



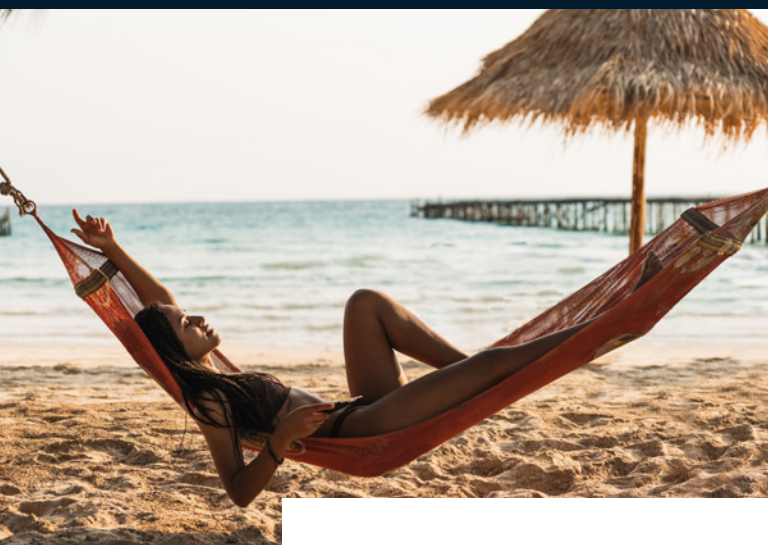
ATB WORLD ELITE MASTERCARD®

Membership benefits and privileges



INDULGE IN LUXURIOUS REWARDS WITH A CARD BUILT TO ELEVATE YOUR EVERYDAY SPENDING.

With accelerated rewards earnings on essential everyday items, you can indulge more in the finer things, including luxury travel-related purchases and prestigious benefits this card gives you.



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GETTING STARTED

1. Activate

Call **1-866-904-9677** to activate your card today and gain instant access to its premium features.

2. Access ATB My Rewards

To access your rewards you need to call us at **1-800-332-8383** to sign up for ATB Personal Online Banking today. Once you've set up your online banking credentials, you can visit atbmyrewards.com to see the extensive variety of rewards available to you, or contact your concierge at **1-844-949-1112** (toll-free in Canada & US).

EVERYDAY SPENDING UNLOCKS TOP-TIER REWARDS

With your ATB World Elite Mastercard, everyday purchases add up to unparalleled premium rewards. Make the purchases you do regularly, then indulge in unlimited, flexible rewards whenever you choose. It's a simple way to enjoy luxury rewards with the purchases you already make.



Earn premium-level rewards every day

With your new ATB World Elite Mastercard, you have access to:

Unlimited Rewards: Start earning rewards points¹ for things you do daily. Simply choose your ATB World Elite Mastercard for all your everyday purchases.

Here's how it works:

- **Earn 8 points for every \$1 spent** on eligible purchases made at select travel merchants, including: **airlines, hotels, motels and car rental companies**
- **Earn 6 points for every \$1 spent** on eligible purchases in essential categories, including: **groceries, gas, digital streaming services and/or subscriptions, and entertainment**
- **Earn 2 points for every \$1 spent on any other purchases** you make with your card

¹ 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, and is subject to change including addition or deletion at any time without notice. The accelerated earn rate applies to the first \$50,000 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 2 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.

REDEEM ON YOUR TERMS

Now that you have our most flexible premium travel and lifestyle rewards card, don't hold back. Redeem points on your terms, whether it's for everyday purchases, saving money, or even booking a memorable vacation.



It's easy to redeem

Access your rewards online or by phone. Visit atbmyrewards.com, or call our concierge at **1-844-949-1112** to begin redeeming your ATB My Rewards points.

Shop Premium Merchandise and Gift Cards

Top tier brands like Apple, Bose, Le Creuset and more are at your fingertips. See the extensive variety of merchandise available to you at atbmyrewards.com, featuring a variety of items for the home, office and more. Whether you're shopping for yourself or someone else, but just aren't sure what to get, we have a wide selection of gift cards available from some of the best retailers and restaurants around.

Travel

From that once-in-a-lifetime premium vacation to a family weekend away, atbmyrewards.com is your gateway to an extraordinary experience. You'll find incredible prices on all you're looking for including hotels, flights, car rentals, activities and more. Plus, pay for your trip with any combination of points and cash, and no blackout periods — just sun and fun.

Pay with Points

Cashback

Reimburse yourself for purchases you've made or intend to make. You can easily redeem ATB My Rewards points to make a payment as a statement credit to your ATB World Elite Mastercard Account.

Pay Down Your Debt Faster

Here's a great way to help pay down your mortgage, a line of credit or a car loan. Save on interest payments when you redeem your points as a payment toward an ATB loan.

Share or Transfer Points

You have the option of pooling points with family or friends, and even gifting them through a points transfer. If you have an ATB My Business Rewards account, you can redeem faster by transferring points between your accounts.

Invest

Unsure what to do or where to start with your rewards points?

Here are a couple of options:

- Earn interest on them in your ATB savings account
- Turn them into everyday spending by depositing them into your ATB chequing account
- Starting to put money away for the future isn't impossible. Redeem your points for ATB investments like an RRSP, GIC or RESP.

Charity

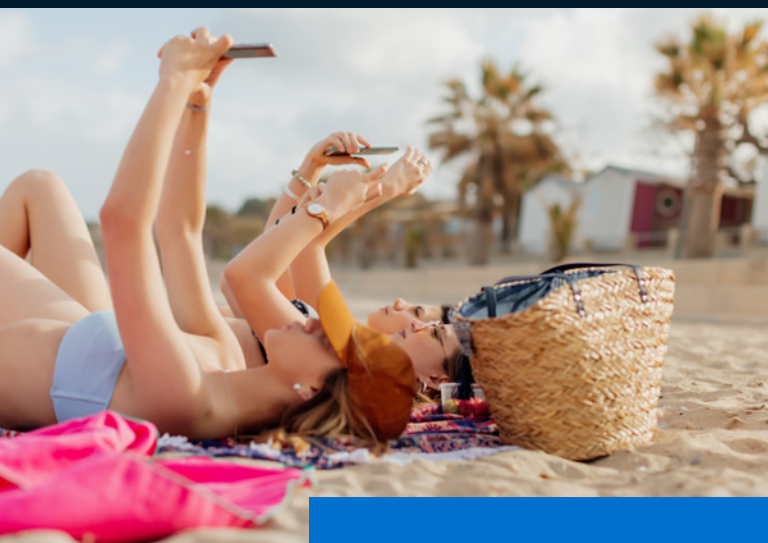
With so many worthy causes, we understand it's tough to commit to all of them. You can donate your points via ATB Cares, allowing you to support the charities that hold the most significance to you as an Albertan. Visit atbmyrewards.com/atb-cares to learn more.

Alberta's own

Discover everything Alberta has to offer by redeeming local, fun and one of a kind rewards. Our Alberta's Own section contains a wide range of rewards categories ranging from local artists, retail, outdoor experiences and more.

BENEFITS DESIGNED TO DELIVER AN ELEVATED EXPERIENCE

Enjoy extraordinary benefits all while you rack up valuable rewards points with your everyday spending. Let our premium lifestyle and travel card unlock remarkable benefits available exclusively to cardholders like yourself.



Concierge services

Think of your ATB World Elite Mastercard like your personal, experienced and tapped-in personal concierge, here to save you time and money. You can access this valuable service with one call to **1-844-949-1112** within Canada and the United States or to **1-514-461-1608** if you're somewhere else. Whether you're seeking top restaurant recommendations, booking hotels, securing event tickets, making business conference arrangements, and more, this exclusive 24/7 high-end personalized service is accessible solely to World Elite Mastercard members. Any purchase made through your concierge will be charged directly to your ATB World Elite Mastercard.

Wait for your flight in style Stay comfortable at 1,300+ airport lounges

People say it's not about the destination, it's about the journey. So start your journey off right with your ATB World Elite Mastercard. Just **download the Mastercard Travel Pass app** and present your membership to enjoy access to any of 1,300+ airport lounges, plus valuable dining and spa offers² available in select airports via the mobile app, all courtesy of Mastercard Travel Pass provided by DragonPass.

Download the Mastercard Travel Pass app or visit mastercardtravelpass.dragonpass.com to register and enjoy airport lounge access.

Boingo Wi-Fi for Mastercard Cardholders

Your ATB World Elite Mastercard keeps you connected to the people and things that matter the most with Boingo Wi-Fi for Mastercard Cardholders. Stay in touch by sending, sharing and streaming unforgettable experiences through premium, quality access to over 1 million hotspots worldwide – all at no added cost, and no added fees or roaming charges.

Mastercard cardholders can connect today by registering and **activating their complimentary Boingo account** at wifi.mastercard.com.

ATB World Elite Mastercard Premium Benefits

Get the most from your ATB World Elite Mastercard year round, packed with premium benefits and exclusive offers, which are frequently updated. For a complete list of our current offers, visit travelloffers.mastercard.com.

Mastercard Travel Rewards

See the world and come back to cash rewards. Register to take advantage of automatic cashback when you shop at participating merchants while travelling abroad. For a list of eligible shopping destinations visit travelloffers.mastercard.com.

²Offers vary by location. See mastercardtravelpass.dragonpass.com or app for more details, including terms and conditions.

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INSURANCE COVERAGE AND SERVICES

Feel confident you and your fellow travellers have the coverage you need. Enjoy the peace of mind that comes with an ATB World Elite Mastercard.



Purchase Assurance & Extended Warranty¹

Protect your purchases against damage and theft for up to 90 days, and double the manufacturer's warranty for up to one additional year when you use your card or redeem ATB Financial My Rewards points to purchase eligible items.

Mobile Device Insurance¹

Up to 2 years of coverage to a maximum of \$1,500 in the event your mobile device is lost, stolen, accidentally damaged or experiences mechanical failure when you use your ATB World Elite Mastercard to charge the full cost of your new mobile device or charge any up front costs and all monthly wireless bill payments if funding the cost through your wireless service provider's plan.

Event Ticket Protection Insurance¹

Enjoy the confidence that comes with event ticket protection coverage. If you need to cancel due to a covered reason (e.g. accident, illness, common carrier delays, etc.), event ticket protection coverage provides reimbursement of the non-refundable portion of your event ticket cost, up to a maximum of \$1,000, when you charge the full cost of your event tickets to your ATB World Elite Mastercard and/or pay such cost with ATB Financial My Rewards points.

Car Rental Collision Damage Waiver Insurance¹

Get up to 48 days of car rental collision damage waiver coverage when you charge the full cost of your rental to your card and/or pay such cost with ATB Financial My Rewards points., plus Personal Effects Insurance coverage up to \$1,000 per insured person per occurrence to a maximum of \$2,000 per account.

Car Rental Accidental Death & Dismemberment¹

When you pay for a car rental in full with your ATB World Elite Mastercard or by redeeming ATB Financial My Rewards points, you're eligible for coverage. Receive up to \$225,000 per account per accident, for all insured persons on the same trip, if a covered loss occurs while occupying the rental vehicle. This coverage is available to you, your spouse and your dependent children travelling with you.

Flight Delay & Trip Interruption/Delay Insurance¹

You are covered when you charge the full cost of your ticket to your card and/or pay such costs with ATB Financial My Rewards points.

Flight Delay Insurance

If your flight is delayed by at least 4 hours, you, your spouse and your dependent children may be eligible for reimbursement of necessary and reasonable expenses incurred within 48 hours of the delay or denied booking to a limit of \$250 per day for up to 2 days.

Trip Interruption/Delay

If an illness, injury or other covered cause prevents you from continuing your trip, you'll be covered for up to \$1,000 of eligible trip interruption expenses, per insured person, to a maximum of \$5,000 for all insured persons on the same trip. This coverage is available to you, your spouse, your dependent children and one travelling companion, while travelling with you, when the full cost of your trip expenses are charged to your card or paid by redeeming ATB Financial My Rewards points.

Common Carrier Accidental Death & Dismemberment¹

When you use your card to purchase the full cost of common carrier travel or redeem ATB Financial My Rewards points, you'll receive up to \$750,000 of coverage per account per accident, for all insured persons on the same trip, if a covered loss occurs while occupying a common carrier. This coverage is available to you, your spouse and your dependent children while travelling with you.

Delayed Luggage¹

When you charge the full cost of your common carrier fare to your ATB World Elite Mastercard and/or pay such cost by redeeming ATB Financial My Rewards points, you, your spouse and your dependent children may be eligible for reimbursement of up to \$250 per day for up to 2 days to purchase essential items if your checked luggage is delayed for more than 4 hours at your destination.

Lost Luggage Insurance¹

When you charge the full cost of your ticket to your card or redeem ATB Financial My Rewards points, and your checked luggage is lost by a common carrier, you, your spouse and your dependent children may be eligible for a reimbursement of the replacement cost of lost personal property up to a limit of \$1,000 per trip.

Trip Cancellation Insurance¹

If an illness, injury or other covered cause requires you to cancel a trip prior to your scheduled departure you'll be eligible for reimbursement of eligible expenses which are not refundable or reimbursable for up to \$1,000 per insured person, to a maximum of \$5,000 for all insured persons on the same trip. This coverage is available to you, your spouse, your dependent children and one travelling companion, while travelling with you. Only expenses charged to your ATB World Elite Mastercard or redeemed ATB Financial My Rewards points are eligible for reimbursement.

Hotel/Motel Burglary Insurance¹

When you charge the full cost of your hotel/motel room to your card and/or pay such cost with ATB Financial My Rewards points, you'll receive up to \$1,000 of coverage for most items of personal property stolen from your hotel or motel room within Canada and the United States when there is evidence of forceful entry.

Travel Emergency Medical¹

You, your spouse and dependent children are each automatically covered for up to \$2 million of emergency medical coverage if sudden and unexpected illness or accidental injury should occur while travelling outside your province or territory. Coverage is automatically provided for eligible persons under 65 years of age for up to 22 consecutive days. The date of departure is counted as the first day.

Price Protection Service²

When you use your card to purchase an eligible new item and then find it for a lower written advertised price within 60 days from the date of purchase, you may be reimbursed for the difference up to \$100 per item and \$500 per account per year.

Travel Assistance Services²

The Travel Assistance Services are services only and not insurance benefits.

These services are provided on a 24-hour, 7 day a week basis. To take advantage of any of the services described below, simply call **1-866-305-0888** from within Canada and the United States, or from elsewhere in the world, collect at **905-477-0702**.

Emergency Cash Transfer: In the event of theft, loss or an emergency while travelling away from home, you can call to acquire an emergency cash transfer (maximum of \$5,000).

Lost Document and Ticket Replacement: In the event of theft or loss of essential travel documents or tickets when travelling, call for assistance to make arrangements for their replacement.

Pre-trip Information: You can call and obtain information regarding passport and visa regulations, and vaccination and inoculation requirements for the country You are visiting.

Legal Referrals and Payment Assistance: If while travelling, You require legal assistance, You can call for referral to a local legal advisor and assistance with arrangements for the posting of bail and the payment of legal fees, to a maximum of \$5,000.

Insurance coverages can be confusing, especially on a card with so much coverage. For complete details about your ATB World Elite Mastercard coverage, see your Cardholder Agreement, and Certificate of Insurance and Statement of Services booklet (it came with your welcome package), or visit atb.com/worldelite or call 1-888-282-5678.

¹Coverage is underwritten by American Bankers Life Assurance Company of Florida (ABLAC) and/or American Bankers Insurance Company of Florida (ABIC). ABLAC and ABIC, their subsidiaries, and affiliates carry on business in Canada under the tradename of Assurant®. ®Assurant is a registered trademark of Assurant, Inc.

²Price Protection Service and Travel Assistance Services are not insurance, but services provided by American Bankers Insurance Company of Florida.

CONVENIENCE AND SECURITY

You go about enjoying events, travelling and making everyday purchases, and we'll make sure your card is protected and secure 24/7.



Contactless payment

Make everyday purchases quickly and safely with just a tap of your ATB World Elite Mastercard.

Zero liability

Your purchases are also protected with Mastercard Zero Liability, so you won't be held responsible if you have reported your card as lost or stolen.

Visit [mastercard.ca/zeroliability](https://www.mastercard.ca/zeroliability) or refer to your Cardholder Agreement to learn more.

Mobile wallet

Get access to your ATB World Elite Mastercard and all its premium features from your mobile wallet. A simple swipe, scan or tap to make your purchase and be on your way. It's simple and secure, and your card details are never shared or even stored on your device. If you ever misplace your physical card—simply choose to keep your mobile wallet active while we reissue your plastic card.

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GET IN TOUCH

If you have questions, we're here to make it simple. Please call 1-800-332-8383 to connect with us for general inquiries. For specific areas, please call the numbers or visit the websites listed below.

Help with a lost/stolen Mastercard or to speak with an ATB Care Centre team member about your Mastercard account.

1-855-541-4559 (Canada/US toll free)

1-403-541-4559 (Call collect outside Canada or US)

Help with an insurance claim or to speak to an ATB claims administrator.

1-866-305-0888 (Canada/US toll free)

1-905-477-0702 (International toll free)

Rewards questions or to speak to your ATB Financial My Rewards concierge.

1-844-949-1112 (Within Canada & US)

1-514-461-1608 (Outside Canada & US)

atbmyrewards.com/contact-us

Learn more about mobile wallet.

atb.com/personal/everyday-banking/mobile-pay/

Learn more about your World Elite benefits.

mastercard.ca/worldelite

