ROGERS bank

Rogers Red Mastercard Benefits Guide

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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

ROGERS RED MASTERCARD REWARDS PROGRAM TERMS AND CONDITIONS

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 Red 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 will be deemed to be written notice to you of such Terms and Conditions.

3. Account Linking

To be eligible for certain rewards and benefits, your Rogers account(s) must be linked to your Rogers Red Mastercard. Account linking is governed by the Rogers Services Benefits Terms and Conditions for Rogers Red Mastercard. We will attempt to link your Rogers account to your Rogers Red 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 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 Mastercard yourself.

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.

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.

4. Earning Rewards

Rewards are earned or deducted on a per-transaction basis based on the Posting Date of the transaction. Your earn rate will depend on whether you are an Eligible 2% Customer and whether your Annual Spend is less than your Annual Cap.

Your Annual Spend will reset to zero (0) at the beginning of each Annual Spend Period.

If Annual Spend is less than Annual Cap as of the Posting Date

If your Annual Spend is less than your Annual Cap and you are an Eligible 2% Customer, you will receive:

- 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.

If your Annual Spend is less than your Annual Cap and you are not an Eligible 2% Customer, you will receive:

- 2 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 2%) and 2 points deducted from your Rewards Account for every one dollar ($1.00) of a Credit on your Account in United States Dollars.
- 1 point 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%) and 1 point deducted from your Rewards Account for every one dollar ($1.00) of any other Credit on your Account.

If Annual Spend is equal to or greater than Annual Cap as of the Posting Date

If your Annual Spend is equal to or greater than your Annual Cap, you will receive:

- 1 point 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%) and 1 point deducted from your Rewards Account for every one dollar ($1.00) of any other Credit on your Account.

This applies regardless of your status as an Eligible 2% Customer.

Annual Cap	**$16,000**
Eligible 2% Customer - Below Annual Cap	
All Eligible Purchases	2%
Not Eligible 2% Customer - Below Annual Cap	
Eligible Purchase in United States dollars	2%
Any other Eligible Purchase	1%
All Customers - After Annual Cap	
All Eligible Purchases	1%

*Chart for illustrative purposes only. See details above.

More Information

As we assess your status 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 your Annual Spend exceeds your Annual Cap or you are not an Eligible 2% Customer.

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.

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.

You can view your Rewards Account online by logging into www.rogersbank.com or the Rogers Bank app.

5. Bonus Rewards

From time to time, we may offer bonus Rewards to you (including a welcome bonus) or a different Rewards redemption rate for Eligible Purchases or Eligible Rogers Purchases. 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.

6. 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 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.

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.

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.

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 1st 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 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.

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.

7. 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 Privacy Notice that is available at www.rogersbank.com.

8. 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.

9. 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.

10. 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.

11. Rewards Errors

We have no liability for any errors in your Rewards balance, any delays in calculating, awarding or posting your Rewards, and any delays in fulfilling Rewards redemptions. 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

12. 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 (or of Ontario, if you reside outside Canada) will have exclusive jurisdiction over any dispute arising in connection with your Rewards, the Program or these Terms and Conditions.

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.

13. 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 Red Mastercard credit card account.

Annual Spend means the total dollar amount of Eligible Purchases posted to your Account during each Annual Spend Period, less the total dollar amount of Credits applied to your Account during the same Annual Spend Period.

Annual Cap means $16,000.

Annual Spend Period means: (i) if you are a new customer of Rogers Bank, the period commencing on each anniversary date of your Account's opening and terminating immediately prior to the subsequent anniversary date; or (ii) if you are an existing customer of Rogers Bank who has switched to a Rogers Red Mastercard, the period commencing on each anniversary date of your product switch and terminating immediately prior to the subsequent anniversary date.

Business Plan means a service that is marketed, sold or presented as a business, corporate, wholesale or enterprise plan, or is otherwise not intended for or activated for personal or consumer use by the account holder.

Card has the meaning set out in your Cardholder Agreement and in these Terms and Conditions refers to your Rogers Red 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.

Co-Branded means a service that is marketed, sold or presented under any of the Rogers, Fido or Shaw brands together with, or in combination with, one or more other brands.

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.

Eligible 2% Customer means: (i) you are actively subscribed to at least one Eligible Service; and (ii) all relevant Rogers, Fido, Shaw or other applicable accounts are in good standing.

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 Plans are excluded. Co-Branded services and plans with other brands including chatr, Rogers or Shaw do not qualify unless we communicate otherwise.

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. Business Plans are excluded. Co-Branded services and plans with other brands do not qualify unless we communicate otherwise.

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.

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 Plans are excluded. Co-Branded services and plans with other brands including chatr, Fido or Shaw do not qualify unless we communicate otherwise.

Eligible Rogers Purchase means any Eligible Purchase that we: (i) communicate as an Eligible Rogers Purchase from time to time; and (ii) identify as an Eligible Rogers Purchase when you sign into

the Rewards section of the Rogers Bank app. We may change what qualifies as an Eligible Rogers Purchase at any time without notice.

Eligible Service means an Eligible Rogers Mobile Service, Eligible Fido Mobile Service or Eligible Home Service.

Posting Date means the date a transaction is posted to your Rewards Account.

Program means the Rogers Red Mastercard Rewards Program that allows you to earn Rewards

Rewards means cash back rewards calculated as a certain percentage of Eligible Purchases or Credits on your 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 Red 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 SERVICES BENEFITS TERMS AND CONDITIONS FOR ROGERS RED MASTERCARD®

Rogers Red 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 Mastercard. If your account isn't linked automatically when your Rogers Red 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 Bank credit card 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	Roam Like Home benefits reset every year on the anniversary of the date that your Rogers Red 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 Mastercard). Unused Roam Like Home benefits cannot be carried over beyond the anniversary date. Any mobile telephone number associated with an eligible Rogers account can use the Roam Like Home benefits on a first come first serve basis.	Mobile account must be actively subscribed to an eligible postpaid plan that allows enrollment in Roam Like Home. Your Rogers account must be in good standing.

BILLING

Once your Rogers Red 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 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 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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