

CHOICE REWARDS® MasterCard® credit cards at a glance



A DIVISION OF FIRST WEST CREDIT UNION

		Annual Fee ¹	Additional Card Annual Fee ¹	Standard Annual Interest Rate ¹	Grace Period ¹ on new purchases	Rewards	Reward bonus Sign-up Points	MasterPurchase ⁵	MasterRental ⁶	MasterTrip ⁷	Inclusive Travel Medical Insurance ⁸	Concierge ⁹	Price Protection ¹⁰
Travel with Perks	World Elite®	\$150	\$40	19.49%	21 days	CHOICE REWARDS ⁴ (2 points / \$1 spent on eligible purchases ³)	5,000 pts ¹¹	✓	✓	✓	✓	✓	✓
	Gold	\$96 (\$120 W/ CHOICE REWARDS)	\$36 (\$0 W/ CHOICE REWARDS)	19.49%	21 days	CHOICE REWARDS (1 points / \$1 spent on eligible purchases ³)	5,000 pts ¹¹	✓	✓	✓	✓		
	Low Fee Gold	\$35 (\$59 W/ CHOICE REWARDS)	\$12 (\$0 W/ CHOICE REWARDS)	19.49%	21 days	CHOICE REWARDS (1 points / \$1 spent on eligible purchases ³)	3,000 pts ¹¹	✓	✓	✓			
Pay Less, Get More	Low Fee	\$12 (\$24 W/ CHOICE REWARDS)	\$0	19.49%	21 days	CHOICE REWARDS ³ (1 points / \$1 spent on eligible purchases ³)	1,000 pts ¹¹	✓		✓			
	No Fee	\$0	\$0	19.99%	21 days	CHOICE REWARDS (1 points / \$2 spent on eligible purchases ³)	N/A			✓			
	Low Rate	\$30	\$0	11.99%	21 days	N/A	N/A			✓			
Start out Right	Student	\$0 (\$24 W/ CHOICE REWARDS)	\$0	19.49%	21 days	CHOICE REWARDS (1 points / \$1 spent on eligible purchases ³)	1,000 pts ¹¹	✓		✓			

NOTE: Other applicable fees and charges apply to these credit card products. Please see reverse for terms, conditions and other additional important information.

1. Disclosure Information

For information on rates and fees refer to the Information Box attached to the applicable *MasterCard*[®] credit card application.

2. Core Features

- Global access
- ATM access
- Lost/stolen card assistance
- Emergency cash & card replacement assistance

3. Choice Rewards

- Merchandise rewards
- Charitable donations
- Cash Back as statement credits
- Travel rewards
- No blackout periods
- Unrestricted seating
- Cardholders' choice of travel carrier (airline, train, cruise, etc.), hotel, and car rental agency

4. CHOICE REWARDS World Elite MasterCard[®] credit card /

Platinum Class MasterCard[®] credit card

The Platinum Class credit card will only be offered to customers who apply for the World Elite *MasterCard*[®] credit card but do not

meet the income criteria of \$70k personal annual income, or \$120k total household annual income. World Elite and Platinum Class credit cards have the same material financial terms unless otherwise disclosed in the Information Box on the application. These accounts also have the same material rewards program terms, but the CHOICE REWARDS World Elite account rewards program does not contain points earn rate limits that apply to the Platinum Class account. The CHOICE REWARDS World Elite account also has additional embedded benefits such as Concierge Service and Price Protection.

5. MasterPurchase

- Protects eligible purchases against theft, loss and damage
- Doubles on qualifying manufacturer's warranty on eligible purchases up to a maximum of two years
- Underwritten by American Bankers Life Assurance Company of Florida and/or American Bankers Insurance Company of Florida, Assurant Solutions companies. Certain limitations and exclusions may apply to this benefit and others described in the *MasterCard*[®] Guide to Coverage.

6. MasterRental

- Collision damage waiver
- Car rental accidental death and dismemberment coverage
- Personal effects benefits
- Coverage on qualifying vehicles/rental agreements only
- Underwritten by American Bankers Life Assurance Company of Florida and/or American Bankers Insurance Company of Florida, Assurant Solutions companies. Certain limitations and exclusions may apply to this benefit and others described in the *MasterCard*[®] Guide to Coverage.

7. MasterTrip

- Common carrier accidental death and dismemberment coverage (up to a \$500,000 benefit on World Elite/Platinum Class, Gold and Low Fee Gold; up to \$100,000 benefit on Low Fee, No Fee, Low Rate and Student cards)
- Baggage Delay
- Trip Cancellation (up to \$3,000 on World Elite Platinum Class and Gold cards; up to \$1,000 on Low Fee Gold and Low Fee cards only)
- Unexpected Return Home (up to \$2,000 for World Elite/Platinum Class, Gold and Low Fee Gold cards only)

- Accidental Death (\$1,000 lump sum benefit on World Elite/Platinum Class, Gold and Low Fee Gold cards only)
- Emergency Assistance Services (World Elite/Platinum Class, Gold and Low Fee Gold cards only)
- Conditions, limitations and exclusions apply. Refer to *MasterCard*[®] Guide to Coverage for full details

8. Inclusive Travel Medical Insurance

- Coverage applies to cardholders and their spouses under 75 years of age only and eligible dependent children
- Maximum \$2,000,000 per covered person
- Covers up to 15 days of each trip outside your province or territory of residence
- Emergency medical transportation
- Emergency medical and dental treatment
- Hospital expenses
- Prescriptions and treatments
- Friend/family hospital visits
- Legal assistance
- 24-hour Travel Assistance Services
- Optional extension of coverage is available
- Underwritten by TD Life Insurance Company. Certain limitations and exclusions may apply to this benefit and others described in the *MasterCard*[®] Guide to Coverage

9. Concierge Services

Book all your travel needs. Make dinner reservations at trendy restaurants. Reserve tickets for the hottest concerts or shows. And much more (Conditions, limitations and exclusions apply. Refer to *MasterCard*[®] Guide to Coverage for full details). Any costs incurred in connection with these services are charged to your CHOICE REWARDS World Elite *MasterCard*[®] credit card.

10. Price Protection

If you make an eligible purchase with your *MasterCard* credit card and find the same product advertised in Canada at a lower price within 60 days after purchase, the difference will be refunded, up to \$500.00. Conditions, limitations and exclusions apply. This is a service provided by American Bankers Insurance Company of Florida. Certain limitations and exclusions may apply to this service as described in the applicable Terms and Conditions.

Information is current as of September 2016, and is subject to change.

†† This is a one-time bonus offer for members that are approved for a new CHOICE REWARDS World Elite, Gold, Low Fee Gold, Low Fee or Student *MasterCard* credit card account. New World Elite and Gold *MasterCard* credit cardholders will receive 5,000 bonus CHOICE REWARDS points; new Low Fee Gold *MasterCard* credit cardholders will receive 3,000 bonus CHOICE REWARDS points; new Low Fee and Student *MasterCard* credit cardholders will receive 1,000 bonus CHOICE REWARDS points in connection with this offer. Please allow 8-10 weeks from the date the new account is opened for the bonus points to be posted to your points account. Limit one-time bonus point offer (no cash value) per new account. This offer is offered by CUETS Financial and may be amended or cancelled at any time without further notice.

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