

# Triangle™ Mastercard® Application & Canadian Tire Discount Program

## Cost of Credit Disclosure for Credit Card Applications

<b>Annual Interest Rate</b>	<p>These interest rates will be in effect on the day your account is opened:</p> <p><b>If you reside outside of Quebec:</b></p> <p>All charges to your account (excluding cash transactions and related fees) - <b>19.99%</b></p> <p>Cash transactions (for example: cash advances, balance transfers, convenience cheques, money transfers, purchase of travellers cheques and gambling transactions) and related fees - <b>22.99%</b></p> <p><b>For the Triangle Mastercard only:</b> If you are not approved for a card at the above rates, Canadian Tire Bank may still issue you a card at the following annual interest rates: <b>25.99%</b> for all charges (excluding cash transactions and related fees) and <b>27.99%</b> for cash transactions and related fees.</p> <p><b>If you are a resident of Quebec:</b></p> <p>All charges to your account (excluding cash transactions and related fees) - <b>19.99%</b></p> <p>Cash transactions and related fees - <b>21.99%</b></p> <p><b>For the Triangle Mastercard only:</b> If you are not approved for a card at the above rates, Canadian Tire Bank may still issue you a card at the following annual interest rate: <b>21.99%</b> for all charges.</p>
<b>Interest-Free Grace Period</b>	<p>At least <b>21</b> days or, if you are a resident of Quebec, at least <b>26</b> days.</p> <p>You will benefit from an interest-free grace period of at least <b>21</b> days (at least <b>26</b> days if you are a resident of Quebec) on new purchases if we receive payment in full of the balance due on your current statement by the payment due date.</p> <p>There is no grace period for cash transactions, such as convenience cheques, balance transfers or cash advances, or for fees for such transactions.</p>
<b>Minimum Payment</b>	<p>If you reside in a Province other than Quebec, the Minimum Payment will be the sum of:</p> <p>(A) interest and fees shown on your statement, plus</p> <p>(B) the greater of any amount past due or any balance over your credit limit, plus</p> <p>(C) the amount of any equal payments plan installments then due, plus</p> <p>(D) <b>\$10</b></p> <p>Balances under <b>\$10</b> are due in full.</p> <p>If you reside in the Province of Quebec, the Minimum Payment will be the sum of:</p> <p>(A) the greater of (i) interest and fees shown on your statement + <b>\$10</b> or (ii) <b>5%</b> of the New Balance, excluding amounts on special payment plans; plus</p> <p>(B) any balance over your credit limit; plus</p> <p>(C) any amounts past due not included in (B) above; plus</p> <p>(D) the amount of any equal payments plan instalments then due.</p> <p>Balances under <b>\$10</b> are due in full.</p>
<b>Foreign Currency Conversion</b>	<p>All transactions made in a foreign currency will be converted to Canadian currency at the then current Mastercard conversion rate plus <b>2.5%</b> (for charges to your account) or minus <b>2.5%</b> (for credits to your account) when the transaction is posted to your account.</p>
<b>Annual Fees</b>	<p>None.</p>
<b>Other Fees</b>	<p><b>Cash Advance Fee: \$4</b> – Charged when the transaction is posted to your account.</p> <p><b>NSF/Dishonoured Payment Fee: \$25</b> – Charged if a payment you make is dishonoured.</p> <p><b>Charges for Copies: \$2</b> – Charged when you request a copy of a statement.</p> <p><b>Credit Balance Fee:</b> The lesser of <b>\$10</b> or the amount of your credit balance – Charged on the last day of a billing period when there is a credit balance on the account and the account has been inactive for the previous <b>12</b> billing periods.</p>

Information effective as of, **May 26, 2020.**

For residents of Quebec: The credit rates are the annual interest rates specified in the chart above.

### PRIVACY AND YOUR PERSONAL INFORMATION

Personal Information about you is collected, used, and disclosed in accordance with the Canadian Tire Privacy Charter (**Privacy Charter**), including, in particular, to (a) process your application for a product or to provide a service; (b) assess and update your credit-worthiness on an ongoing basis; (c) process, service, analyze and audit your relationship with us, including collecting any monies you owe us; (d) verify your identity and protect against error and fraud; (e) administer the delivery, return or exchange of products, services, rewards and programs to you; (f) determine your interest and eligibility for, and where appropriate provide you with products, services, rewards and programs; (g) comply with applicable legal, regulatory and self-regulatory requirements; and (h) better understand your product and services needs and to offer relevant information, products, service and rewards to meet those needs.

As described in the Privacy Charter, Personal Information may be shared with other parties who administer accounts and with other members of the Canadian Tire family of companies to develop surveys, contests, individual and direct marketing programs and may be used to market and sell other products and services to you including by way of postal mail, e-mail, facsimile, telephone, text message, or other form of electronic message. If you decide that you do not want to receive marketing offers for products and services, you may always withdraw or refuse your consent by clicking on the unsubscribe link in our email communications or by contacting us at 1-866-846-5841. Your request will be promptly processed but may not be in time to remove you from promotions already in progress. Please note that even if you have opted out of receiving marketing communications, we may still contact you for purposes of administering your account and sending you transactional or operational messages. The Privacy Charter is updated from

time to time. You may obtain the most current version of the Privacy Charter online at [www.ctfs.com](http://www.ctfs.com) or by calling us at 1-800-459-6415. When your personal information is transferred to a Service Provider, we require them to protect the information in a manner that is consistent with our Privacy Charter. Our service providers may be located outside Canada and may be required to disclose your personal information under the laws of their jurisdictions.

### LOST OR STOLEN CARDS

You must notify Canadian Tire Bank immediately if you think that your Card has been lost or stolen by calling 1-800-459-6415. You are not liable for unauthorized use of a lost or stolen Card, unless your Card is used with a Personal Identification Number ("PIN") to obtain a cash advance at an automated banking machine or to make a purchase, in which case you are liable for the full amount of each unauthorized use until you notify us.

### CUSTOMER SERVICE DEPARTMENT

In Canada: 1-800-459-6415. Outside Canada (collect): 905-735-7256.

The Triangle Mastercard is issued by Canadian Tire Bank ("CTB") pursuant to a licence by Mastercard International. If approved, your card will be sent to you no later than six (6) weeks after application.

Address for CTB: P.O. Box 2000, Welland, Ontario L3B 5S3, Fax: 905-735-2644.

The above information is subject to change. For current information, call Customer Service Department. Information effective as of **May 26, 2020.**

**If you have an existing or Triangle™ Mastercard® please complete the Employee Discount Activation Form.\***

**Identification verified** (originals only) Please print clearly in black or blue ink, one character to a box.

Driver's Licence  Health Card (excluding ON, MB, NS, SK, PE)  Other (specify) \_\_\_\_\_

Expiry Date: (if applicable)

Identification Number

Place of Issue

Management Name (please print)

Management Signature \_\_\_\_\_ Store #

**Triangle Rewards™ Account Number**

**If you are already a Member, please enter your Triangle Rewards Account number. If you are approved for the credit card that you are applying for, your Triangle Rewards Account will be linked to your new Triangle™ Mastercard®. If left blank, a Triangle Rewards Account number will be assigned to you.**

**SECTION 1: Tell us about yourself**

Mr  Mrs  Ms  Miss  Dr (optional)  First Name (as it appears on identification)

Middle Initial  Last Name (as it appears on identification)

Home Telephone (required) (We may send text notifications)†

Mobile Phone (optional) (We may send text notifications)†

Date of Birth

Correspondence (check one)  English  French

Street Number

Street Name (if P.O. Box, provide street address as well)

Apt. Number

City

Province

Postal Code

**E-MAIL ADDRESS**

Would you like to receive commercial electronic messages from Canadian Tire Corporation, Limited, and its affiliates and/or marketing partners, including Canadian Tire Bank and Canadian Tire Services Limited. You may contact us at customerservice@cantire.ca and may unsubscribe at any time. Standard text and data rates may apply.

**SECTION 2: Tell us about your financial and employment information**

Employment:

Canadian Tire Store  Mark's  PartSource Corporate Stores  Canadian Tire Dealer (Retired)  Full Time  Part Time  Seasonal  Credit Limit Request **MECHANICS ONLY**

Job Title

Employee Discount Number (CTR only)\*/Employee Number (all other banners)

Employee Department

City

Province

Postal Code

Employer Phone Number

Date of Employment

Gross Annual Income \$

Social Insurance Number (optional)

Household Income \$

Residence (check one):  Own  Rent  With Parents  Other

Monthly Rent/Mortgage \$

How Long at Present Address?   Yrs   Mths

Street Number

Apt. Number

Previous Address: (if less than 2 years)

Street Name (if P.O. Box, provide street address as well)

City

Province

Postal Code

**Supplementary card request for:**  Spouse  Child/Dependent  Other

First Name

Initial

Last Name

Date of Birth

Street Number

Street Name (if P.O. Box, provide street address as well)

Apt. Number

City

Province

Postal Code

Mobile Phone†

**By signing below I agree as follows:**

- Please open an account in my name for the Triangle Mastercard (the "Card") with annual interest rates of **19.99%** for all charges (excluding cash transactions and related fees) and **22.99%** for cash transactions and related fees, if I reside outside of Quebec, or annual interest rates of **19.99%** for all charges (excluding cash transactions and related fees) and **21.99%** for cash transactions and related fees if I reside in Quebec.
- If I am not approved for the Card at the above rates, Canadian Tire Bank may, without further notice to me, treat this as a separate application for the same Card at the following annual interest rates: (i) if you are a resident of Quebec, **21.99%** for all charges; or (ii) if you reside outside of Quebec, **25.99%** for all charges (excluding cash transactions and related fees) and **27.99%** for cash transactions and related fees.
- The Card is issued by Canadian Tire Bank ("CTB").
- CTB may collect, use and disclose personal information about me for the purposes described in the Canadian Tire Privacy Charter included in my welcome kit, including marketing and selling by way of telephone, automatic dialing-announcing device or other form of telecommunication.
- By participating in the Canadian Tire Store Staff Discount Program, you acknowledge and agree that the use of your name and store number may be shared with Canadian Tire Corporation, Limited (CTC), CTB and/or a third party vendor (which CTC or CTB has a relationship with under contract) for the purposes of administering your staff discount.
- If I am not already a member, I will also be automatically enrolled in the Triangle Rewards Program, even if I am not approved for the Card.
- I will be bound by the Triangle Rewards Program rules.
- If I am approved for the Card, I will be bound by the terms and conditions of the

Canadian Tire Bank Cardmember Agreement that I will receive with the Card, as such agreement may be amended from time to time. I will be solely liable for any charges to the account, including charges made by anyone to whom I have asked that you issue a supplementary card. I will be the only person who receives a monthly statement.

- The Triangle Rewards Program is provided and administered by Canadian Tire Corporation, Limited.
- **You may obtain credit and other personal information about me from, and exchange such information with, credit reporting agencies.**
- By requesting a supplementary cardmember be added to my account:
  - I confirm that I have received the supplementary cardmember's permission prior to submitting this request and that the supplementary cardmember is 18 years of age or older;
  - I confirm that the supplementary cardmember consents to your collection, disclosure and use of their personal information for the purpose of their use of the account;
  - as the primary cardmember, I am solely liable for all charges on my account, including charges made through the use of any supplementary cards;
  - I acknowledge that any supplementary cardmember on my account may view, obtain or be provided with information about the account, including their own transactions, account balance, available credit, account status, payment details and loyalty balance, if applicable;
  - I can restrict the access or authority available to a supplementary cardmember; and
  - supplementary cardmembers do not need to have any established credit of their own.
- If I provide you with my Social Insurance Number, you may use it to identify me, including with credit reporting agencies.
- I have read and understood this application.

Signature of Mastercard Applicant

Date

**Canadian Tire discount declaration**

I declare that I will comply with the terms of the Canadian Tire Discount Program/Canadian Tire Store Staff Discount Program (as applicable).\*\*

Date

**Please send the completed application to: Team Canadian Tire Discount Program, P.O. Box 3000, Welland, Ontario L3B 5S3. Canadian Tire Store Staff Discount Program, submit to your Discount Administrator.**

CHANNEL INDICATOR

ACQUISITION CODE

PROMO CODE

STORE EMP DISC - 0520-3107

† Please note, we may send text messages to your mobile phone number for account notices, these messages will be at no cost to you.  
 \* Contact your Human Resources Department or Discount Administrator, as applicable, for more information. Contact your CTU Admin for your Employee Discount Number. You must maintain an active status on CTU to maintain your discount.  
 \*\* The terms of the Team Canadian Tire Discount Program are available on the InTireNet Bulletin Board. Online Employee Handbook, 411 Intranet, or Core Board depending on your location. For the terms of the Canadian Tire Store Staff Discount Program, please see your Discount Administrator.  
 ©/TM Unless otherwise noted, all trademarks are owned by Canadian Tire Corporation, Limited and are used under licence.  
 ©/TM Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.