

Cost of Credit Disclosure for Credit Card Applications

Annual Interest Rate	These interest rates will be in effect on the day your account is opened: **If you reside outside of Quebec:** All charges to your account (excluding cash transactions and related fees) - **21.99%** Cash transactions (for example: cash advances, balance transfers, convenience cheques, money transfers, purchase of travellers cheques and gambling transactions) and related fees **- 22.99%** **If you are a resident of Quebec:** All charges to your account (including cash transactions and related fees) - **21.99%**
Interest Free Grace Period	At least **21** days or, if you are a resident of Quebec, at least **26** days. You will benefit from an interest-free grace period of at least **21** days (at least **26** days if you are a resident of Quebec) on new purchases if we receive payment in full of the balance due on your current statement by the payment due date. There is no grace period for cash transactions, such as convenience cheques, balance transfers or cash advances or for fees for such transactions.
Minimum Payment	If you reside in a province other than Quebec, the Minimum Payment will be the sum of: (A) interest and fees shown on your statement, plus (B) the greater of any amount past due or any balance over your credit limit, plus (C) the amount of any equal payments plan installments then due, plus (D) **$10** Balances under **$10** are due in full. If you reside in the Province of Quebec, the Minimum Payment will be the sum of: (A) the greater of (i) interest and fees shown on your statement + **$10 or (ii) 5%** of the New Balance, excluding amounts on special payment plans; plus (B) any balance over your credit limit; plus (C) any amounts past due not included in (B) above; plus (D) the amount of any equal payments plan instalments then due. Balances under **$10** are due in full.
Foreign Currency Conversion	All transactions made in a foreign currency will be converted to Canadian currency at the then current Mastercard conversion rate plus **2.5%** (for charges to your account) or minus **2.5%** (for credits to your account) when the transaction is posted to your account.
Annual Fees	None.

Other Fees	**Cash Advance Fee: 3%** of the amount of the transaction, up to a maximum of **$10** – charged for cash withdrawals and other cash transactions (excluding balance transfers and convenience cheques) when the transaction is posted to your account. **Charges for Copies: $2 -** Charged when you request a copy of a statement. **Credit Balance Fee:** The lesser of **$2** or the amount of your credit balance – Charged on the last day of a billing period when there is a credit balance on the account and the account has been inactive (other than any credit balance fees) for the previous 2 billing periods.

Accrual of Interest:
Interest accrues daily on each charge from the date of the transaction giving rise to the particular charge.

For residents of Quebec:
The credit rates are the annual interest rates specified in the chart above.

Information effective as of December 10, 2025.

Customer Service Department:
In Canada: 1-800-459-6415 | **Outside Canada (collect):** 905-735-7256

The Triangle® World Elite® Mastercard® is issued by Canadian Tire Bank ("CTB") pursuant to a licence by Mastercard® International. If approved, your card will be sent to you no later than six (6) weeks after application.

Electronic Disclosure:
By continuing with this application and clicking the "Got it" button, you consent to this Application Disclosure Statement being provided to you in the electronic format above, and on this specific web page, only. We recommend that you print this Cost of Credit Disclosure for Credit Card Applications document for your records before proceeding further.

Address for CTB:
P.O. Box 2000,
Welland, Ontario L3B 5S3
Fax: 1-888-728-5822

Please note that the Triangle® World Elite® Mastercard® can impose higher card acceptance costs on merchants.