



IMPORTANT NOTICE OF UPCOMING CHANGES TO THE ATB WORLD ELITE MASTERCARD®

Effective June 04, 2024

The ATB World Elite Mastercard is getting a makeover.

More rewards · Extra lounge passes · Enhanced insurance coverage & more!

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

WHAT'S CHANGING?

ATB My Rewards

Beginning **June 04, 2024**, you'll earn even more rewards points¹ for things you do daily. Simply choose your ATB World Elite Mastercard for all your everyday purchases.

- Earn **8 points for every \$1 spent** on eligible purchases made at select travel merchants, including: **airlines, hotels, motels and car rental companies**
- Earn **6 points for every \$1 spent** on eligible purchases in essential categories, including: **groceries, gas, digital streaming services and/or subscriptions, and entertainment**
- Earn **2 points for every \$1 spent** on **any other purchases** you make with your card

More Annual Lounge Passes

Beginning **June 04, 2024** each Primary Cardholder automatically receives **four complimentary annual lounge visits**. If your account includes a co-applicant (joint cardholder), both you and your joint cardholder receive your own set of visits. That means you could enjoy a combined total of eight visits!

Your complimentary passes reset every January, and unused visits cannot be carried into the next calendar year. Your Mastercard account will be automatically loaded with your passes each January.

Download the Mastercard Travel Pass app or visit mastercardtravelpass.dragonpass.com to register and enjoy airport lounge access.

Enhanced Insurance Coverage

In addition to all the great insurance coverage you get currently, we're adding a few:

Mobile Device Insurance²

Mobile Device Insurance provides coverage of up to \$1,500 for eligible mobile devices purchased on or after **June 04, 2024**, in the event of loss, theft, accidental damage, or mechanical breakdown when:

1. you charge the full purchase price to your account and, if equipped with cellular data technology, you activate your mobile device with a Canadian wireless service provider; or
2. you charge any portion of the purchase price that is required to be paid up front to your account and fund the balance through a Canadian wireless service plan, and charge all monthly bill payments to your account for the duration of the plan; or
3. you fund the full purchase price through a plan and charge all monthly bill payment to your account for the duration of the plan.

Event Ticket Protection Insurance²

For Event Tickets purchased on or after **June 04, 2024**, enjoy the confidence that comes with event ticket protection coverage. If you need to cancel due to a covered reason (e.g. accident, illness, common carrier delays, etc.), event ticket protection coverage provides reimbursement of the non-refundable portion of your event ticket cost, up to a maximum of \$1,000, when you charge the full cost of your event tickets to your ATB World Elite Mastercard and/or pay such cost with ATB Financial My Rewards points.

For full details of this new coverage, including eligibility, limitations, and exclusions, refer to the Certificate of Insurance available at atb.com/worldelite or call 1-888-332-8383 to request a copy by mail.

¹ 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. The accelerated earn rate applies to the first \$50,000 in annual purchases on the Account, at merchants qualifying for the accelerated earn rate, per calendar Year based on your statement cycle date. The annual spend cap for the accelerated earn rate resets every January. Once the combined cardholder spend exceeds this threshold in these categories, they will continue earning points at the regular earn rate of 2 points per \$1 spent in purchases. Points 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.

² Mobile Device Insurance and Event Ticket Protection Insurance are underwritten by American Bankers Insurance Company of Florida (ABIC). ABIC can be reached at 1-800-668-8680 or online at cardbenefits.assurant.com. ABIC, its subsidiaries, and affiliates carry on business in Canada under the trade name of Assurant®. ©Assurant is a registered trademark of Assurant, Inc.

Changes to the Summary of Rates, Fees & Disclosures

Effective **June 04, 2024**, the following rate & fee changes will apply to your Account, and when they will take effect.

| WHAT'S CHANGING: | WHEN THIS WILL HAPPEN: |
|---|---|
| <p>Annual Fee - Additional Cards</p> <p>Each Co-Applicant or Authorized User Increases from \$25 to \$35</p> | <p>Effective June 04, 2024.</p> <p>The annual fee will be shown and be due on the second Statement after your Card Account is opened and will then appear annually from this date.</p> |
| <p>Annual Interest Rate</p> <p>The applicable annual interest rates that apply to the Card Account will increase as follows:</p> <p>Purchases:</p> <ul style="list-style-type: none">• Standard Rate: From 19.90% to 20.99%• Default Rate: From 24.90% to 25.99% <p>Cash Advances:</p> <ul style="list-style-type: none">• Standard Rate: From 21.90% to 22.99%• Default Rate: From 26.90% to 27.99% | <p>This change is effective from the first day of your Billing Period beginning in June 2024, and will be reflected on your July 2024 Statement.</p> |
| <p>Default Rate</p> <p>Default rates will continue to apply until you pay at least the Minimum Payment Due for six consecutive Billing Periods (formerly three consecutive Billing Periods).</p> | <p>Effective June 04, 2024</p> |
| <p>Other Fees</p> <p>Cash Advance Fee: ABM Cash Advance in Canada will increase from \$2.50 to \$5.00.</p> <p>Promotional Balance Transfer Fee: Increases from up to 2% to up to 3% of the amount of each balance transfer.</p> | <p>Effective June 04, 2024</p> |

Changes will be automatically effective on your ATB World Elite Mastercard account beginning **June 04, 2024**.

In order to allow us to smoothly transition to the new rewards program, you will be **unable to redeem points from June 02 - 04, 2024**. We appreciate your patience.

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