

# Rogers Connections™ Mastercard® Benefits Guide

**Mailing Address:**

Rogers Bank  
PO Box 57130  
RPO Jackson Square  
Hamilton, ON  
L8P 4W9

**Customer Care:** 1 855 775-2265

**Lost/Stolen/Fraud:** 1 855 775-2265

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## **1. Application**

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.

## **2. Acceptance of these Terms and Conditions**

Only Rogers Connections™ 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:

- sign your Card;
- use your Card;
- have a Balance;
- activate a Card; or
- access or make a payment on your Account.

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](http://www.rogersbank.com) will be deemed to be written notice to you of such Terms and Conditions.

## **3. Earning Rewards**

Rewards are earned on Net Purchases. Rewards are earned on a per-transaction basis and are added to your Rewards Account as long as your Account is open and you are not in default under your Cardholder Agreement at the time the relevant transaction was posted. All Rewards earned on the Account (including by any Authorized User) will be credited to the Primary Cardholder’s Rewards Account.

Your Rewards will be calculated as follows:

- 2.0 points for every dollar (\$1.00) of Net Purchases made with your Account in United States dollars (which is equal to a Rewards value of 2.00%).
- 1.0 point for every dollar (\$1.00) of all other Net Purchases made with your Account (which is equal to a Rewards value of 1.00%).

Any credits (for returns or otherwise) will be deducted from your Rewards Account at the same rate as 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.

Rewards credits and debits are reflected in your Rewards Account. You can view your Rewards Account online by logging into [www.rogersbank.com](http://www.rogersbank.com) or the Rogers Bank app.

#### 4. Bonus Rewards

From time to time, we may offer bonus Rewards to you.

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.

#### 5. Redeeming Rewards

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 be valued at 130% of 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 \$130.

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 \$10.00 CAD.

To redeem your Rewards, you must log into your Rewards Account through [www.rogersbank.com](http://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.

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.

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 1<sup>st</sup> of that year and the statement credit will be applied to your Account in January of the following year. 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.

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 1<sup>st</sup> 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.

**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.**

#### 6. Use of Personal Information

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](http://www.rogersbank.com).

## 7. Taxes

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.

## 8. Changing the Program and these Terms and Conditions

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. If you use or keep your Account after the effective date of the change, we will consider that you have accepted the change.

## 9. Death and Divorce/Separation

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.

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

## 10. Rewards Errors

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.

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:

Rogers Bank  
PO Box 57130 RPO Jackson Square  
Hamilton, ON L8P 4W9

Attention: Customer Care

## 11. Miscellaneous

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.

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.

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

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

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.

You confirm that you have requested this document and all communications and other documents from us to be in English until you advise us otherwise. *Vous confirmez que vous avez demandé que ce document et toute communication et tout autre document venant de nous soient en anglais jusqu'à avis contraire de votre part.*

## 12. Definitions

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.

**Account** means your Rogers Connections Mastercard credit card account.

**Card** has the meaning set out in your Cardholder Agreement and in these Terms and Conditions refers to your Rogers Connections Mastercard (including the Cards of any Authorized Users on your Account).

**Cardholder Agreement** means the Rogers Bank Cardholder Agreement, as amended, modified, supplemented or replaced by us from time to time.

**Eligible Rogers Purchase** means an Eligible Purchase of an eligible product or service from 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 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.

**Net Purchases** means all Eligible Purchases charged to the Account, less returns.

**Primary Cardholder** has the meaning set out in your Cardholder Agreement.

**Program** means the Rogers Connections Mastercard Rewards Program that allows you to earn Rewards.

**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 you have earned.

**Rogers** means our affiliate, Rogers Communications Canada Inc.

**Terms and Conditions** means these Rogers Connections Mastercard Rewards Program Terms and Conditions, as amended, modified, supplemented or replaced by us from time to time.

**we, our** and **us** means Rogers Bank.

**you** and **your** means the Primary Cardholder.

## **ROGERS CONNECTIONS™ MASTERCARD® ANNUAL FEE REBATE TERMS AND CONDITIONS**

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We will rebate your annual fee for your **Rogers Connections™ Mastercard®** account if, at the time your annual fee is charged, you have used your Rogers Connections Mastercard to pay at least ten (10) Rogers Communications Canada Inc. monthly bills in full since your Rogers Connections Mastercard account was opened or since your last annual fee was charged (as applicable). Payments must be made through MyRogers or by setting up a recurring payment to qualify. One-time payments in-store or by phone do not qualify. If you qualify for the rebate, you will see a charge for your annual fee, along with the rebate, on your monthly statement. This offer is not transferable and cannot be combined with any other offer. It may be withdrawn or changed without notice at any time. We may, in our sole discretion, revoke this offer if you are believed to be manipulating or abusing it, or engaging in any suspicious or fraudulent activity.

## **ROGERS SERVICES BENEFITS TERMS AND CONDITIONS FOR ROGERS CONNECTIONS™ MASTERCARD®**

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**Rogers Connections™ 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, you must link your Rogers Connections Mastercard account to an eligible Rogers account 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 Connections Mastercard can be linked to one (1) Rogers account. If you want to change the Rogers account you link to, you must first unlink through the Rogers Bank app or by calling Rogers Bank, wait until the end of your current Rogers billing cycle and then link again to your new Rogers account.

## ROGERS SERVICES BENEFITS

ROGERS SERVICES	BENEFIT	CONDITIONS	ELIGIBILITY REQUIREMENT
Wireless	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 Connections Mastercard account was opened.</p> <p>Unused Roam Like Home benefits cannot be carried over beyond the anniversary date.</p> <p>Any cellular telephone number associated with an eligible Rogers account can use the Roam Like Home benefits on a first come first serve basis.</p>	<p>Wireless 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 Connections 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 Connections 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 Connections 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.

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