



# IMPORTANT NOTICE OF UPCOMING CHANGES TO THE ATB GOLD CASH REWARDS MASTERCARD®

Effective February 2026

The ATB Gold Cash Back Rewards Mastercard is getting a makeover.

Please review this notice carefully and keep a copy for your records.

## WHAT'S CHANGING?

### Even More ATB Cash Back Rewards

Beginning February 2026, you'll start earning even more cash back rewards<sup>1</sup> for things you do daily. Simply choose your ATB Gold Cash Rewards Mastercard for all your everyday purchases.

- Earn **2% cash back rewards** for every \$1 spent on eligible purchases made on **groceries and dining**
- Earn **2% cash back rewards** for every \$1 spent on eligible purchases made on **digital streaming services and/or subscriptions**
- Earn **1% cash back rewards** for every \$1 spent on eligible purchases made for **gas**

- Earn **1% cash back rewards** when you set up your ATB Gold Cash Rewards Mastercard as your **primary card on file** for any online or in app purchases
- Earn **0.5% cash back rewards on all other purchases**

This change is effective from the first day of your Billing Period beginning in February 2026, and will be reflected on your March 2026 Statement.

Cash Back Rewards will be automatically applied to your statement every January.

WHAT'S CHANGING:	WHEN THIS WILL HAPPEN:
<b>Annual Interest Rate</b> The applicable annual interest rate that applies to the Card Account will increase as follows: <b>Purchases:</b> <ul style="list-style-type: none"><li>• <b>Standard Rate:</b> From 19.99% to <b>20.99%</b></li></ul>	Changes will be automatically effective on your ATB Gold Cash Rewards Mastercard account beginning <b>February 2026</b> .

If you have questions, we're here to make it simple. Call **1-800-332-8383**.

<sup>1</sup> Purchases made only at selected merchant locations in Canada as identified by Mastercard's Merchant Category Code ("MCC") may qualify for the accelerated earn rate. A full list of inclusions are available at atb.com, and is subject to change including addition or deletion at any time without notice. Cash back rewards are awarded for Purchases made while your Card Account is in Good Standing. Purchases do not include Cash Advances, credit adjustments, account fees (like annual fees), interest or other charges.