



financial[®]

The good stuff.

Your PC Financial[®]
Mastercard[®]
Benefits Guide

Say hello to more rewards.

The *President's Choice
Financial Mastercard*[®]
scores you PC Optimum[™]
points everywhere you shop.
That means, more free
with no fee. Score.

When you use your card, you benefit.

- No annual fee
- Earn PC Optimum points towards free groceries,¹ Joe Fresh[®] fashions, beauty products, and more – with every purchase you make, anywhere
- Great benefits you can actually use – free of charge

Earn points and get free rewards – fast.

You get more from your *President's Choice Financial Mastercard*[®] when you use it every time you shop. Use it for gas fill-ups, groceries, bill payments, gym memberships, airline tickets and online purchases – anywhere Mastercard is accepted. You'll earn points every time.

Activate.

Start earning points and enjoy all the benefits of being a *President's Choice Financial Mastercard*[®] cardholder. Call 1 866 246 7262 to activate your card. You can even request up to four authorized users on your *President's Choice Financial Mastercard*[®] account, each with a card of their own, and get the whole family earning points. To order, call 1 866 246 7262.

Use it everywhere.

Remember, you earn points on every purchase you make. Those points add up to real rewards for you. So make sure you earn as many as you can.

Sweet rewards start here.

With the *President's Choice
Financial Mastercard*[®],
treat yourself to free stuff
when you earn *PC Optimum*
points everywhere.

Here's how it works:

10 points	per \$1 in select stores ³
25 points⁵	per \$1 of eligible purchases at Shoppers Drug Mart and Pharmaprix
Earn at least 30 points	per litre at Esso™ and Mobil™ stations (20 points per litre ² + 10 points per \$1 [^])
Earn an additional 10 points	per litre of premium gasoline (Octane 89, 91, 93) at Esso™ and select Mobil™ stations
10 points	per \$1 everywhere else

How to redeem PC Optimum points:

10,000 PC Optimum points = \$10 in FREE rewards.

You can start rewarding yourself with a minimum redemption of 10,000 points, or higher amounts in increments of 10,000 points thereafter.

Redeem your points at over 4,000 locations across the country.³ Just tell the cashier you want to use your PC Optimum points.

Check your points balance:

- Online at pcoptimum.ca
- On your grocery receipt from participating stores

Redeem your PC Optimum points here:



and Dominion stores in Newfoundland and Labrador.

Protection. Convenience. And more.

Chip and PIN.

The *President's Choice Financial Mastercard*® uses chip and PIN (Personal Identification Number) technology for secure credit card purchases and cash advances.

Set your confidential PIN when you activate your card.

Never give this PIN to anyone – including over the phone or online. To make a purchase, insert the chip of your *President's Choice Financial Mastercard*® into the card terminal, enter your PIN, and follow the prompts. You can also pay by swiping the magnetic stripe and signing or using your card's contactless capability.

Use it – worldwide.

Let us[†] know if you are planning to use your *President's Choice Financial Mastercard*® outside the country, to help avoid possible service disruption. Just call 1 866 246 7262 or submit an online request by signing in to your account at pcfinancial.ca/mastercard.

Purchase Assurance.⁴

Almost anything you buy with your card, anywhere in the world, is automatically insured if it's stolen, lost, or damaged in the first 90 days – at no extra charge.

Extended Warranty.⁴

For most purchases made with your card, the manufacturer's regular warranty will be doubled for up to one additional warranty year.

Cash when and where you need it.

Get cash advances* at Mastercard-issuing banks and currency exchange locations around the world. Be sure to visit during business hours and have your *President's Choice Financial Mastercard*® with you.

Cash at bank machines.

Get cash at over one million bank machines* worldwide, 24/7, using your *President's Choice Financial Mastercard*®. Just look for the Cirrus®, Maestro®, or Mastercard symbol and be sure you know your confidential PIN.

FREE cheques.

Order free personalized *President's Choice Financial Mastercard*® convenience cheques.* You can use them like any other cheque, and each amount withdrawn will be added to your account balance as a cash advance.

*There is no interest-free grace period for cash advances or convenience cheques. The cash advance interest rate applies from the day you obtain a cash advance or your convenience cheque is posted to your account. There is also a fee for cash advances (as set out in your Disclosure Summary) at all bank machines. We reserve the right to decline a transaction or to request additional information before authorizing a transaction and to change the status and features of your account as a result of any transaction or attempted transaction, in each case without advance notice to you.

Earn points for paying bills you'd be paying anyway.

Set up automatic bill payments from your *President's Choice Financial Mastercard*® and make paying bills a lot more rewarding.

Managing your account is easy.

Register at pcfinancial.ca/mastercard and sign in anytime, anywhere, to:

- Check your balance, available credit, and payment information
- View past and recent transactions
- Switch to paperless statements
- Request a credit limit change
- Update your address
- Request additional authorized users (up to four) – each with their own card

Please refer to your Cardholder Agreement for further account information.

¹Minimum redemption is 10,000 *PC Optimum* points (worth \$10 in free rewards) and in increments of 10,000 points thereafter at participating stores. Some redemption restrictions apply. Please visit pcoptimum.ca for details and full store list.

²Earn a total of at least 30 points per purchased litre of gasoline or diesel fuel when you use your *President's Choice Financial Mastercard*[®] at Esso[™] and Mobil[™] stations in Canada. Includes the points per litre available to all *PC Optimum* members and at least 10 *PC Optimum* points per dollar earned[^] for all purchases on the card. Earn points even faster at Mobil[™] stations located adjacent to a Loblaw banner grocery store. For full details including how points are awarded to your account, rounding rules, and exact points earnings at the station nearest you, visit pcfinancial.ca/gas.

³Visit pcoptimum.ca for details on participating stores where the *PC Optimum* program is offered.

⁴Your Certificate of Insurance for Purchase Assurance and Extended Warranty is included in the envelope with your card. Purchase Assurance and Extended Warranty are provided by American Bankers Insurance Company of Florida. Some conditions apply.

⁵All *PC Optimum* members earn 15 points per dollar of eligible purchases at Shoppers Drug Mart and Pharmaprix. When you use your *President's Choice Financial Mastercard*[®] you will earn an additional 10 points per dollar.

CUSTOMER REWARDS PROGRAM TERMS AND CONDITIONS

The *President's Choice Financial Mastercard*[®] customer rewards program is extended to *President's Choice Financial Mastercard*[®] cardholders. Upon activation of your *President's Choice Financial Mastercard*[®], you earn 10 *PC Optimum* points per dollar for all purchases made with your card, and you can also earn additional *PC Optimum* points on your eligible purchases made at the merchants listed below. All other terms and conditions of the *PC Optimum* points program apply. For details, visit pcfinancial.ca and click on the "Legal Stuff" link. We reserve the right to terminate or change this customer rewards program or remove your account from this customer rewards program at any time, subject to any required notice.

Shoppers Drug Mart / Pharmaprix

All *PC Optimum* members earn 15 *PC Optimum* points per \$1 of eligible purchases at participating Shoppers Drug Mart and Pharmaprix locations. In addition, as a *President's Choice Financial Mastercard*[®] cardholder, you will earn the regular 10 *PC Optimum* points per \$1 charged on your card(s).

Esso™ & Mobil™

As a *President's Choice Financial Mastercard*® cardholder, you can earn bonus *PC Optimum* points when you make an eligible purchase of fuel at Esso™ & Mobil™ branded gas stations in Canada on your eligible card. In addition to the regular 10 points per \$1 earned^ for all purchases charged to your card, get at least 20 points per litre which includes the points per litre earned by all *PC Optimum* members.

Bonus *PC Optimum* points are calculated for each transaction based on the transaction data provided by Imperial Oil. Eligible purchases of 0.5 litres or more will be rounded up to the next litre and eligible purchases of 0.49 litres or less will be rounded down. Each transaction will be posted directly to your loyalty account, and will not be shown on your *President's Choice Financial Mastercard*® account statement. Please allow 5 to 7 business days from the date that your eligible fuel purchase is processed, for your bonus points to be reflected in your loyalty account.

Offers listed in this benefits guide are subject to change.

^Should fuel prices fall below \$1/L, a minimum of 10 points per litre will be awarded.

†*President's Choice Financial Mastercard*® is provided by *President's Choice Bank*. The *PC Optimum*™ program is provided by *President's Choice Services Inc.* Trademarks used under licence.

®/™ *Cirrus*, *Maestro*, and *Mastercard* are registered trademarks and the circles design is a trademark of *Mastercard International Incorporated*.

President's Choice Bank is a licensee of the marks.

®/™ *Shoppers Drug Mart* and *Pharmaprix* are registered trademarks of *911979 Alberta Ltd.*, used under license.

Esso is a trademark of *Imperial Oil Limited*. *Imperial Oil*, licensee.

Mobil is a trademark of *Exxon Mobil Corporation* or one of its subsidiaries. *Imperial Oil*, licensee.

All other trademarks are property of their respective owners.

Quick contacts

Lost or stolen card (call immediately)

In Canada and the U.S.

Call 24/7: 1 866 246 7262

Outside Canada and the U.S.

Call collect: 1 647 426 1343

Questions about your account

pcfinancial.ca/mastercard

In Canada and the U.S.

Call: 1 866 246 7262

Outside Canada and the U.S.

Call collect: 1 647 426 1343

Questions about the *PC Optimum* program and *PC Optimum* points

pcoptimum.ca

1 855 672 7587

Purchase Assurance

1 866 892 8683

Extended Warranty

1 866 892 8683