

Product Switch Terms and Conditions (Call Centre)

When you request a switch from any Rogers Bank credit card (your **Old Card**) to any other Rogers Bank credit card (your **New Card**), you agree to the following:

1. You certify that you have listened to, met and agreed to all of the terms and conditions and disclosures included with this product switch request.
2. If you have a balance of Roam Like Home days, it will carry over to your New Card as long as you are the primary account holder of or have permission to make changes to (i.e. Level 1 Authorized User), an eligible Rogers mobile account and your accounts are linked. Roam Like Home benefits on your New Card will reset on the anniversary of the date that your credit card account was opened (your **Anniversary Date**). If you are switching to the Rogers Red World Legend Mastercard, your balance of Roam Like Home days will be increased by 5. If you are switching from the Rogers Red World Legend Mastercard to a different Card, your balance of Roam Like Home days will be reset to 5 on your Anniversary Date.
3. If you have a cash back rewards balance, it will carry over to your New Card.
4. You acknowledge that after your product switch, you cannot redeem your cash back rewards against eligible purchases made with your Old Card.
5. Welcome bonuses or introductory offers are not applicable to your New Card (unless we specifically communicate otherwise).
6. Your New Card may have different credit card credentials, such as the card number, CVV code, and expiration date.
7. Your request may be declined if you do not meet certain criteria we deem required, including maintaining your credit card account in good standing. If you are requesting a switch to a card with specific eligibility requirements, your request may be declined if you do not meet those requirements.
8. New rewards program terms and conditions are applicable to your New Card.
9. You agree that any terms and conditions and disclosures related to this product switch, 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 have on file for you. If you require mailed copies of any of those documents, please contact Rogers Bank at the number on the back of your New Card.
10. You acknowledge that the Rogers Red World Legend Mastercard has an annual fee of \$495.00 for the primary cardholder, and \$95.00 for each authorized user. Annual fees are posted to your credit card account if/when your product switch is approved and your New Card is issued, whether your New Card is activated or not, and annually afterwards. There are no annual fees for any other Rogers Bank credit cards.
11. You also acknowledge that the foreign currency conversion fee is 0% for the Rogers Red World Legend Mastercard, and 2.5% for all other Rogers Bank credit cards.
12. The annual interest rates that apply to your credit card account will not change due to the product switch. The standard rate for Purchase and Fees is 20.99% and it will increase to 21.99% on the first day of the

period covered by your August 2026 statement. The standard rate for Cash Advances (including Cash-like Transactions and Balance Transfers) is 22.99%. If your account was opened at our alternative interest rates, those are 25.99% for Purchases and Fees and 27.99% for Cash Advances.

13. The following fees apply to all Rogers Bank credit cards:

- Over Limit Fee: \$29.00 when your Balance exceeds your credit limit; not applicable to Quebec residents.
- Cash Advance Fee: \$5.00 each time
- Statement and Transaction Reprint Fee: \$5.00 for each request; not applicable to Quebec residents.
- Credit Balance Refund Fee: \$20.00 for manual cheques
- Fee for Balance Transfers: 3% of the amount of each promotional rate, which rate we may waive or lower
- Fee for Equal Payment Plans: 3% of the amount of each Purchase, which rate we may waive or lower; not applicable to Quebec residents
- Inactive Account Fee: for inactive accounts with a credit balance, the lesser of \$10.00 and the amount of the credit balance

14. We will automatically send you an electronic alert when your available credit falls below \$100 (or such other amount that you set through your alert preferences). We will not send you an alert if you have not provided your contact information or you opt out of receiving alerts.

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