

ATB Financial[®] World Elite[®] Mastercard[®]

Membership benefits
and privileges



ATB

Welcome to your premium, full-flex, all-inclusive Mastercard.

With its flexible rewards, unlimited earnings, an exclusive annual loyalty bonus every April, a choice of how to redeem your rewards and an impressive array of prestigious benefits and insurances, this card has it all.



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Getting started



1. Activate

Activate your card today by calling 1-866-904-9677.

2. Register

Sign up for ATB My Rewards at atbmyrewards.com or contact our concierge at **1-844-949-1112** (toll-free in Canada & U.S.). You'll always have access to view your points balance, browse through your rewards options and redeem any time for cash, gift cards, merchandise and travel, or donate your points to charity, share/transfer points, or redeem for other ATB products and services.

No bull rewards

Say goodbye to tricky calculations and inflated earn rates. Enjoy a guaranteed and unlimited 1.5% back on every purchase, everywhere. Shop where you want, when you want and earn the most flexible rewards.



Reward yourself

You'll earn 1.5 points for every \$1 spent. That's equivalent to 1.5% back on every purchase. ATB My Rewards points never expire as long as you hold your ATB World Elite Mastercard. When you choose to redeem your points, you won't find travel zones or awkward redemption tiers that make you spend more than you need to get what you want.

Annual bonus

There's only one exception to earning 1.5%. Each April is bonus month for our World Elite Mastercard holders. You'll enjoy 2 points for every \$1 spent, for the entire month. That adds up to 2% back on every purchase, every April.

Redeem on your terms

You don't live a cookie-cutter life, so you don't need cookie-cutter rewards. Welcome to our most flexible and comprehensive rewards credit card. Redeem your points on your terms, whether this is the year to take an unforgettable vacation or put a little money away.



Redeeming is easy

Visit atbmyrewards.com or give our concierge a call at **1-844-949-1112**.

Travel

Whether you're looking for an international adventure or family-friendly long weekend activity, ATB My Rewards catalogue is a great place to start. Find great prices on hotels, flights, car rentals and activities at atbmyrewards.com or with your concierge. Pay for your trip with any combination of points and cash. And never encounter a blackout.

Here's the best part—you'll always get the best value for your trip. If you happen to find it for a better price on another site, you can book and pay for it on your ATB Mastercard (so you enjoy all the great insurances and benefits described later) and use the cash back option to reimburse yourself.

Cash back

Redeeming your points for a statement credit is easier than ever. Reimburse yourself for purchases you've made or intend to make.

In a pinch for a payment? You can redeem points to make a payment on your World Elite Mastercard account.

Merchandise & gift cards

We have a catalogue stocked full of great stuff for your home, office and more. Redeem points and treat yourself or someone else. Stretch your points a little further by shopping our sale items. Can't find what you're looking for? We have a wide selection of gift cards and electronic gift cards from popular retailers and restaurants.

Charity

Support the causes you care about by donating your points to charity through ATB Cares. ATB will pay 100% of administration and transaction costs on donations made through atbcares.com. As a bonus, ATB has set aside \$100,000 to match 15% of every dollar donated to Alberta charities through this site. Find out more at atbcares.com

Deposit

If you're not sure what to do with your rewards, why not earn interest on them in your savings account? Or, deposit them into your chequing account for everyday spending anywhere you can't use your ATB Mastercard.

Invest

Redeem ATB My Rewards points for investments like an RRSP, GIC or RESP. Putting money away for the future (yours, your kids', or your grandkids') has never been so simple.

Alberta's Own

Support an Alberta-based company by redeeming points for local artists, service-providers, and retailers. Whether you're planning a "staycation" or searching for something unique, you'll find what you're looking for in the Alberta's Own collection.

Tickets

Redeem points for tickets to exciting events all across the world. Pay for your next concert, sports event, theatre show, and more with your points or a combination of cash and points.

Share or transfer points

Pool points with friends or family members, or gift your points to someone through a points transfer. Have an ATB My Business Rewards account? Transfer your points between your accounts and redeem even faster.

Pay down ATB loans

Looking to pay down a car loan, mortgage or line of credit? Redeem your ATB My Rewards points as a payment against an ATB loan and save on interest payments.

Premium perks

Make your time a little richer with these enhanced services.



Concierge services

Having an ATB World Elite Mastercard is like having a highly trained and experienced personal assistant at your service. Whether you're at home or away, just call **1-844-949-1112** (within Canada & US) or **1-514-461-1608** (outside Canada & US) to speak to your concierge, who can help with: restaurant recommendations and securing reservations, booking hotels, obtaining tickets to events, organizing transportation services, coordinating business arrangements and event planning, locating hard-to-find items, arranging for dry cleaning pickup/delivery, sourcing pet services or booking travel. Whether or not you're redeeming points, your concierge is ready to help save you time and money. For your convenience, purchases made through your concierge will be charged directly to your 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 My Rewards points to purchase eligible items.

Price Protection Service±

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.

VIP airport experience

Start enjoying airport lounge membership immediately with Mastercard Airport Experiences provided by LoungeKey. All ATB World Elite cardholders can access LoungeKey lounges. If you're a primary or joint account holder, your Mastercard account is set up with two complimentary lounge visits that are refreshed each calendar year. Visit airport.mastercard.com to learn how to use your lounge membership and complimentary visits.

Mastercard Travel Rewards

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

Boingo Wi-Fi for Mastercard® Cardholders

Enjoy free, convenient Wi-Fi at over one million hotspots in 100 countries. Hotspots include over 700 airports and in-flight Wi-Fi through partner airlines like WestJet. Just head to wifi.mastercard.com to activate your complimentary account.

On-Demand Subscription Services

Your World Elite card gives you exclusive deals with the brands that are redefining digital convenience. Save time and money with benefits on everything from ride sharing to meal kits to video streaming. Check out all the offers at mastercard.ca/worldelite

Travel benefits

Travel with complete peace of mind. Your ATB Financial World Elite Mastercard covers you, your spouse and dependent children.



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.

Auto Rental Collision/Loss Damage Insurance¹

When you use your card to purchase the full cost of a rental car or redeem ATB My Rewards points for your car rental, you'll receive up to 48 days of collision damage waiver coverage, plus personal effects insurance coverage up to \$1,000 per insured person per occurrence; maximum \$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 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.

Trip Cancellation¹

If an illness, injury or other covered cause prevents you from starting your trip, you'll be covered for up to \$1,000 of eligible cancellation 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. Only expenses charged to your ATB World Elite Mastercard or redeemed ATB My Rewards points are eligible for reimbursement.

Trip Interruption/Delay¹

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 My Rewards points.

Flight Delay¹

When you charge the full cost of your ticket to your card or redeem ATB My Rewards points, and you are denied boarding or your flight is delayed by at least four 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 to a limit of \$250 per day for up to two days.

Delayed Luggage¹

When you charge the full cost of your ticket to your card or pay by redeeming ATB My Rewards points, and your checked luggage is delayed for more than four hours at your destination, you, your spouse and your dependent children may be eligible for reimbursement of necessary and reasonable expenses incurred to a limit of \$250 per day for up to two days.

Lost Luggage¹

When you charge the full cost of your ticket to your card or redeem ATB 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.

Hotel/Motel Burglary¹

When you charge the full cost of your hotel/motel room to your card or redeem ATB My Rewards points, you'll be covered up to \$1,000 for theft of most items of personal property, where there is evidence of forceful entry, for the period of time between check in and check out, within Canada and the United States.

Common Carrier Accidental Death & Dismemberment¹

When you use your card to purchase the full cost of common carrier travel or redeem ATB My Rewards points, you'll receive up to \$750,000 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.

Insurance coverages can be confusing, especially on a card with so much coverage. For complete details about your ATB Financial World Elite Mastercard coverage, see your Cardholder Agreement, Terms and Conditions, and Coverages booklet (it came with your welcome package), 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) under Group Master Policy numbers ATBWEL1116 and ATBWE1116. ABLAC, ABIC, their subsidiaries, and affiliates carry on business in Canada under the name of Assurant®. ®Assurant is a registered trademark of Assurant, Inc. Details of the coverage, including definitions, benefits, limitations, and exclusions, are in the Certificate of Insurance provided with your card, and online at atb.com ²Price Protection Service and Travel Assistance Services are not insurance but services provided by American Bankers Insurance Company of Florida. Coverage details are in the Statement of Services

Convenience and security

No matter where you go or how you use
your ATB Financial World Elite Mastercard,
we've always got your back.

Contactless payment

For quick, convenient and secure purchases under \$100, simply Tap&Go™. Learn more about contactless payments at mastercard.ca/tapandgo

Zero liability

With your ATB Financial World Elite Mastercard, you're protected against unauthorized use of your card—in store, over the phone, online, or via a mobile device and ATM transactions. As extra security, we regularly monitor your account for fraud. Visit mastercard.ca/zeroliability or refer to your ATB Mastercard Cardholder Agreement to learn more.

Mobile wallet

Imagine being able to pay without having to dig out your credit card or enter your PIN. With mobile wallet, you can use your smartphone or wearable device to make purchases, and still receive all the rewards and benefits of your World Elite Mastercard. In fact, mobile wallet can be a lifesaver if you ever misplace your card—simply choose to keep mobile wallet active while we re-issue your plastic card.

It's simple and secure—and your card details are never shared or even stored on your device.

We're here for you

If you have any questions or concerns about your card, don't hesitate to contact us or visit any of the sites listed here.



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 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/applepay

atb.com/googlepay

atb.com/samsungpay

Learn more about your World Elite benefits.

mastercard.ca/worldelite



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