

## Mastercard Invitation to Apply Terms and Conditions:

\* Servus Gold Mastercard applications must be received between October 14, 2024 and November 30, 2024 to be eligible for this offer. A credit check will be required at time of application. This offer is non-transferrable and can only be used by the named recipient of this communication. Current Servus Mastercard credit card holders are not eligible for this offer. If the member selects and is approved for a Servus World Elite Mastercard, they will not be eligible for the additional Circle Rewards points offer. If the member selects and is approved for a Servus No Fee Mastercard, they will be eligible for the additional Circle Rewards points offer.

A) Gold Mastercard will earn 3 Circle Rewards points for each eligible dollar spent in qualifying merchant categories until March 1, 2025 up to a maximum spend of \$500 in each qualified merchant category, per month. Eligible spend include all purchases except: cash advances, balance account transfer (BAT), fees, fraudulent charges or refunded purchases. The 3 Circle rewards includes the base earn rate of 1 reward. No Fee Mastercard cardholders will earn 1.5 Circle Rewards points for each eligible dollar spent in qualifying merchant categories, including the base rate of 0.5 rewards.

B) Circle Rewards Points will be applied automatically to your Servus Mastercard account within 120 days of the offer period end date.

C) To qualify for the bonus Circle Rewards points, your purchases must be made in Merchant Category Codes; 5411 – Grocery Stores and Supermarkets, 5541 – Service Stations (with or without ancillary services) and 5542 – Automated Fuel Dispensers. This bonus earn would not apply to some merchants who sell similar products/services or are separate merchants who are located on the premises of such merchants but are classified in another manner. After March 1, 2025 or \$500 in eligible spend in each category, per month (whichever comes first), Gold cardholders will earn 1 Circle Rewards and No Fee cardholders will earn 0.5 rewards for each eligible dollar spent.

1 Eligible purchases include all purchases except: cash advances, balance account transfer (BAT), fees, fraudulent charges or refunded purchases.

2 Profit Share Rewards cash back is currently an annual payment that equals 25% of the annual fee paid for a Servus Mastercard. If your annual fee is waived or reduced at time of application or at any time while you maintain your Mastercard account, your annual Profit Share Rewards cash back payment may be likewise reduced at the full discretion of Servus Credit Union Ltd. The cash back annual payment may vary year to year.

3 Insurance coverage is underwritten by American Bankers Insurance Company of Florida (ABIC) and/or American Bankers Life Assurance Company of Florida (ABLAC). Servus Credit Union is not an insurer. All claims for insurance indemnities must be forwarded to the respective insurers. Details of the coverage, including definitions, benefits, limitations, and exclusions, including a pre-existing condition for certain benefits, are in the Certificate of Insurance provided with the card. Read the Certificate of Insurance then keep it in a safe place with your other valuable documents, and take it with you when you travel.

4 All features subject to the terms and conditions outlined in the documents found on

<https://www.servus.ca/life/credit-cards/gold-mastercard>

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