



How the Gas Advantage Mastercard gas discount program works:

Current Billing Period	Next Billing Period
Net New Qualified	Purchases You Save
\$2000 or greater	10¢/litre*
\$1000 - 1999.99	8¢/litre*
\$500 - 999.99	5¢/litre*
\$0 - 499.99	2¢/litre*

*Reduced to 2¢/litre after Canadian Tire Gas Bar purchases exceed \$500. See opposite.

Gas Advantage® Mastercard® Rewards Program

Based on the level of net new purchases (purchases less credits) that are posted to your Gas Advantage Mastercard account in any monthly billing period, you will be entitled to a discount on each litre of gasoline or diesel fuel that is purchased for a motor vehicle at Canadian Tire Gas Bars during the following monthly billing period and that is charged to your Gas Advantage Mastercard. For example, if net new purchases posted to your Gas Advantage Mastercard account during a monthly billing period are \$2100, then during the next monthly billing period you will be entitled to receive a 10¢ per litre discount, subject to the limitation in the following sentence. *The discount that you receive in a billing period will be reduced to 2¢ per litre after you have made purchases of more than \$500 for gasoline, diesel fuel or any other sundry items at Canadian Tire Gas Bars during that billing period using your Gas Advantage Mastercard. The per litre discount you will receive during a monthly billing period will be shown on your Gas Advantage Mastercard monthly statement for the preceding monthly billing period. Since purchases are posted to your account after the date that the purchase took place (which could be in the next billing period) some purchases may not be included as net new purchases until the next billing period. Returns are also posted in a similar manner and may affect net new purchases in the next billing period as well. Also, if your billing period ends on a weekend or Christmas Day, the discount rate that is to apply in the next billing period will also apply on the preceding Friday or on the day preceding the holiday (as applicable) in your current billing period. As the original posted price per litre of gasoline is a tax included amount, the stated per litre discount is also a tax included amount.

What Purchases Qualify: All purchases charged anywhere to your Gas Advantage Mastercard will qualify, except: interest charges, balance transfers, cash advances, Gas Advantage Mastercard fees, insurance, membership services offered by Canadian Tire or any gambling transactions (including the purchase of lottery tickets and all transactions at a casino), the transfer of money or the payment of taxes.

Canadian Tire Bonus: Eligible purchases at Canadian Tire stores, Canadian Tire catalogue, Canadian Tire online and Mark's Work Wearhouse/L'Équipeur stores will be doubled for the purposes of calculating your discount per litre. For example, if your purchases at these retailers in any billing period totalled \$450, it is the same as if you spent \$900.

Automatic Discount: The amount of the discount per litre will be deducted automatically and will be shown on your receipt.

Prohibited Use of the Card: The Gas Advantage Mastercard may not be used by you in connection with any commercial transportation business or any business that operates a fleet of motor vehicles. If used for this purpose, we may revoke your Gas Advantage Mastercard immediately.

Changing these Terms and Conditions: We can change these Terms and Conditions at any time, after giving you prior notice by mail or e-mail to the address to which we send your Gas Advantage Mastercard account statements between the 90th and the 60th day before such change comes into force. This includes changing any provision of these Terms and Conditions. The notice will either set out the new clause of the Terms and Conditions or both the amended clause and the clause as it read formerly as well as the date of the coming into force of the new clause.

Cancellation of Discount Program: The Gas Advantage Mastercard gas discount program is subject to cancellation on 60 days notice.

Loss of Your Discount: You will not be entitled to the discount if we have terminated your right to use your Gas Advantage Mastercard as a result of a default by you under your Cardmember Agreement.

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