



CHEQUING ACCOUNT AND MASTERCARD BONUS OFFER: TERMS & CONDITIONS

1. Offer Period

The Chequing Account and Mastercard Bonus Offer (the "Offer") is available from **May 26, 2026, to March 31, 2027** (the "Offer Period"). ATB reserves the right to modify, suspend, or withdraw this Offer at any time without prior notice.

Clients must open their eligible chequing account and, if applicable, their eligible ATB Mastercard by March 31, 2027. The 60-day qualification period for chequing activities begins on the date the eligible chequing account is opened. The 60-day qualification period for Mastercard activities begins on the date the eligible ATB Mastercard is opened.

2. Eligibility

To qualify for the Offer, clients must:

- Be at least eighteen (18) years of age and a resident of Alberta.
- Open a new eligible ATB personal chequing account during the Offer Period.
- Your Eligible Personal Banking Account must remain open and in good standing (i.e. active, not in unauthorized overdraft, not delinquent, and compliant with all applicable terms as outlined in [ATB Financial Personal Account Agreement \(PDF\)](#)), for at least 12 months from account opening.
- **Exclusion:** To qualify for the cash payout, you must not have held (either individually or jointly) any personal ATB chequing account (including Pay As You Go, Basic, Unlimited, ATB Advantage, Generation™, No-Fee All-In Digital®, Freedom account, Students First), and/or Springboard Savings account, ATB Climber Savings account and/or any personal ATB Mastercard (including ATB Gold Cash Rewards Mastercard, ATB Gold My Travel Rewards Mastercard, ATB Gold My Rewards Mastercard, ATB World Elite Mastercard, ATB Preferred Fixed-Rate Mastercard, ATB Preferred Variable-Rate Mastercard, ATB Alberta Mastercard, ATB US Dollar Mastercard), unsecured lending product (including Personal Loan, Investment Express Loan, RRSP Max-It® Loan or Personal Line of Credit, Students First Line of Credit, Apprenticeship Line of Credit, Professional Students Line of Credit) in the **previous 3 years** from the first eligible account opening. Furthermore, accounts opened through conversion, upgrade, or transfer from an existing ATB account are not eligible.
- **Limit:** One (1) Offer per client.



- Clients must provide a valid email address. This will be used to communicate the status of qualification criteria and payout.
- The ATB products must remain active and be in good standing. Chequing account must not be in an unauthorized overdraft or in delinquent status, at the time the cash payout is paid.

3. Qualification Requirements

3.1 Chequing Account Bonus: Within **60 days** of account opening, clients must:

1. Open a [Generation](#), [Unlimited](#), or [ATB Advantage Account](#).
2. Receive one (1) recurring direct deposit of \$350 or more
 - a. Client must receive at least **one direct deposit per month for two consecutive months**. The first direct deposit must be received within 60 days of opening the account.
 - b. Examples of direct deposit: payroll, pension, government deposits, disability payments
 - c. Direct deposit forms can be downloaded on ATB Personal ([online](#) or [mobile banking](#))
3. Client must complete at least **two (2) qualifying transactions**, within 60 days of opening the eligible chequing account. Qualifying transactions include bill payments and pre-authorized debits (PADs), and can be completed in any combination (e.g., two bill payments, two PADs, or one of each). Each qualifying transaction must be a **minimum of \$50**.

Bill Payments

- a. Set up and complete a digital bill payment through ATB Personal ([online](#) or [mobile banking](#))
- b. Bill payments may be one-time or recurring payments to eligible bill payees such as your credit card, cell phone or utility bill

Pre-Authorized Debits (PADs)

- c. Set up a pre-authorized debit, including but not limited to utilities, mortgage, rent, insurance, subscriptions, or other recurring payments.



3.2 Mastercard Bonus: After meeting chequing account requirements, clients must:

1. Meet the minimum spend within 60 days of Mastercard activation (**\$700 for ATB Gold My Rewards Mastercard/ \$3,000 for ATB World Elite Mastercard**).
2. Make at least one (1) payment to the ATB Mastercard from their eligible ATB chequing account within 60 days.

3.3 Product Timing & Eligibility Requirements

To qualify for the full Offer:

- Clients must first complete all Step 1 (chequing account) requirements to earn the Chequing Account Bonus.
- Step 2 (Mastercard Bonus) is only available for clients who either have completed or are on track to complete Step 1 requirements.
- The eligible ATB chequing account and qualifying ATB Mastercard must both be opened within the offer period.
- Eligible ATB Mastercard can be opened along with; or after opening an eligible ATB chequing account for the Mastercard Bonus. However, without opening the chequing account no Mastercard Bonus will be paid.
- All requirements for each step must be completed within the timeframes outlined in these Terms and Conditions.
- The Mastercard Bonus cannot be earned unless all Step 1 requirements have been completed prior to meeting Step 2 requirements.
- The offer is not retroactive and will not apply to products opened or qualified outside of these conditions.

3.4 Mastercard Welcome Offer

- The ATB Mastercard Welcome Offer is an existing in-market offer and is separate from the Mastercard Bonus Offer.
- For the ATB Gold My Rewards Mastercard®, clients will receive 10,000 welcome bonus points (approximately \$50 value) when they make their first purchase using the card. ***Review terms and conditions [HERE](#)***
- For the ATB World Elite Mastercard®, clients will receive 40,000 welcome bonus points (approximately \$200 value) and a first-year annual fee waiver (approximately \$120 value) when they make their first purchase using the card. ***Review terms and conditions [HERE](#)***

The Mastercard Welcome Offer is fulfilled independently of this package offer and is subject to the applicable ATB Mastercard terms and conditions. Participation in the offer is not required to receive the Mastercard Welcome Offer.



4. Bonus Structure

The total available value ranges from **\$250 to \$900**, depending on the package combination selected.

Package Option	Chequing Account Bonus	Mastercard Bonus*	Mastercard Welcome Offer**	Total Value
Option 1 (Generation Account + ATB Gold My Rewards Mastercard®)	\$100	\$100	\$50 10,000 points Mastercard Welcome Bonus (\$50 value)*	\$250
Option 2 (Unlimited Account + ATB Gold My Rewards Mastercard®)	\$250	\$100	\$50 10,000 points Mastercard Welcome Bonus (\$50 value)*	\$400
Option 3 (Unlimited Account + ATB World Elite Mastercard®)	\$250	\$180	\$320 40,000 points Mastercard Welcome Bonus (\$200 value) + first year annual fee waiver (\$120)*	\$750
Option 4 (ATB Advantage Account + ATB World Elite Mastercard®)	\$400	\$180	\$320 40,000 points Mastercard Welcome Bonus (\$200 value) + first year annual fee waiver (\$120)*	\$900

* Mastercard Bonus only available to be unlocked if step 1 is completed

**Mastercard Welcome Offer already in-market, this welcome offer is available without having to complete step 1 and step 2. (The Maximum Total Value includes the existing in-market Mastercard welcome bonus, which remains subject to applicable ATB Mastercard terms and conditions.)

5. Payout Timing

- The Chequing Account Bonus will be deposited into the eligible ATB chequing account within 60 days of meeting all Step 1 requirements.
- The Mastercard Bonus will be deposited into the eligible ATB chequing account within 60 days of meeting all Step 2 requirements.
- Clients must continue to meet all eligibility criteria and maintain accounts in good standing at the time of payout.
- All Offer payouts, including the Chequing Account Bonus and Mastercard Bonus, will be deposited into the eligible ATB chequing account.
- The ATB Gold My Rewards Mastercard® welcome bonus of 10,000 points (approximately \$50 value) will be credited to the client's Mastercard account upon first purchase.
- The ATB World Elite Mastercard® welcome bonus of 40,000 points (approximately \$200 value) and the first-year annual fee waiver (approximately \$120 value) will be applied to the client's Mastercard account upon first purchase.
- The Mastercard Welcome Offer is fulfilled separately by ATB Mastercard and is subject to the applicable ATB Mastercard terms and conditions: [ATB World Elite Mastercard®](#) and [ATB Gold My Rewards Mastercard®](#)



6. Account Closure and Status Changes

The account must remain open and in good standing at the time of fulfillment. If a Qualifying Account is closed, downgraded, or no longer in good standing prior to Offer fulfillment, the Offer will be forfeited. **If the Offer has already been paid, ATB reserves the right to debit the value of the Offer from the account.**

7. Limitations and Exclusions

- **Limit:** One (1) Offer per eligible client.
 - **Account Ownership Alignment:** The eligible ATB chequing account and qualifying ATB Mastercard must be held by the same client(s) and have matching ownership structures. If the chequing account is in one individual's name, the Mastercard must also be in that same individual's name. If the chequing account is joint, the Mastercard must also be joint and held by the same account holders.
- **Transferability:** Offers are non-transferable and may not be combined with other ATB promotional offers unless expressly stated, except with offers available through ATB New to Canada Banking Solutions.
- **Disqualification:** ATB reserves the right to disqualify any participant who, in ATB's sole discretion, is suspected of fraud, abuse, or manipulation of the Offer.
- **ATB Team Member:** ATB members are eligible for the Chequing Account Bonus offer, provided the following conditions are met:
 1. **Account Maintenance:** You must maintain an eligible Generation, Unlimited or ATB Advantage account until the offer payout has been received. You may switch to a different account type after the payout.
 2. **Direct Deposit:** Your ATB direct deposit payroll must be maintained for a minimum of two consecutive months.

8. General Conditions

- Participation in the Offer constitutes acceptance of these Terms & Conditions.
- ATB's decisions regarding eligibility and Offer administration are final.
- ATB is not responsible for technical, system, or processing errors that may affect participation.
- The Offer is subject to all applicable federal and provincial laws and regulations.

9. Privacy

Personal information collected in connection with the Offer will be used in accordance with [ATB's Privacy Policy](#) and applicable privacy legislation.



10. Governing Law

These Terms & Conditions are governed by the laws of the Province of Alberta and the applicable laws of Canada.

11. Contact Information

For questions about the Offer, clients may contact ATB through our [Contact Information](#).