account (more details on linking in paragraph below). Fido, chatr or Shaw plans are not eligible for Roam Like Home benefits.

Linking and Matching

Starting on April 9, 2024, we will attempt to link your World Elite Account to your Rogers account by matching data fields such as your name, date of birth, phone number, address, and email (if your accounts are not linked already). If we are unable to link your World Elite Account to your Rogers account or you wish to link to a different Rogers account, you must ensure that you link your Rogers account to your World Elite Account yourself using the Rogers Bank app or by calling us at the number on the back of your Card.

We will also use the data fields on an ongoing basis to determine whether you have a Rogers, Shaw or Fido plan that qualifies you for 2% cash back. Please note that it may take up to 7 business days for us to assess your eligibility or changes to your eligibility.

If you don't think you are receiving the right cash back after that time, or if you want to opt out of this sharing of information that enables us to link your accounts and assess your eligibility for 2% cash back, please call us at the number on the back of your Card.

Removing Minimum Spend Requirement

There is no longer a \$15,000 minimum annual spend requirement associated with this Card. We have also made clarifying updates to our disclosures.

To align with these changes:

- We have amended your Cardholder Agreement and are replacing the Rogers Bank Rewards Program Terms and Conditions with the Rogers Red World Elite Mastercard Rewards Program Terms and Conditions. Attached is a detailed side-by-side comparison of these documents.
- Rogers is providing you with the Rogers Services Benefits Terms and Conditions. This is a new agreement and is attached below for reference.

Your use of your credit card account or your credit card after **April 9, 2024** will mean that you have accepted these changes and agree that Rogers may share information to Rogers Bank to enable the linking and 2% eligibility assessment. For residents of Quebec, if you do not agree with this change, you may terminate your credit card account with us by **May 9, 2024** without cost or penalty after any remaining balance is paid in full. Capitalized terms used but not defined in this notice have the meanings set out in the Rogers Bank Cardholder Agreement.

1. Changes to the Cardholder Agreement

Section	Current Terms	Revised Terms (effective April 9, 2024)
1. Definitions	<p>[...]</p> <p>“Security Funds” means the amount of money that you have provided to us and that we hold as collateral for the payment of all or any part of the amounts that you owe to us under this Agreement, if applicable.</p>	<p>[Deleted]</p>
8. How We Apply Your Payments	<p>[...]</p> <p>(b) Second, after the application of your payment to your minimum payment, as set out in (a), above, we will apply the rest of your payment amounts to the remainder of your Amount Due as follows:</p> <p>(i) we will divide your remaining Amount Due into different buckets. All items within a bucket will have the same interest rate. For example, all items with a 19.99% interest rate will be put in one bucket and all items with a 22.99% interest rate will be put in a different bucket.</p> <p>(ii) we will allocate the rest of your payment among each bucket in the same proportion as each bucket makes up of the total remaining Amount Due. For example, if the remainder of your Amount Due is made up of 60% of items with a 19.99% interest rate, we will allocate 60% of the rest of your payment to this bucket.</p> <p>[...]</p>	<p>[...]</p> <p>(b) Second, after the application of your payment to your minimum payment, as set out in (a), above, we will apply the rest of your payment amounts to the remainder of your Amount Due as follows:</p> <p>(i) we will divide your remaining Amount Due into different buckets. All items within a bucket will have the same interest rate. For example, all items with a 20.99% interest rate will be put in one bucket and all items with a 22.99% interest rate will be put in a different bucket.</p> <p>(ii) we will allocate the rest of your payment among each bucket in the same proportion as each bucket makes up of the total remaining Amount Due. For example, if the remainder of your Amount Due is made up of 60% of items with a 20.99% interest rate, we will allocate 60% of the rest of your payment to this bucket.</p> <p>[...]</p>
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>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>

Section	Current Terms	Revised Terms (effective April 9, 2024)
<p>12. Rewards Programs and Other Card Benefits and Services</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> <p>Rogers World Elite Mastercard accounts must have an annual minimum spend (i.e. the total of Purchases made, less any Purchase returns) of at least \$15,000 posted to the Account during each annual review period in order to maintain your eligibility for the Account. An annual review period commences on August 1st of a year and ends on July 31st of the following year. If you have not maintained the annual minimum spend during an annual review period, we reserve the right to switch the Account to another Rogers Bank credit card product on or after November 1st in the next ensuing annual review period without any impact to the rewards earned up to the date of the switch. This means that you may lose the insurance coverages and other premium benefits that are exclusive to the Rogers World Elite Mastercard account and that you will be switched to the new card’s rewards program. Accounts open for less than 18 months prior to the end of any annual review period will not need to meet the annual minimum spend requirement for that annual review period.</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 29 “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>
<p>14. Security Funds</p>	<p>You may be asked to provide us with Security Funds before or after the Account is opened. By providing us with the required Security Funds and accepting the terms and conditions of this Agreement, you agree that if you breach any term or condition of this Agreement, you authorize us to set off (and effect compensation if you are resident in Quebec) and apply those Security Funds against any amounts you owe to us under this Agreement. We can do all of this without notifying you or sending you a demand for payment. If your Account is closed for any other reason, we will apply any remaining Security Funds against any balance on your Account and then return the remainder (if any) to you through electronic transfer (if you provide us with your bank details) or by sending you a cheque at your last known address in our records within 90 days of the closing of the Account.</p>	<p>[Deleted]</p>

Section	Current Terms	Revised Terms (effective April 9, 2024)
14. Security Funds	<p>You also agree that:</p> <p>(a) the Security Funds do not constitute a deposit with us (and are therefore not insured under the Canada Deposit Insurance Corporation Act) and will be held in an unsegregated account at a financial institution of our choice; and</p> <p>(b) you have no right at any time to access or withdraw any Security Funds, except in the circumstances described below for returning any remaining Security Funds.</p> <p>You represent and warrant to us that there are no legal or bankruptcy proceedings against you that might affect our ability to hold, withdraw or apply any Security Funds you have provided to us and you agree that you have not transferred, and will not transfer or offer any interest in, any Security Funds to anyone else, except us. Any interest earned on the Security Funds will become our sole property.</p>	

2. Changes to the Rogers Bank Rewards Program Terms and Conditions

Section	Current Terms	Revised Terms (effective April 9, 2024)
Title	<p>Rogers Bank Rewards Program Terms and Conditions</p> <p>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.</p>	<p>Rogers Red World Elite® Mastercard® Rewards Program Terms and Conditions</p>
Cardholder Agreement / Application	<p>Cardholder Agreement</p> <p>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.</p>	<p>Application</p> <p>These Terms and Conditions apply to the Program. They form a legal agreement between you and us and apply to your Rewards Account, the collection and redemption of Rewards and other benefits associated with your Account. These Terms and Conditions apply to all Cards issued on your Account. Your Cardholder Agreement also applies to the Program. If there is a conflict between these Terms and Conditions and your Cardholder Agreement, these Terms and Conditions will govern to the extent necessary to resolve the conflict.</p>

Section	Current Terms	Revised Terms (effective April 9, 2024)
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.	<p>Only Rogers Red World Elite Mastercard Primary Cardholders are eligible for and are automatically enrolled in the Program. If you do any of the following, you are acknowledging you have received, read, understood and agreed to these Terms and Conditions:</p> <ul style="list-style-type: none"> • sign your Card; • use your Card; • have a Balance; • activate a Card; • or access or make a payment on your Account. <p>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.</p>
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.	None.
Account Linking	None.	To be eligible for certain rewards and benefits, your Rogers account(s) must be linked to your Rogers Red World Elite Mastercard. Account linking is governed by the Rogers Services Benefits Terms and Conditions for Rogers Red World Elite Mastercard. We will attempt to link your Rogers account to your Rogers Red World Elite Mastercard by matching data fields such as your name, date of birth, phone number, address, and email. If we are unable to link your Rogers Red World Elite Mastercard to your Rogers account or you wish to link to a different Rogers account, you must ensure that you link your Rogers account to your Rogers Red World Elite Mastercard yourself.

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Account Linking	None.	<p>We will also use the data fields on an ongoing basis to determine whether you have an Eligible Service that qualifies you as an Eligible 2% Customer. You agree that Rogers may share information to us to enable automatic linking and to assess whether you are an Eligible 2% Customer. If you want to opt out of this sharing of information, you can call us at the number on the back of your card.</p> <p>It may take up to 7 business days for changes to your status as an Eligible 2% Customer and/or account linking to be reflected on your Rogers Bank Rewards Account (and the number of Rewards that you earn on Eligible Purchases). Status changes can occur due to adding or removing Eligible Services or failure to maintain an account in good standing. If you think you are an Eligible 2% Customer, but you do not see the appropriate points in your Rewards Account after 7 business days, you can call us at the number on the back of your card.</p>
Earning Rewards	<p>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.</p> <p>Rewards will be calculated for each Account type, as follows:</p> <p><u>(a) Chatr Mastercard Accounts</u></p> <ul style="list-style-type: none"> • 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%). <p><u>(b) Chatr Secured Mastercard Accounts</u></p> <ul style="list-style-type: none"> • 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%). 	<p>Rewards are earned or deducted on a per-transaction basis based on the Posting Date of the transaction and whether you are an Eligible 2% Customer as of the Posting Date.</p> <p>Your Rewards will be calculated as follows if you are an Eligible 2% Customer as of the Posting Date:</p> <ul style="list-style-type: none"> • 2 points added to your Rewards Account for every one dollar (\$1.00) of an Eligible Purchase made with your Account (which is equal to a Rewards value of 2%) and 2 points deducted from your Rewards Account for every one dollar (\$1.00) of a Credit on your Account. • 3 points added to your Rewards Account for every one dollar (\$1.00) of an Eligible Purchase made with your Account in United States dollars (which is equal to a Rewards value of 3%) and 3 points deducted from your Rewards Account for every one dollar (\$1.00) of a Credit on your Account in United States Dollars

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<p>Earning Rewards</p>	<p><u>(c) Fido Mastercard Accounts</u></p> <ul style="list-style-type: none"> 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%). <p><u>(d) Rogers Platinum Mastercard Accounts</u></p> <ul style="list-style-type: none"> 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%. <p><u>(e) Rogers World Elite Mastercard Accounts</u></p> <ul style="list-style-type: none"> 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%). <p>Rewards are calculated on the Canadian dollar amount of Net Purchases.</p> <p>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.</p> <p>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.</p>	<p>Your Rewards will be calculated as follows if you are not an Eligible 2% Customer as of the Posting Date:</p> <ul style="list-style-type: none"> 1.5 points added to your Rewards Account for every one dollar (\$1.00) of any other Eligible Purchase made with your Account (which is equal to a Rewards value of 1.5%) and 1.5 points deducted from your Rewards Account for every one dollar (\$1.00) of any other Credit on your Account. 3 points added to your Rewards Account for every one dollar (\$1.00) of an Eligible Purchase made with your Account in United States dollars (which is equal to a Rewards value of 3%) and 3 points deducted from your Rewards Account for every one dollar (\$1.00) of a Credit on your Account in United States Dollars. <p>As we assess your status as an Eligible 2% Customer from time to time, you may receive 2 points added to your Rewards Account for every one dollar (\$1.00) of an Eligible Purchase made with your Account even though you are not an Eligible 2% Customer.</p> <p>Rewards credits and debits are reflected in your Rewards Account. Rewards are added to your Rewards Account as long as your Account is open and you are not in default under your Cardholder Agreement as of the Posting Date. All Rewards earned on or deducted from your Rewards Account (including by any Authorized User) will be credited to or deducted from the Primary Cardholder's Rewards Account. Transactions in foreign currencies are converted to Canadian dollars for the purposes of calculating Rewards added or deducted.</p> <p>Credits (for returns or otherwise) may be deducted from your Rewards Account at a different rate from the rate at which the Rewards were earned. We have the right to make any other adjustments to your Rewards Account in accordance with your Cardholder Agreement and these Terms and Conditions. In some cases, your Rewards Account balance could become negative.</p> <p>You can view your Rewards Account online by logging into www.rogersbank.com or the Rogers Bank app.</p>

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Bonus Rewards	<p>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.</p> <p>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.</p>	<p>From time to time, we may offer bonus Rewards to you (including a welcome bonus). You may also be offered the opportunity to earn Rewards via our special affiliations and relationships with business partners from time to time. The terms and conditions applicable to any such offers will be communicated to you at the time of such offer and may amend these Terms and Conditions.</p>
Redeeming Rewards	<p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p>	<p>You may redeem your Rewards towards Eligible Purchases at a regular redemption rate of 1 point per \$0.01. You may also redeem Rewards for Eligible Rogers Purchases, in which case your Rewards will have a redemption rate of 1.5 times (or 150%) their redemption value compared to redeeming for a regular Eligible Purchase. As an example, 10,000 points can be redeemed for an Eligible Purchase of \$100 or an Eligible Rogers Purchase of \$150.</p> <p>Rewards will be redeemed up to the lesser of: the full amount of your Eligible Purchase or Eligible Rogers Purchase, as applicable, or the cash value of your Rewards Account. The minimum redemption amount is \$10. You can only redeem towards a transaction that was posted up to 90 days before the redemption and that was posted after you achieved the minimum redemption amount. Fractions of a point cannot be redeemed.</p> <p>To redeem your Rewards, you must log into your Rewards Account through www.rogersbank.com or the Rogers Bank app. Only the Rogers Bank app allows you to choose which Eligible Purchase or Eligible Rogers Purchase to redeem your Rewards against. To ensure you can redeem your Rewards for Eligible Rogers Purchases, you must redeem your Rewards through the Rogers Bank app. The Rogers Bank app may not be available on all devices and is subject to additional terms and conditions.</p> <p>You must not allow anyone else to log into your Rewards Account and redeem your Rewards. Rewards redemptions are reflected in your Rewards Account and as credits to your Account once such credits post.</p> <p>You may 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 make your request by December 1st of that year and the statement credit will be applied to your Account in January of the following year.</p>

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Redeeming Rewards		<p>The amount credited will be the total value of the balance of your Rewards Account as of the date the credit is posted to your Account at a redemption value of \$0.01 per point.</p> <p>If you reside in Quebec, you may also redeem your Rewards in the form of a payment by calling us at 1 855 775-2265. You must make your request by December 1st of that year and the payment will be provided in January of the following year. The amount paid to you will be the total value of the balance of your Rewards Account as of the date the payment is issued to you at a redemption value of \$0.01 per point.</p> <p>Rewards redemptions do not count towards or relieve you of your obligation to pay your monthly minimum payment or Required Payment, as set out in your monthly Statement. You must continue to pay these amounts on your Account.</p>
Use of Personal Information	<p>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.</p>	<p>We may exchange 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 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.</p>
Taxes	<p>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.</p>	<p>You are responsible for any tax liability and tax reporting obligations arising from your use of the Program. You release us from all claims and liabilities in this regard. You understand that we will not issue tax receipts to you.</p>
Changing the Program and these Terms and Conditions	<p>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.</p>	<p>We may propose to make changes, either permanently or temporarily, to any of the terms of these Terms and Conditions, including any earn rate, maximum Rewards or what constitutes an Eligible Purchase or an Eligible Rogers Purchase, or replace these Terms and Conditions with another agreement at any time. We will give you written notice of a proposed change and any other information required by law, at least 30 days before the effective date of the change. We will notify you of changes by any method allowed by applicable law, including by sending you a written or electronic notice. We will send any mailed notices to the most recent address for the Primary Cardholder that you gave us. Any change to these Terms and Conditions may apply to your existing Rewards. You may refuse the change by closing your Account without cost, penalty or cancellation indemnity by notifying us prior to the effective date of the change.</p>

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Changing the Program and these Terms and Conditions		If you use or keep your Account after the effective date of the change, we will consider that you have accepted the change.
Death and Divorce/ Separation	<p>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.</p> <p>Rewards at credit in your Rewards Account are not at any time divisible in the case of separation or divorce.</p>	<p>When we are made aware of your death, your participation in the Program will immediately terminate, the Account and your Rewards Account will be closed and the Rewards in your Rewards Account will be redeemable by your estate.</p> <p>The Rewards in your Rewards Account are not at any time divisible in the case of separation or divorce.</p>
Rewards Errors	<p>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.</p> <p>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.</p> <p>Alternatively you may promptly notify us about any discrepancy by mail at the following address:</p> <p>Rogers Bank PO Box 57130 RPO Jackson Square Hamilton, ON L8P 4W9 Attention: Customer Care</p>	<p>We have no liability for any errors in your Rewards balance. If any Rewards are awarded to your Rewards Account in error, we may deduct the number of Rewards awarded in error at any time and without notice to you. We are not required to fulfill a request to redeem Rewards added to your Rewards Account in error.</p> <p>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 or by mail at:</p> <p>Rogers Bank PO Box 57130 RPO Jackson Square Hamilton, ON L8P 4W9 Attention: Customer Care</p>
Miscellaneous	<p>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.</p> <p>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.</p>	<p>Your Rewards will not expire as long as your Account remains open. You can only redeem your Rewards if your Account is open and you are not in default under your Cardholder Agreement.</p> <p>Any abuse of the Program's privileges, any failure to follow its terms or any misrepresentation by you or any Authorized User may result in us ending your participation in the 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 Program, with or without notice to you.</p>

Section	Current Terms	Revised Terms (effective April 9, 2024)
Miscellaneous	<p>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.</p> <p>The Rewards Program is void where prohibited by federal, provincial or municipal law.</p>	<p>Rewards are not refundable, exchangeable, and have no cash value. Rewards may not be resold, pledged or hypothecated in any way.</p> <p>The Program is void where prohibited by federal, provincial or municipal law.</p> <p>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.</p>
Résidents du Québec seulement/ Quebec residents only	<p>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.</p>	<p>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.</p>
Definitions	<p>“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.</p> <p>“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.</p> <p>“Cardholder Agreement” means the Rogers Bank Cardholder Agreement governing the Account and each Card issued on the Account.</p>	<p>Capitalized terms that are used in these Terms and Conditions have the following meanings. All other capitalized terms have the meaning given to them in your Cardholder Agreement.</p> <p>Account means your Rogers Red World Elite Mastercard credit card account.</p> <p>Card has the meaning set out in your Cardholder Agreement and in these Terms and Conditions refers to your Rogers Red World Elite Mastercard (including the Cards of any Authorized Users on your Account).</p> <p>Cardholder Agreement means the Rogers Bank Cardholder Agreement, as amended, modified, supplemented or replaced by us from time to time.</p> <p>Credit means a credit transaction to your Account, including those related to a return or exchange from a Purchase. Credits do not include payments, Rewards redemptions or other adjustments to your Account.</p>

Section	Current Terms	Revised Terms (effective April 9, 2024)
<p>Definitions</p>	<p>“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.</p> <p>“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.</p> <p>“Primary Cardholder” means the person who applied for the Card and in whose name the Account has been opened.</p> <p>“Rewards” means cash back rewards calculated as a certain percentage of Net Purchases charged to the Account.</p> <p>“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.</p> <p>“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.</p> <p>“Terms and Conditions” means these Rogers Bank Rewards Program Terms and Conditions, all as changed or replaced by us from time to time.</p> <p>“We”, “our” and “us” means Rogers Bank; and</p> <p>“You” and “your” means the Primary Cardholder for the Account.</p>	<p>Eligible 2% Customer means: (i) you are actively subscribed to at least one Eligible Service; and (ii) all relevant Rogers, Fido or Shaw accounts are in good standing.</p> <p>Eligible Fido Mobile Service means a postpaid Fido-branded consumer wireless plan of which you are the primary account holder. Wireless home phone and tablet data plans are included. Business/corporate plans and plans with other brands including chatr, Rogers or Shaw do not qualify.</p> <p>Eligible Home Service means a plan for any Rogers, Shaw or Fido-branded internet, TV, home phone, home monitoring or satellite services of which you are the primary account holder. Home services with any other brands do not qualify.</p> <p>Eligible Purchase means a Purchase made using a Card and excludes: (a) Cash Advances; (b) Cash-Like Transactions; (c) Balance Transfers; (d) interest; (e) Account payments; (f) insurance and other premiums; (g) Account fees and charges; and (h) 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 the Account and/or any Card is used or where the goods or services are provided. We will identify your Eligible Purchases when you log onto the Rewards section of the Rogers Bank app and may change the list of exclusions for an Eligible Purchase at any time without notice.</p> <p>Eligible Rogers Mobile Service means a postpaid Rogers-branded consumer wireless plan of which you are the primary account holder or a user who has permission to make changes (i.e. a Level 1 Authorized User). Wireless home phone and tablet data plans are included. Business/corporate plans and plans with other brands including chatr, Fido or Shaw do not qualify.</p> <p>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.</p>

Section	Current Terms	Revised Terms (effective April 9, 2024)
Definitions	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).	<p>Eligible Service means an Eligible Rogers Mobile Service, Eligible Fido Mobile Service or Eligible Home Service.</p> <p>Posting Date means the date a transaction is posted to your Rewards Account.</p> <p>Program means the Rogers Red World Elite Mastercard Rewards Program that allows you to earn Rewards.</p> <p>Rewards means cash back rewards calculated as a certain percentage of Eligible Purchases or Credits on your Account.</p> <p>Rewards Account means the nominal account we open and maintain in your name for the crediting and debiting of the Rewards you have earned.</p> <p>Rogers means our affiliate, Rogers Communications Canada Inc.</p> <p>Terms and Conditions means these Rogers Red World Elite Mastercard Rewards Program Terms and Conditions, as amended, modified, supplemented or replaced by us from time to time.</p> <p>we, our and us means Rogers Bank.</p> <p>you and your means the Primary Cardholder.</p>

3. New Rogers Services Benefits Terms and Conditions for Rogers Red World Elite Mastercard

Rogers Red World Elite Mastercard primary cardholders (also referred to as “**you**” and “**your**”) are eligible to receive benefits including credits and/or discounts towards certain Rogers Communications Canada Inc. (“**Rogers**”) services (“**Rogers Services Benefits**”). Rogers Services Benefits are provided by Rogers. Details are set out below.

ENROLMENT AND LINKING

To receive the Rogers Services Benefits and other benefits, your eligible Rogers account must be linked to your Rogers Red World Elite Mastercard. If your account isn't linked automatically when your Rogers Red World Elite Mastercard account is opened, you must perform the linking through the Rogers Bank app or by calling Rogers Bank at 1 855 775-2265. An eligible Rogers account is any Rogers consumer account where you are either the primary account holder or have permission to make changes (i.e. Level 1 Authorized User). Only one (1) Rogers account can be linked to one (1) Rogers Red World Elite Mastercard account. You may not link a Rogers account that has a 12-digit account number until other eligible services are added to your Rogers account and the account number is updated. If you want to change the Rogers account you link, you must first unlink through the Rogers Bank app then link your new Rogers account after 35 days have passed.

ROGERS SERVICES BENEFITS

ROGERS SERVICES	BENEFIT	CONDITIONS	ELIGIBILITY REQUIREMENT
Mobile	5 days (US or International) of Roam Like Home per year	<p>Roam Like Home benefits reset every year on the anniversary of the date that your Rogers Red World Elite Mastercard account was opened (for new Rogers Bank customers) or the anniversary of the date that your original Rogers Bank credit card was opened (if you switched to a Rogers Red World Elite Mastercard).</p> <p>Unused Roam Like Home benefits cannot be carried over beyond the anniversary date.</p> <p>Any mobile telephone number associated with an eligible Rogers account can use the Roam Like Home benefits on a first come first serve basis.</p>	<p>Mobile account must be actively subscribed to an eligible postpaid plan that allows enrollment in Roam Like Home.</p> <p>Your Rogers account must be in good standing.</p>

BILLING

Once your Rogers Red World Elite Mastercard and eligible Rogers accounts are linked, the Rogers Services Benefits will automatically be applied to the Rogers account. Charges associated with your Rogers Services Benefits will automatically be credited on your Rogers bill once the Rogers Services Benefits have been used. You can view the usage associated with your Rogers Services Benefits by logging into the Rogers Bank app or into Rogers.com.

CHANGES TO THE ROGERS SERVICES BENEFITS

We may change 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. Changes may include but are not limited to changes to benefits themselves or to the Rogers services eligible as Rogers Services Benefits.

ROGERS BANK CARDHOLDER AGREEMENT

All other terms and conditions relating to the Rogers Services Benefits are governed by and are in accordance with your Rogers Bank Cardholder Agreement. You may only use Rogers Services Benefits if your Rogers Red World Elite Mastercard account is open and active, and you are not in default under your Rogers Bank Cardholder Agreement.

CANCELLATION

If you or Rogers Bank decide to cancel your Rogers Red World Elite Mastercard credit card account, all Rogers Services Benefits will be immediately lost. If the Rogers services related to your Rogers Services Benefits are cancelled, your Rogers Services Benefits will also be cancelled, and you will have up to the effective date of cancellation of the related Rogers services to use the Rogers Services Benefits.

INQUIRIES

For any inquiries and more information related specifically to these terms and conditions, including eligibility for the Rogers Services Benefits, contact Rogers Bank at 1 855 775-2265. For any inquiries and more information related to Rogers services, contact Rogers at 1 888 764-3771.

For full copies of your account documents, please visit rogersbank.com/legal.

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