

## TERMS AND CONDITIONS LAURENTIAN BANK *REWARD ME* CARD

The following terms and conditions apply to the Laurentian Bank *Reward Me* program. The merchandise and travel available for order (depending on program) are described in the user guide or in other valid documents designated from time to time by Laurentian Bank of Canada (the "Bank") as being in effect. On occasion, points can also apply to special offers. These offers are subject to specific rules, if applicable, and you will be informed of these opportunities and how you can benefit from them.

### Program eligibility

1. All cardholders of the Laurentian Bank Visa *Reward Me* card whose accounts are in good standing are eligible. Monthly fees, as specified by the Bank, are payable in order to enjoy the benefits of the *Reward Me* program.

### Earning points

2. The program is based on a points accumulation system tied to the amount of goods and services charged to your Visa *Reward Me* account.

Points are awarded as follows:

(i) **1 point** for every dollar in net purchases charged as pre-authorized debit (PAD) payments to your Visa *Reward Me* account by certain merchants for services such as the following:

- Telephone
- Cable TV
- Utilities
- Auto and home insurance
- Magazine and newspaper subscriptions

A PAD is an operation whereby a merchant registers automatic and recurring payments under a specific category code charged to your Visa *Reward Me* account; this operation is identified as a PAD.

You may register for recurring payments by contacting your service providers or by checking the list of providers at <http://www.visa.ca/en/personal/bill-pay/index.jsp>. You can modify your registered recurring payments at any time. Not all merchants offer recurring payments. Please contact your service provider to set up a PAD.

The Bank does not charge fees for this service. Additionally, the Bank is not responsible for assigning a merchant category code with regard to this type of recurring payment.

(ii) **1 point** awarded for every dollar in net purchases from merchants registered with Visa Inc. (Visa) under the Grocery Stores, Supermarkets, Service Stations (With or Without Ancillary Services) and Automated Fuel Dispenser categories.

A merchant's category code will serve to identify the category for the awarding of the 1 point. These correspond to the following merchant codes: 5411, 5541 and 5542. In addition, although certain popular stores, large chains and convenience stores also sell fuel or grocery items, purchases made at those businesses may not entitle cardholders to 1 point.

In addition, some merchants may sell these goods and services or are separate merchants who are located on the premises of these merchants, but are coded in another manner, in which case this advantage would not apply.

A merchant's category code is subject to modification without notice. The Bank cannot guarantee a merchant's category code, and in no event will the Bank be liable or responsible for any claims with respect to the purchase of goods and services from a merchant assigned to a different category.

The Bank does not endorse any of the merchants listed or their goods/services, and the merchants listed do not endorse the Bank or its goods/services.

(iii) **0.5 point** for every dollar on all other qualifying net purchases charged to your Laurentian Bank Visa *Reward Me* account.

The points corresponding to some purchases or transactions processed near the end of a billing cycle may not be posted to your statement of account and may be delayed to the next statement of account.

3. Your Laurentian Bank Visa account statement will indicate the point balance carried over from the previous statement, the number of points earned, exchanged and rectified during the period covered by the statement, as well as your new point balance. You can also obtain this information by calling Customer Service for the Laurentian Bank Reward Zone at 1-888-642-8171 between 8 a.m. and 9 p.m. (Eastern Time) Monday to Friday, and Saturdays between 8 a.m. and 5 p.m. You can also visit the program Web site at [www.laurentianbank.ca/rewardzone](http://www.laurentianbank.ca/rewardzone) at any time.

4. You are responsible for checking your statements for the number of points awarded and the total number of points earned. Any errors, omissions or claims regarding a statement must be communicated in writing to the Bank within 30 days of the statement date, otherwise the Bank will deem the statement accurate and will be released from any claims pertaining to this statement. The Bank can use as proof a reproduction of the statement on a media support or other electronic copy of your statement or any other relevant document.

5. The Bank cannot be held responsible for mail that is lost or delivered late, nor for any inconvenience arising from these circumstances. You must inform the Bank of any change of address.

6. If your Laurentian Bank Visa account is credited after you return merchandise, obtain a travel discount or recover an amount related to a previously billed charge, the number of points awarded for this purchase will be deducted from or adjusted in your point balance.

7. If purchases are made using an additional card, the corresponding points will be credited to the account. Points cannot be transferred from one Laurentian Bank Visa account to another cardholder's account. A cardholder who has more than one account eligible for the program cannot combine points earned in these different accounts.

8. Points cannot be exchanged for cash or used as partial or total payment of your account, unless otherwise indicated by the Bank.

9. Points are not awarded for annual membership fees, interest charges, administrative fees, cash advances, Visa cheques, or balance transfers or payments unless otherwise indicated by the Bank.

### **Ordering merchandise**

10. You can acquire an item available through this program by using points or a combination of points and dollars charged to your Laurentian Bank Visa card. For gift cards and certain merchandise, payment is accepted in points only.

11. All applicable taxes and shipping charges are included in the number of points required to order an item.

12. You can order merchandise by contacting Customer Service for the Laurentian Bank Reward Zone: by Internet at [www.laurentianbank.ca/rewardzone](http://www.laurentianbank.ca/rewardzone) (available 24/7), by phone at 1-888-642-8171 (toll-free) Monday to Friday between 8 a.m. and 9 p.m. (Eastern Time) and Saturdays between 8 a.m. and 5 p.m. or through our Interactive Voice Response (IVR) system (24/7).

13. Merchandise availability: All items appearing in this program are subject to availability. If the item ordered is no longer available, a similar item of equal value will be shipped to you. If a replacement is not possible, we will suggest that you order another item or cancel your order. If the order is cancelled, the number of points used will be credited to you. If the item is temporarily unavailable, we will inform you as to the anticipated delivery.

14. Merchandise delivery: The merchandise ordered will be shipped via prepaid delivery to the address indicated on your order. Allow up to 4 to 6 weeks after the date your order is received for delivery of merchandise, and 5 to 10 business days for gift cards. The Bank cannot be held responsible for delays caused by situations beyond its control. Items cannot be delivered outside Canada or be addressed to a post office box.

#### **Merchandise returns and cancellations**

15. If you are not completely satisfied with the item you ordered, you can return it at no charge within 30 days of receipt<sup>†</sup>. You must contact Customer Service for the Laurentian Bank Reward Zone for instructions on returning the item. All merchandise must be in resalable condition (unused and returned in its original packaging). If you do not wish to replace the item, the number of points used will be credited to you. In the case of an item ordered with a combination of points and dollars, or purchased in dollars only, the credit will be made in points only. It is your responsibility to pay the amount charged to the Laurentian Bank Visa account.

16. In the event the item arrives damaged or with parts missing, you must contact Customer Service for the Laurentian Bank Reward Zone within 48 hours of receipt for a replacement at no additional charge.

17. Items acquired through this program are covered by purchase insurance and the extended warranty. This coverage is provided at no charge to Laurentian Bank Visa cardholders participating in the rewards program. For further details, please refer to the summary of the insurance product and the insurance certificate available at branches or online at [laurentianbank.ca](http://laurentianbank.ca).

<sup>†</sup> Items indicated as exceptions in the rewards catalogue are excluded.

#### **Other information**

18. Only the primary cardholder can exchange points while the Laurentian Bank program is in effect, provided that his/her Laurentian Bank Visa account is in good standing. Points earned by the co-holder are credited to the primary cardholder's account and remain the property of the primary cardholder, even in the case of divorce, separation or any other dispute arising between the primary cardholder and the co-holder or authorized user.

19. The Bank reserves the right to terminate or suspend these programs at any time and to change program terms and conditions upon providing notice between the 90th and the 60th day before the coming-into-force date of the change. The Bank will not change to your

detriment the number of points you have received and accumulated in the program, nor the conversion factor identified in the program that applies to the points awarded. The Bank will not increase the points required to obtain goods or services in a manner that is disproportionate with the increase of the retail value of the goods or services. All other program terms and conditions may be changed upon prior notice, as herein provided.

20. Orders for items appearing in this user guide and/or in newsletters will be fulfilled pending availability of items.

21. If the program ends or if you close your Laurentian Bank Visa account, you can exchange your points for merchandise offered through the program within a period of 90 days following the program termination date or the account closing date, depending on the case, provided that your account is in good standing. Points that remain unused after this period will be automatically cancelled. In the case of death, the date of death is considered the account closing date. Your points will be automatically cancelled and cannot be claimed by legal heirs as part of his/her estate.

22. If your Laurentian Bank Visa account is closed at the request of the Bank or if you declare bankruptcy, points earned will be automatically cancelled.

23. No points will be awarded after the closing date of your Laurentian Bank Visa account or the program termination date.

24. In the case of loss or theft of your Laurentian Bank Visa card, points earned will be automatically transferred to your new account.

25. All cardholders are responsible for declaring the total value of merchandise or travel received through this program to the relevant tax authorities. Any federal or provincial income tax payable is the sole responsibility of the cardholder, and the Bank is released from all liabilities in this regard.

26. Points earned are not transferable.

27. Points earned through Laurentian Bank Visa programs cannot be transferred to another Laurentian Bank rewards program, except in the case of closure of the Laurentian Bank Visa account.

28. Any case of fraud, abuse or violation of rules in the context of the program may result in the closing of your Laurentian Bank Visa account and the cancellation of points earned.

29. The Bank cannot be held responsible for losses, damages, illnesses, injuries, accidents, delays or other inconveniences suffered by a cardholder in connection with merchandise obtained through the program. Furthermore, the Bank makes no warranties or representations with respect to the nature or quality of any merchandise obtained through the program.

30. The Bank cannot guarantee that merchandise or travel obtained through the program is not sold at a lower price elsewhere.

31. Every reasonable and required effort has been made to ensure that the information contained in this catalogue is accurate. The Bank declines all responsibility for any errors or omissions.

32. All suppliers are chosen based on their good reputation and willingness to provide quality service. However, the Bank assumes no responsibility in the event a supplier fails to fulfill the commitments stated herein. All efforts will be made to replace the item ordered with another of equivalent value or to credit the number of points used and the amount charged to your Laurentian Bank Visa account, if applicable. The Bank declines any responsibility regarding charges you might incur in connection with a reward.

33. No delay or omission by the Bank in exercising a right or recourse stipulated herein will constitute a waiver of this right or recourse and must not be interpreted as such. The Bank can, at its discretion, deviate from the strict observance of the conditions stipulated herein, or extend a delay or other term agreed to, explicitly or implicitly. Such deviations or delays are valid only in circumstances determined by the Bank, cannot be put forward in order to obtain any benefit or additional delay, and in no way constitute a waiver of the Bank's rights and recourses in the event of a breach of the terms stipulated herein.

34. All dollar amounts stated herein are expressed in Canadian dollars.

35. To ensure you receive all communications regarding the program, you must immediately notify the Bank of any changes to your mailing address and other contact information provided to the Bank in connection with the account. The Bank shall bear no liability for any misdirected, lost or delayed mail resulting from your failure to provide the Bank with such notice. The Bank may also communicate with you electronically, and any notice or electronic statement of account provided to you, or agreement made available electronically, will be considered to be "in writing", signed and delivered for all purposes.

36. All questions or disputes regarding the program and the interpretation of the terms and conditions herein will be resolved by the Bank at its sole discretion. Sections and headings herein are provided for the purpose of simplifying the presentation of the terms and conditions. Actual terms and conditions are in the sentences that follow the heading and not in the headings as such.

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## **CONTACTS**

Feel free to share your comments or complaints with us anytime. As needed, start by contacting your branch by dialling 514-252-1846 or 1-800-252-1846, or contact our headquarters:

LAURENTIAN BANK OF CANADA INQUIRIES DEPARTMENT  
1360 René-Lévesque Boulevard West, Suite 600, Montréal, Quebec H3G 0E5  
Telephone: 514-284-3987 • 1-877-803-3731 (toll-free)  
Fax: 514-284-3988  
Email: [customer\\_inquiries@laurentianbank.ca](mailto:customer_inquiries@laurentianbank.ca)

Still not satisfied with how things turned out? Contact our Ombudsman, preferably in writing:

LAURENTIAN BANK OF CANADA'S OMBUDSMAN  
1360 René-Lévesque Boulevard West, Suite 600, Montréal, Quebec H3G 0E5  
Telephone: 514-284-7192 • 1-800-479-1244 (toll-free)  
Fax: 514-284-7194 • 1-800-473-4790 (toll-free)  
Email: [ombudsman@laurentianbank.ca](mailto:ombudsman@laurentianbank.ca)

Still not satisfied? You can get in touch with the Ombudsman for Banking Services and Investments using the following contact information:

OMBUDSMAN FOR BANKING SERVICES AND INVESTMENTS (OBSI)  
20 Queen Street West, Suite 2400, P.O. Box 8, Toronto, Ontario M5H 3R3  
Telephone: toll-free 1-888-451-4519, ext. 2259  
Fax: 416-225-4722 • or toll-free 1-888-422-2865  
Email: [ombudsman@obsi.ca](mailto:ombudsman@obsi.ca)

You can also get in touch with the Financial Consumer Agency of Canada (FCAC) using the following contact information:

FINANCIAL CONSUMER AGENCY OF CANADA  
427 Laurier Avenue West, 6th floor, Ottawa, Ontario K1R 1B9  
Telephone: 613-996-5454 • 1-866-461-2232 (toll-free)  
Fax: 613-941-1436 • 1-866-814-2224 (toll-free)  
Website: [www.fcac-acfc.gc.ca](http://www.fcac-acfc.gc.ca)

### **OTHER RECOURSES**

To file a complaint regarding the protection of your personal information, you can contact the Office of the Privacy Commissioner of Canada at:

30 Victoria Street, Gatineau, Quebec K1A 1H3  
Phone: 819-994-5444 or toll-free 1-800-282-1376  
Phone (TTY): 819-994-6591  
Fax: 819-994-5424