



# ATB FINANCIAL MY REWARDS®

Terms & Conditions



# ATB Financial Cash Rewards Program

## Terms and Conditions

Effective February, 2026 on your statement date

### 1. Reward Program

These are the current terms that apply to the ATB Financial® Cash Rewards Program associated with your Card Account that allows you to earn a cash rebate. In these terms, “you” means the Primary Cardholder and any capitalized words use here are defined in your ATB Financial Mastercard Personal Cardholder Agreement. Once you activate your Card or use your Card Account in any way, this means that you accept these terms.

### 2. Eligibility

The reward program is automatically available to you at no extra cost as long as your Card Account is in Good Standing and you don't use your Card for business purposes. There is only one cash rebate for each Card Account. All Card transactions earn the cash rebate (including Authorized User transactions), but the cash rebate is only payable to the Primary Cardholder. If there is more than one Primary Cardholder, the cash rebate will not be divided between you.

### 3. The Cash Rebate

#### 3.1 Cash Rebate

3.1.1 The reward program is an annual program. You may accumulate the cash rebate each month, beginning each year with your January Statement to the end of the last billing Statement in that calendar year. If your Card Account was opened after January, the cash rebate will start accumulating in the month in which your Card Account was opened. As long as your Card Account is in Good Standing, the cash rebate for each year as shown on your December Statement will be credited to your Card Account on your January Statement. Until then, the cash rebate has no cash value and will not be considered to be your property for any purpose.

3.1.2 Once the cash rebate is posted on your January Statement, the cash rebate balance will reset to zero (unless the cash rebate balance is negative, in which case the negative balance will carry over to the next year) and the rebate will start accumulating again on the first day of your January billing cycle. Rebate information will be shown on each Statement or you can call us toll free at 1-800-332-8383. Check your Statements carefully and let us know within 30 days if you see any mistakes, otherwise we'll assume we got it right.

## 3.2 Earning the Cash Rebate

**3.2.1 Welcome Bonus.** When you first open the Card Account, the cash rebate will be awarded at a special bonus rate of 5.00% for every \$1 spend on any eligible Purchase for the first three months following the Card Account opening, up to a maximum rebate of \$100. At the end of the three months, or after you have reached a rebate of \$100 within the first three months, you will earn the standard cash rebate on eligible Purchases made on the Card Account, as explained below.

**3.2.2 Eligible Purchases.** The standard cash rebate will be awarded at different rates for different categories of eligible Purchases made while your Card Account is in Good Standing, as follows:

Cash rebate rate for every \$1 spend*	Category of eligible Purchase	How eligibility is determined
2.00%	Groceries, dining and digital subscription services	These categories are based on the Merchant Category Code (MCC) assigned to a merchant by Mastercard. We do not determine MCCs and have no control over this.
1.00%	Gas	
1.00%	Card on file	This includes any Purchases where the Card is preset as a payment method in a merchant's system, such as recurring utility payments.
0.5%	All other eligible purchases	This includes all other types of Purchases on your Card Account, however Purchases do not include Cash Advances, credit adjustments account fees (like annual fees), interest or other charges).

\*The maximum you can earn on Purchases in categories that earn a 1.00% or 2.00% rebate rate is \$200 per year in total (across all categories). If your rebate reaches \$200 in any given year, then any Purchase you make after that (in any category) will earn the base rebate rate of 0.5% for the remainder of that year.

## 3.3 Calculating the Cash Rebate

The cash rebate will be calculated each day by multiplying your total daily Purchases in each category of eligible Purchases by the applicable rebate rate for that category, then adding up the total rebate for each category, and rounding down to the nearest cent.

For example, if on one day you make:

- two eligible grocery Purchase of \$89.99 and \$28.75,
- one eligible gas Purchase of \$69.99, and
- two other eligible Purchases of \$14.99 and \$49.99,

then your cash rebate for that day will be calculated as follows:

- daily grocery Purchase total:  $\$89.99 + \$28.75 = \$118.74$ 
  - $\$118.74$  multiplied by  $2.00\% = \$2.3748$
- daily gas Purchase total:  $\$69.99$ 
  - $\$69.99$  multiplied by  $1.00\% = \$0.6999$
- daily other eligible Purchase total:  $\$14.99 + \$49.99 = \$64.98$ 
  - $\$64.98$  multiplied by  $0.5\% = \$0.3249$
- total daily rebate =  $\$2.3748 + \$0.6999 + \$0.3249 = \$3.3996$ 
  - $\$3.3996$  rounded down to the nearest cent =  $\$3.39$  cash rebate

Your daily cash rebates are added together for each day in the year.

### 3.4 Posting/Adjusting the Cash Rebate

When you make an eligible Purchase, the cash rebate will be posted to your Card Account and reflected on your Statement. If there's a refund (credit) transaction posted to your Card Account, a portion of your cash rebate will be deducted. If you don't have enough cash rebate accumulated for us to deduct the full amount that is due, we'll deduct the additional rebate amount from future cash rebate that you earn.

### 3.5 Taxes

You are responsible for figuring out all of the tax stuff – this might include declaring the total value of the cash rebate to appropriate tax authorities and paying any tax that you owe because of the rebate. We do not issue tax receipts.

## 4. Personal Information and Privacy

We take your privacy very seriously. That's why we are so committed to protecting your personal information and keeping it private. When you ask us to send you a Card and use our products or services you acknowledge that we will collect, use and disclose your personal information as outlined in ATB's Privacy Statement. For more details about our commitment to protecting our customers' privacy you can check out our Privacy Code or you may reach out to a member of our privacy team at [PrivacyOfficer@atb.com](mailto:PrivacyOfficer@atb.com). You can get a copy of our Privacy Statement and Privacy Code at [atb.com](http://atb.com), from an ATB branch, or by calling 1-800-332-8383.

You should also know that we use service providers in the United States of America to manage your Card Account, including for incentives or rewards programs that we may offer to you with your Card Account. For details, you can visit [atb.com/outofcanada](http://atb.com/outofcanada)

## 5. The Really Really Legal Stuff

### 5.1 Transferring or Dividing the Cash Rebate

The cash rebate is not transferable from your Card Account to another cardholder's account and it cannot be divided in the case of separation or divorce. However, if your Card has been lost or stolen, your accumulated cash rebate will be

automatically transferred to your new ATB Gold Cash Rewards Mastercard card account.

## 5.2 Conversion of Rewards from Another Program

If you are enrolled in a different rewards program offered by us, you may be able to convert rewards that you have earned but not redeemed under that program to this reward program. If we allow this type of conversion, we'll let you know all of the details like the rate of conversion and whether there are any fees or restrictions.

## 5.3 Card Account Closure

If the Card Account is closed or cancelled (by you or us for any reason, other than because of your death), then your accumulated cash rebate will be automatically cancelled without any payment or notice to you and you will not be able to redeem, transfer or convert your cash rebate after that.

## 5.4 Death of Primary Cardholder

Upon the death of a Primary Cardholder, please provide us with confirmation of the death and we'll let you know of your options, but generally if there was only one Primary Cardholder, any accumulated cash rebate will be credited to the balance on the Card Account, and if there was more than one Primary Cardholder, you can choose to transfer the rebate to another card account, or take the deceased Primary Cardholder's name off this Card Account. Whatever you choose, the deceased Primary Cardholder and their estate release ATB from any claims relating to the cash rebate or the closure of the Card Account.

## 5.5 Termination of Program

- a) We can terminate or suspend the reward program at any time. If we do that, and your Card Account is in Good Standing, then within 60 days of the termination date we may either send you a cheque or credit your Card Account for the amount of the accumulated cash rebate as of the termination date.
- b) We can suspend or terminate your participation in the reward program and cancel any accumulated cash rebate (without payment or notice to you) if you have acted fraudulently, if you haven't followed these terms, or if you go bankrupt, and you will not be able to redeem, transfer or convert your cash rebate after that.

## 5.6 Other Stuff

- a) If we ever change these terms (including to change the cash rebate rates, the categories of eligible Purchases or way we calculate the cash rebate), we'll notify you if we are required to, but the current version will always be available on [atb.com](http://atb.com). You should check [atb.com](http://atb.com) to make sure you are aware of the most up to date terms. If we have posted an updated version of the terms on [atb.com](http://atb.com) we will assume that you've seen and read it.

- b) The cash rebate is not considered your property and cannot be encumbered in any way (this means you can't use your cash rebate as collateral for a loan, for example).
- c) If we are allowed to do something under these terms but we choose not to, or if we allow you to do something that you are not allowed to do, this doesn't mean that we will do the same in the future. We will always be allowed to exercise our rights under these terms and to require that you follow these terms.

\*ATB, ATB Financial and ATB My Rewards are registered trademarks of ATB Financial.

Mastercard and the circles design are registered trademarks of Mastercard International Incorporated. Used under licence.

