

Rogers Bank Credit Card Application Terms and Conditions

In these application terms and conditions, "**we**", "**our**" and "**us**" mean Rogers Bank and "**you**" and "**your**" means the individual who is applying to us for a Rogers Bank credit card and who wants to view the Disclosure Summary for Any Rogers Bank Credit Card ("**Disclosure Summary**") electronically.

By completing and submitting this application to us, you are:

- (1) requesting that we open a credit card account ("**Account**") in your name and issue a credit card on the Account ("**Card**") to you and to any authorized user ("**Authorized User**"), if you have named one or more in this application, and have the Card(s) renewed or replaced periodically;
- (2) certifying that you have read (and/or listened to), met and agreed to all of the terms and conditions and disclosures included with this application;
- (3) certifying that all information you have supplied to us in this application is true and complete and acknowledging that we will rely on this and other information in deciding whether to open an Account for you;
- (4) acknowledging that you are applying for an Account with the standard annual interest rates set out in the Disclosure Summary, and if you are not approved for an Account at the standard rates and you reside outside Quebec, you are also applying for an Account at our alternate rates and you consent to having your application considered for both standard and alternate rates;
- (5) agreeing that you are responsible for all use of the Account and a Card by you and any Authorized User and acknowledging that an Authorized User will have access to information about certain Account transactions and other Account information;
- (6) agreeing to provide a copy of Rogers Bank Cardholder Agreement ("**Agreement**"), as well as any notices we send to you regarding the use of a Card or the Account, to each Authorized User;
- (7) agreeing that you and each Authorized User will use the Account and each Card for personal, family or household purposes only and not for any other purposes, including for business or commercial purposes;
- (8) agreeing that the signing, activation or use of the Account or a Card by you or any Authorized User confirms your acceptance and agreement to the Agreement, as amended or replaced from time to time, which will be sent to you with your Card if you are approved for the Account and to all of the disclosures included with this application;
- (9) agreeing not to allow the Account or any Card to be used by any third party other than an Authorized User for the Account and not to use the Account or any Card for any illegal, unauthorized or fraudulent transaction; and
- (10) confirming that you are a Canadian resident, have reached the age of majority in your province/territory of residence and have not declared bankruptcy for which you have not received an unconditional discharge.

If you are approved for an Account, and you or an Authorized User sign, activate or use the Account or a Card, you agree that you will be bound by the terms and conditions of the Agreement, as amended or replaced from time to time, and that you will be solely liable for all amounts charged to the Account, including all amounts incurred and charged to the Account by an Authorized User.

If you are approved for an Account, based on our review of your application, your credit information and other information we have collected about you, we will determine: (a) the initial credit limit for your Account ("**Credit**")

Subject to change from time to time (with such notice as required by law)

Limit”), and (b) the annual interest rates applicable to your Account (either the standard or alternate annual interest rates set out in the Disclosure Summary). We will provide the Credit Limit and your applicable annual interest rates to you with your Card. Full details about the Credit Limit and how interest is calculated will be provided to you in the Agreement.

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.

Credit Check Authorization

You understand, acknowledge and consent that we and any of our agents, service providers, affiliates and representatives may use the information you provided to us in this application to obtain information about you, including a credit report, from any credit bureaus, reporting agencies or, where required or permitted by law, other third parties, and we may exchange information about you on an ongoing basis with any such parties. You also understand that any such use or exchange is for the purpose of determining your eligibility to enjoy our services, to manage our risks and operations, to comply with valid requests for information about you from regulators, government agencies, public bodies or other entities who have a right to issue such requests, and for the prevention, investigation or suppression of fraud.

You have a right to access and request the rectification of credit reports or recommendations concerning you which are held by credit bureaus, reporting agencies or other third parties. We access Canadian credit information through TransUnion or Equifax Canada. Where applicable and with your prior consent, we access non-Canadian credit information through Nova Credit North Inc. If necessary, you may access and request the rectification of credit reports or recommendations held by the following credit bureaus, as applicable, by contacting them directly at:

TransUnion
P.O. Box 338, LCD 1
Hamilton, ON L8L 7W2
Tel: 1-800-663-9980
Web: www.transunion.ca

Equifax Canada
Box 190 Jean Talon Station
Montreal, Quebec H1S 2Z2
Tel: 1-800-465-7166
Web: www.equifax.ca

Nova Credit North Inc.
1 University Ave 5th Floor Office 134
Toronto, ON M5J 2P1
Tel: 1-844-423-1345
Web: help.novacredit.com/s/dispute

You understand and agree that the collection of the personal information contained in this application is subject to the Rogers Privacy Notice, and you agree to our ongoing collection, use and disclosure of your personal information in accordance with the terms of the Rogers Privacy Notice. Should you wish to revoke the consents granted in this application, you understand that you may do so at any time by terminating your relationship with us.

Please note that premium cards, such as the Rogers Red World Mastercard®, the Rogers Red World Elite® Mastercard® or the Rogers Red World Legend™ Mastercard can impose higher card acceptance costs on merchants.

Electronic Document Consent

By completing and submitting this application to us, you agree that any terms and conditions and disclosures related to this application, your account agreements and any required regulatory notices regarding the expiry of any welcome bonus or introductory offers (if applicable) will be sent to you by email to the latest email address that we
Subject to change from time to time (with such notice as required by law) (02/2026)

have on file for you. If you require mailed copies of any of those documents, please contact Rogers Bank at 1 855 775 2265.

Upon registering for the Rogers Bank online banking platform, you also agree that your statements will be delivered to you through Rogers Bank online banking and that any notifications required under the Bank Act including amendments to your account agreements may be sent with your statement. You will receive an email notification when your statement is available in online banking. You must ensure that your email address is up to date. You are responsible for retaining a copy of your electronic statements. They are available on online banking for up to 24 months. Older statements can be requested by contacting us. Further terms and conditions are set out in the Electronic Communications and Digital Services Terms and Conditions. At any time, you may change your statement preferences to receive mailed statements through online banking or by contacting Rogers Bank at 1 855 775 2265.

Privacy and Personal Information

By submitting an application with us, you consent to the collection, use and disclosure of your personal information in accordance with the Rogers Privacy Notice, as may be amended from time to time. A copy of the Rogers Privacy Notice may be obtained online at RogersBank.com or by calling Rogers Bank Customer Care at 1 855 775-2265.

The Rogers Privacy Notice contemplates the sharing of your personal information with third parties, including the disclosure of your information to credit bureaus, credit reporting agencies, current and future creditors, and the Rogers Group of Companies, and sets out the purposes for any such disclosure. You may not submit an application to us if you do not consent to the terms of the Rogers Privacy Notice.

Instant Credit

If your application is approved, you may be offered the opportunity to load your Card to an eligible mobile wallet for use before you receive your physical card ("**Instant Credit**"). Instant Credit is only available for applications that meet certain requirements that we identify. You must have an email address and a valid myRogers account or Fido My Account. You must complete the process to add your Card to your mobile wallet before 11:59 pm EST on the day you receive the Instant Credit email or your request will be cancelled. You will be required to download the Rogers Bank app and agree to other terms and conditions as part of the Instant Credit process. We are not responsible for any technical failure that may prevent you from registering for Instant Credit or using your Card in your mobile wallet, even if the contact information we have for you is correct. Cash back rewards earned on purchases using Instant Credit may take up to 10 business days to be posted and/or adjusted on your rewards account.

Complaint Resolution

We value your business and are here to help you. If you have a complaint, please contact our Customer Service team by telephone or regular mail as follows:

Tel: 1 855 775-2265 (or collect at 1 705 522-7412 if you are outside Canada and the U.S.)

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

If our Customer Service team is unable to resolve your complaint within **14** days from the date we received your complaint, it will be automatically escalated to our Management Office, or you can request that your complaint be escalated to the Management Office if you are dissatisfied with the response of our Customer Service team. You will receive a response from a member of our Management Office once we have researched your case.

Our goal is to resolve your complaint within **56** days of the date your complaint was received. If we are unable to resolve your complaint internally within this period, we will inform you of the potential delay and the reasons for the delay.

Financial Consumer Agency of Canada (FCAC)

The Financial Consumer Agency of Canada supervises all federally regulated financial institutions, which includes banks, (financial institutions), for compliance with federal consumer protection laws.

Financial institutions are legally required to have a complaint-handling process in place. If you have a problem with a financial product or service, you may file a complaint with the responsible financial institution directly.

If you are not satisfied with how your complaint has been handled or 56 days has passed since you made your complaint, you can escalate the complaint to the following External Complaints Body:

Ombudsman for Banking Services and Investments (OBSI) Toll-free

Telephone: 1 888 451-4519

TTY Telephone: 1 844 358-3442

GTA Telephone: 416 287-2877

Toll-free Fax: 1 888 422-2865

GTA Fax: 416 225-4722

Email: ombudsman@obsi.ca

Mail: Ombudsman for Banking Services and Investments

20 Queen Street West, Suite 2400

P.O. Box 8

Toronto, ON M5H 3R3

If you want to know your rights or need information about the complaint-handling process of a financial institution, you may contact FCAC by online form, mail, or telephone. FCAC uses information from consumer enquiries to support its mandate.

Web site: www.canada.ca/fcac

Online form: <https://www.canada.ca/en/financial-consumer-agency/corporate/contact-us.html>

Phone:

For service in English: 1-866-461-FCAC (3222) For service in

French: 1-866-461-ACFC (2232) For calls from outside Canada:

613-960-4666

Teletypewriter (TTY): 1-866-914-6097 / 613-947-7771

Video Relay Service: FCAC welcomes Video Relay Service (VRS) calls. You do not need to authorize the relay service operator to communicate with FCAC. Visit <https://srvcanadavrs.ca/en/> to learn more.

Mailing address:

Financial Consumer Agency of Canada

427 Laurier Avenue West, 5th Floor

Ottawa ON K1R 7Y2