



# IMPORTANT NOTICE OF UPCOMING CHANGES TO THE ATB GOLD MY REWARDS MASTERCARD®

Effective June 04, 2024

The ATB Gold My Rewards Mastercard is getting a makeover.

**More rewards · Enhanced insurance coverage**

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

## WHAT'S CHANGING?

### Product Name

We are changing the name of this product from the ATB Gold My Rewards Travel Mastercard to the **ATB Gold My Rewards Mastercard**.

### ATB My Rewards

Beginning **June 04, 2024**, you'll earn even more rewards points<sup>1</sup> for things you do daily. Simply choose your ATB Gold My Rewards Mastercard for all your everyday purchases.

- Earn **3 points for every \$1 spent** on eligible purchases in essential categories, including: **groceries, gas, digital streaming services and/or subscriptions, and entertainment**
- Earn **1.5 points for every \$1 spent** on **any other purchases** you make with your card

### Enhanced Insurance Coverage

In addition to the amazing insurance coverage and services built into your ATB Gold My Rewards Mastercard, we've added even more:

### Mobile Device Insurance<sup>2</sup>

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.

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

Changes will be automatically effective on your ATB Gold My Rewards 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**.

<sup>1</sup> 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](https://atb.com), and is subject to change including addition or deletion at any time without notice. The accelerated earn rate applies to the first \$10,000 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 1.5 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.

<sup>2</sup> Mobile Device Insurance is underwritten by American Bankers Insurance Company of Florida (ABIC). ABIC can be reached at 1-800-668-8680 or online at [cardbenefits.assurant.com](https://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.