

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

Effective **June 2, 2020**, we will be making some changes to your Rogers World Elite Mastercard Account. Please find a summary of what will be included with your card, along with the detailed changes to the following: (1) **Rogers Bank Cardholder Agreement**, and (2) **Rogers World Elite Mastercard Rewards Program Terms and Conditions**. Your use of the Account or your Card after the changes noted above go into effect will mean that you have accepted all of those changes. For residents of Quebec, if you do not agree with this change, you may terminate your Account with us by **July 1, 2020** without cost or penalty after any remaining balance is paid off.

### What is included with your Rogers World Elite Mastercard starting June 2, 2020

#### You will earn:

- 3% in cash back rewards on all your eligible purchases made in U.S. dollars (previously 4% on all eligible purchases made in any foreign currency)<sup>1</sup>
- 1.5% in cash back rewards on all other eligible purchases (previously 2% on Rogers products and services and 1.75% on all other eligible purchases)<sup>1</sup>

#### NEW BENEFITS to enjoy including

- Global WiFi for the Primary Cardholder<sup>2</sup>

#### Plus, your Rogers World Elite Mastercard will continue to provide:

- Comprehensive insurance benefits<sup>3</sup> at no extra cost, including: Extended Warranty and Purchase Protection, Rental Car Collision/Damage, Out-of-Province/Out-of-Country Emergency Medical, Trip Interruption and Trip Cancellation.
- Mastercard Airport Experiences: Enjoy access to more than 850 lounges in 400+ airports worldwide, as well as dining, spa and retail offers from select exclusive airport merchants, regardless of your class ticket or airline.
- No annual fee.
- No limit on the amount of cash back rewards you can earn.
- The freedom to use your cash back rewards towards any purchase – anywhere Mastercard® is accepted<sup>4</sup>.

Starting June 2, 2020, 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, with the first annual review period commencing on August 1, 2020. 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. You will retain the full value of your Rewards earned prior to June 2, 2020.

1 Applicable if Account is in good standing. Non-eligible purchases include: (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 to an Eligible Purchase is subject to change. Cash back rewards earned based on purchase price only (excluding any associated transaction fees). Transactions billed in Canadian currency. Foreign currency transactions are converted to Canadian dollars at the Mastercard International rate in effect on or after the date of the transaction and no later than the date the transaction is posted to your Account. The rate applied to debits (such as purchases) will be different than the rate applied to credits (such as returns) (rates established by Mastercard International and subject to change from time to time).

2 The Wi-Fi network is provided by Boingo. By subscribing to this benefit, you acknowledge that Mastercard and Rogers Bank are neither responsible for nor guarantee the quality, security coverage or availability of Boingo's network of Wi-Fi hotspots or partners, and you agree that use of the Boingo Wi-Fi network is at your own risk. Use of the Wi-Fi services is governed by Boingo's terms. Your use of Boingo's Wi-Fi services is subject to Boingo's customer agreement, end user license agreement and other applicable legal terms and conditions, including Boingo's terms of use, privacy and security policies available at [www.boingo.com](http://www.boingo.com). You will be given the opportunity to review Boingo's customer agreement, end user license agreement and other applicable legal terms and conditions before you enroll for a Boingo Wi-Fi for Mastercard plan.

3 Insurance benefits included with the Rogers World Elite Mastercard are underwritten by CUMIS General Insurance Company, a member of The Co-operators group of companies and administered by Allianz Global Assistance, which is a registered business name of AZGA Service Canada Inc. Coverage is subject to conditions, limitations and exclusions, including a pre-existing condition for certain benefits as well as the requirement to charge the eligible expenses and/or items to the Rogers World Elite Mastercard. For full terms and conditions, please refer to the certificates of insurance at [rogersbank.com/coverage](http://rogersbank.com/coverage).

4 Minimum purchase and redemption amount of \$20. Cash back rewards apply up to lesser of purchase amount or rewards balance. Some exceptions apply, including cash advances and cash equivalents. Rewards are not refundable. Account must be in good standing. See Reward Program Terms and Conditions, [rogersbank.com/legal](http://rogersbank.com/legal).

### 1. Changes to the Rogers Bank Cardholder Agreement:

The following paragraphs of the Rogers Bank Cardholder Agreement will be changed:

Section	Current Terms	Revised Terms (these changes are effective June 2, 2020)
12	<p><b>12. REWARDS PROGRAMS</b></p> <p>In some cases a rewards program may be provided with a Card, 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 the website identified in the Welcome Kit or you may call us at the number noted in section 29 "Contacting Us". Rewards programs may be subject to cancellation or change without prior notice to you.</p>	<p><b>12. REWARDS PROGRAMS AND OTHER CARD BENEFITS AND SERVICES</b></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> <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, 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>
30	<p><b>Step 2: Contact Rogers Bank Ombudsman</b></p> <p>Most concerns are resolved before they reach this step; however, if you are still not satisfied with the outcome of your complaint, please contact the Rogers Bank Ombudsman office as follows:</p> <p>Email: RogersBankOmbudsman@rci.rogers.com</p> <p>Fax: 416 935-6304</p> <p>Regular mail: Rogers Bank Office of the Ombudsman 350 Bloor Street East Toronto, ON M4W 0A1</p>	<p>If you are not satisfied with the response of our front line agent who handles your contact first, you may request to have your concern escalated to a supervisor who will speak to you about your concern.</p> <p><b>Step 2: Contact the Management Office</b></p> <p>If your complaint is not resolved to your satisfaction within step 1, you may ask to have your concern escalated to the Manager level and/or above. Within 90 days of receiving your complaint, we will provide to you either our proposed resolution of your complaint or contact you to give you an estimate on when we will be able to provide a proposed resolution of your complaint.</p> <p><b>Step 3: Contact Rogers Bank Ombudsman</b></p>

	<p><b>Step 3: Independent Support</b></p>	<p>Most concerns are resolved before they reach this step; however, if you are still not satisfied with the outcome of your complaint after the Management Office proposes a resolution, please contact the Rogers Bank Ombudsman office as follows:</p> <p>Email: RogersBankOmbudsman@rci.rogers.com Fax: 416 935-6304</p> <p>Mail: Rogers Bank Office of the Ombudsman 333 Bloor Street East, 5th Floor Toronto, ON M4W 0A1</p> <p><b>Step 4: Independent Support</b></p>
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**2. Changes to the Rogers World Elite Mastercard Rewards Program Terms and Conditions:**

The following paragraphs of the Rogers World Elite Mastercard Rewards Program Terms and Conditions will be changed:

Section	Current Terms	Revised Terms (these changes are effective June 2, 2020)
<b>Preamble</b>	<p>These Terms and Conditions form a legal agreement between you and Rogers Bank™, and govern your participation in the Rogers™ World Elite® Mastercard® Rewards Program. Please read these Terms and Conditions carefully. You will find important information about the Program, including how to earn and redeem your Rewards.</p>	<p>These Terms and Conditions form a legal agreement between the Primary Cardholder and Rogers Bank™ and govern the Primary Cardholder's participation in the Rogers™ World Elite® Mastercard® Rewards Program. Please read these Terms and Conditions carefully. The Primary Cardholder will find important information about the Program, including how to earn and redeem Rewards.</p>
<b>1</b>	<p><b>3. Definitions</b></p> <p>“Account” means your Rogers World Elite Mastercard account.</p> <p>“Eligible Purchase” means any purchase made using the Rogers World Elite Mastercard excluding (i) cash advances; (ii) cash-like transactions or (ii) other merchant categories as determined by Rogers Bank in its sole discretion. The list of exclusions to for an Eligible Purchase is subject to change, without notice.</p> <p>“Mastercard Pay with Rewards” means the redemption functionality offered to you by Mastercard International Incorporated that can be used redeem Rewards for any Eligible Purchase.</p> <p>“Net Purchases” means all qualifying purchases charged to your Account less returns and, for greater clarity, excludes Cash Advances, Balance Transfers, interest, Account payments, Optional Group Balance Protection Insurance premiums, and Fees.</p> <p>“Program” means the Rogers World Elite Mastercard Rewards Program that allows you to earn Rewards.</p> <p>“World Elite Rewards Account” means the nominal account we open and maintain in the name of the Rogers World Elite Mastercard Primary Cardholder for the crediting and debiting of the Rewards earned in connection with the Program.</p> <p>“Rewards” means a certain percentage of Net Purchases charged to the Account.</p> <p>All other capitalized terms have the meaning given to them in your Rogers Bank Cardholder Agreement. For avoidance of doubt, for the purposes of these Terms and Conditions, all such terms refer only to your Rogers World</p>	<p>[Section 3 is renumbered Section 1.]</p> <p><b>1. Definitions</b></p> <p>“Account” means the Rogers World Elite Mastercard credit card account that is opened in the name of the Primary Cardholder.</p> <p>“Card” means a physical or mobile version of a Rogers World Elite Mastercard credit card or other device or technology that enables credit card transactional functionality issued by us to a Cardholder under the Account.</p> <p>“Cardholder Agreement” means the Rogers Bank Cardholder Agreement the Primary Cardholder has entered into with us that governs the Account.</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 to an Eligible Purchase is subject to change.</p> <p>“Mastercard Pay with Rewards” means the redemption functionality offered to the Primary Cardholder by Mastercard International Incorporated that can be used to redeem Rewards for any Eligible Purchase.</p> <p>“Net Purchases” means all 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</p>

	<p>Elite Mastercard (and not to any other card that may also be covered by your Rogers Bank Cardholder Agreement).</p>	<p>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>“Program” means the Rogers World Elite Mastercard Rewards Program that allows the Primary Cardholder to earn Rewards.</p> <p>“Rewards” means a certain percentage of Net Purchases charged to the Account.</p> <p>“Terms and Conditions” means these Rogers World Elite Mastercard Rewards Program Terms and Conditions.</p> <p>“We”, “our” and “us” means Rogers Bank.</p> <p>“World Elite Rewards Account” means the nominal account that we open and maintain in the Primary Cardholder’s name for the crediting and debiting of the Rewards earned in connection with the Program.</p> <p>All other capitalized terms in these Terms and Conditions have the meaning given to them in the Cardholder Agreement. For avoidance of any doubt, for the purposes of these Terms and Conditions, all such capitalized terms refer only to the Card (and not to any other credit card that may also be covered by the Cardholder Agreement).</p>
<p><b>2</b></p>	<p><b>1. Cardholder Agreement</b></p> <p>You understand and agree that all of the terms and conditions of your Rogers Bank Cardholder Agreement for your Rogers World Elite Mastercard (“Cardholder Agreement”) form part of these Terms and Conditions. For the purposes of these Terms and Conditions, the term "Card" means your Rogers World Elite Mastercard. 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>[Section 1 is renumbered Section 2.]</p> <p><b>2. Cardholder Agreement</b></p> <p>The Primary Cardholder understands and agrees 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><b>3</b></p>	<p><b>2. Acceptance of these Terms and Conditions</b></p> <p>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 section 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 at <a href="http://www.RogersBank.com">www.RogersBank.com</a> shall be deemed notice to you of such Terms and Conditions.</p>	<p>[Section 2 is renumbered Section 3.]</p> <p><b>3. Acceptance of these Terms and Conditions</b></p> <p>If the Primary Cardholder activates, signs or uses their Card, it will mean that the Primary Cardholder has read these Terms and Conditions and that the Primary Cardholder has understood and agreed to everything written here. The Primary Cardholder must ensure that all Authorized Users understand and comply with all of these Terms and Conditions and the Rogers Bank Privacy Notice. Notwithstanding any other section 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 at <a href="http://www.rogersbank.com">www.rogersbank.com</a> shall be deemed notice to the Primary Cardholder and all Authorized Users of such Terms and Conditions.</p>
<p><b>4</b></p>	<p>All Rogers World Elite Mastercard Primary Cardholders are eligible to register for and participate in the Program. The Program is offered at no extra cost to you and is in addition to the other benefits that come with your Card. Only one Rogers World Elite Rewards Account will be set up for each Account. In other words, all Rewards earned by both the Primary Cardholder and any Authorized User</p>	<p>The Primary Cardholder is eligible to register for and participate in the Program once we have opened the Account for the Primary Cardholder. The Program is offered at no extra cost to the Primary Cardholder and is in addition to the other benefits that come with the Card. Only one World Elite Rewards Account will be set up for each Account. In other words, all Rewards earned by both the Primary Cardholder</p>

	will be credited to the one Rogers World Elite Rewards Account.	and any Authorized User will be credited to the one World Elite Rewards Account.
5	<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 the World Elite Rewards Account on a daily basis for redemption, as long as the Account is in good standing.</p> <p>Rewards will be calculated as follows:</p> <ul style="list-style-type: none"> <li>• 4 points for every dollar (\$1) of Net Purchases made on your Card in a foreign currency (which is equal to a reward value of 4%);</li> <li>• 2 points for every dollar (\$1) of Net Purchases of Rogers products and services made on your Card in Canadian dollars (which is equal to a reward value of 2%); or</li> <li>• 1.75 points for every dollar (\$1) of other Net Purchases made on your Card in Canadian dollars (which is equal to a reward value of 1.75%)</li> </ul> <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 World Elite Rewards Account which can be viewed online by logging into your World Elite Rewards Account through <a href="http://www.RogersBank.com">www.RogersBank.com</a> and selecting Rogers World Elite Rewards or in the Mastercard Pay with Rewards mobile app.</p> <p>Rewards credited to your World Elite Rewards Account on any purchase made with your Card that you subsequently return will be adjusted and reflected in your World Elite Rewards Account as soon as the next business day. Your World Elite 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 World Elite Rewards Account balance may become negative.</p> <p>We accept no liability for any errors in the Rewards balance in your World Elite Rewards Account. If any Rewards are awarded to your World Elite 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 a World Elite 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 shall be considered conclusive. You must notify us of any discrepancy at 1 855 775-2265.</p> <p>Alternatively you may notify us by mail at the following address:</p> <p style="text-align: center;">Rogers Bank PO Box 57130 RPO Jackson Square Hamilton, ON L8P 4W9 Attention: Customer Care</p>	<p>Rewards are earned on all Net Purchases. Rewards are earned on a per-transaction basis and are accumulated into the World Elite Rewards Account on a daily basis for redemption, as long as the Account is in good standing.</p> <p>Rewards for the World Elite Rewards Account will be calculated as follows:</p> <ul style="list-style-type: none"> <li>• 3 points for every dollar (\$1) of Net Purchases made in United States dollars (which is equal to a Rewards value of 3.00%); and</li> <li>• 1.5 points for every dollar (\$1) of other Net Purchases (which is equal to a Rewards value of 1.50%).</li> </ul> <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 the World Elite Rewards Account which can be viewed online by logging into the Account through <a href="http://www.rogersbank.com">www.rogersbank.com</a> or in the mobile app.</p> <p>Rewards credited to the World Elite Rewards Account on any Purchase made with a Card or the Account that is subsequently returned will be adjusted and reflected in the World Elite Rewards Account as soon as the next business day. The World Elite Rewards Account balance will be reduced by the number of Rewards equivalent to the amount originally credited. The Primary Cardholder should be aware that, in some cases, the World Elite Rewards Account balance may become negative.</p> <p>We accept no liability for any errors in the Rewards balance in the World Elite Rewards Account. If any Rewards are awarded to the World Elite Rewards Account in error, we reserve the right to deduct the number of Rewards awarded in error at any time and without notice. We are not obligated to honour a request to redeem Rewards added to the World Elite Rewards Account in error.</p> <p>In the event of a dispute about the amount of Rewards earned, redeemed or deducted, our record of all Rewards shall be considered conclusive. The Primary Cardholder must notify us of any discrepancy at 1 855 775-2265.</p> <p>Alternatively, the Primary Cardholder may notify us by mail at the following address:</p> <p style="text-align: center;">Rogers Bank PO Box 57130 RPO Jackson Square Hamilton, ON L8P 4W9 Attention: Customer Care</p>
6	From time to time, we may offer bonus Rewards. The terms and conditions applicable to any such offers would be communicated to you separately.	From time to time, we may offer bonus Rewards to the Primary Cardholder. The terms and conditions applicable to

	<p>In addition, as a Rogers Bank 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>any such offers would be communicated to the Primary Cardholder separately.</p> <p>In addition, as our customer, the Primary Cardholder 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>
7	<p>Rewards can be redeemed towards Eligible Purchases starting at \$20.00 CAD. To redeem rewards, log into your World Elite Rewards Account through <a href="http://www.RogersBank.com">www.RogersBank.com</a> or through the mobile application. The mobile application 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 Purchase or the cash value of your World Elite Rewards Account, whichever is less.</p> <p>Only the Primary Cardholder is authorized to log into the World Elite Rewards Account and redeem Rewards. The Primary Cardholder can elect, however, to have Rewards credited to his or her own Card, or to any Authorized User's Card.</p> <p>Reward redemptions are reflected as soon as the next business day in your World Elite Rewards Account and, on a monthly basis, as credits on your Rogers World Elite Mastercard statement.</p> <p><b>Rewards redemptions do not count towards your monthly minimum payment. You are responsible for paying the minimum amount which appears on your monthly account statement.</b></p> <p>You may also redeem your Rewards in the form of an annual statement credit to your Account by calling Rogers Bank at 1 855 775-2265. You must request an annual statement credit for each year that you wish to receive it by December 1st of that year. Annual 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 World Elite Rewards Account as of the date the credit is issued to your Account.</p>	<p>Rewards can be redeemed towards Eligible Purchases starting at \$20.00 CAD. To redeem Rewards, log into the World Elite Rewards Account through <a href="http://www.rogersbank.com">www.rogersbank.com</a> or through the mobile application. The mobile application 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 each Eligible Purchase or the cash value of the World Elite Rewards Account, whichever is less.</p> <p>Only the Primary Cardholder is authorized to log into the World Elite Rewards Account and redeem Rewards. However, the Primary Cardholder may elect to have Rewards credited to their own Card, or to any Authorized User's Card.</p> <p>Reward redemptions are reflected as soon as the next business day in the World Elite Rewards Account and, on a monthly basis, as credits on Rogers World Elite Mastercard Statements.</p> <p><b>Rewards redemptions do not count towards the monthly minimum payment on the Account. The Primary Cardholder is responsible for paying the minimum amount which appears on each Statement.</b></p> <p>The Primary Cardholder may also redeem Rewards in the form of an annual statement credit to the Account by calling us at 1 855 775-2265. The Primary Cardholder must request an annual statement credit for each year that they wish to receive by December 1st of that year. Annual 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 the World Elite Rewards Account as of the date the credit is issued to the Account.</p> <p>If the Primary Cardholder resides in Quebec, they may also redeem their Rewards in the form of a cash payment by calling us at 1 855 775-2265. The Primary Cardholder must request a cash payment for each year that they wish to receive 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 the World Elite Rewards Account as of the date the credit is issued to the Primary Cardholder.</p>
8	<p>Rogers Bank may exchange Program and Account related information about you with other parties, such as participating partners, merchants or service providers, as required to administer the Program. All collection, use or disclosure of personal information about you shall be in accordance with the Rogers Bank Privacy Policy that is available at <a href="http://www.RogersBank.com">www.RogersBank.com</a>.</p>	<p>We may exchange Program and Account related information with other parties, such as participating partners, merchants or service providers, as required to administer the Program. All collection, use or disclosure of personal information shall be in accordance with the Rogers Bank Privacy Notice that is available at <a href="http://www.rogersbank.com">www.rogersbank.com</a>.</p>
9	<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 Rogers Bank is released of all liabilities in this regard. You understand that we will not issue tax receipts.</p>	<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 the Primary Cardholder's responsibility and we are released of all liabilities in this regard. The Primary Cardholder understands that we will not issue tax receipts.</p>
10	<p>We may change the Program and these Terms and Conditions, in whole or in part, at any time without giving you notice. Program changes may include, but are not</p>	<p>We may change the Program and these Terms and Conditions, in whole or in part, at any time by giving the Primary Cardholder written notice of the changes not less than sixty (60) days (or such longer or shorter period as required by</p>

	limited to, changes to any earn rate, maximum Rewards or Eligible Purchases.	applicable law) prior to the effective date of the changes. Program changes may include, but are not limited to, changes to the way in which we calculate Rewards, the amount of maximum earnable Rewards or what are Eligible Purchases.
11	N/A	<p><b>11. Death and Divorce/Separation</b></p> <p>When we are made aware of the Primary Cardholder's death, the World Elite Rewards Account will be closed and the Rewards then at credit in the World Elite Rewards Account (including all Rewards earned pursuant to Section 5. of these Terms and Conditions on Net Purchases during the Account Statement period in which that death has occurred and posted by us to the World Elite Rewards Account pursuant to Section 5. of these Terms and Conditions) will be redeemable (and only if there are any residual Rewards left after such Rewards are first applied by us to any Balance owing by the Primary Cardholder on the Account) by the Primary Cardholder's estate.</p> <p>Rewards at credit in the Word Elite Rewards Account are not at any time divisible in the case of separation or divorce.</p>
12	<p><b>11. Miscellaneous</b></p> <p>Rewards do not expire as long as your Account remains open. Rogers World Elite Rewards can only be redeemed if your Account is in good standing. Any abuse of the Program's privileges, failure to follow its terms, or misrepresentation may result in Rogers Bank 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 Rogers Bank to restrict, suspend or otherwise alter aspects of the Program, with or without notice to you.</p> <p>Rewards are not refundable, exchangeable, and have no cash value. Rewards may not be resold, pledged or hypothecated in any way. If the Primary Cardholder dies, any Rewards earned on the Account will be credited to the Account on the Statement issued after Rogers Bank is made aware of the Primary Cardholder's death, unless the surviving spouse is an Authorized User and he/she applies to become and qualifies under Rogers Bank's standard credit criteria as the Primary Cardholder within 60 days after Rogers Bank is notified of the Primary Cardholder's death.</p> <p>The Program is void where prohibited by federal, provincial or municipal law.</p>	<p>[Section 11 is renumbered Section 12.]</p> <p><b>12. Miscellaneous</b></p> <p>Rewards do not expire as long as the Account remains open. Rewards can only be redeemed if the Account is in good standing.</p> <p>Any abuse of the Program's privileges, failure to follow its terms, or misrepresentation may result in us terminating the Primary Cardholder's and all Authorized Users' 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.</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>

For complete details on the Rogers World Elite Mastercard Rewards Program Terms and Conditions, Rogers Bank Cardholder Agreement, and the Disclosure Summary for your Account, please visit [rogersbank.com/legal](http://rogersbank.com/legal). If you wish to contact us about this notice, please reach out to us in any of the ways listed in the "Contacting Us" section of your Rogers World Elite Mastercard Account Statement.