

## Summary of important information

If you choose to apply, the following is a summary of certain terms of the ATB Financial MasterCard Personal Cardholder Agreement (the “**Cardholder Agreement**”) that will apply to your ATB Financial MasterCard account (the “**Card Account**”) if your application is approved. You will receive the Cardholder Agreement if your application is approved. The following information applicable to the ATB Financial MasterCard (the “**Card**”) is current as of **06/13 (mm/yy)** and is subject to change.

For any questions about the Card, please call **1-888-282-5678**.

<p><b>Annual Interest Rate</b></p>	<p>The annual interest rate that will apply to your Card Account depend upon which Card you receive, as set out below. The following are our current annual interest rates; on the day your Card Account is opened, our then-current rates will apply:</p>	
	<p><b>Card Name</b></p>	<p><b>Annual Interest Rates: Purchases and Cash Advances</b></p>
	<p>Alberta MasterCard Gold My Rewards® Gold Cash Rewards® ATB Platinum Cash Rewards® World MasterCard™</p>	<p>Standard Rate: <b>19.90%</b> Default Rate: <b>23.90%</b></p>
	<p>Preferred Fixed Rate</p>	<p>Preferred Rate: <b>9.90%</b> Standard Rate: <b>15.90%</b> Default Rate: <b>22.90%</b></p>
	<p>Preferred Variable Rate</p>	<p>Standard Rate: <b>Between ATB Prime +5% and ATB Prime +7%</b> Default Rate: <b>Standard Rate +4%</b></p>
<p><i>For all Cards except the Preferred Fixed Rate Card:</i> You will lose the benefit of the Standard Rate that applies to the Card you receive, as set out above if, for two consecutive billing periods, you fail to pay at least the minimum balance due for each statement when due, in which case your annual interest rate will increase to the Default Rate that applies to the Card you receive, as set out above, beginning on the first day of the following billing period.</p> <p><i>For the Preferred Fixed Rate Card only:</i> Your initial annual interest rate will be our Preferred Rate set out above. You will lose the benefit of the Preferred Rate if you fail to pay at least the minimum balance due for a particular statement when due, in which case the Preferred Rate will increase to the Standard Rate that applies to the Preferred Fixed Rate Card beginning on the first day of the following billing period. The Standard Rate will continue to apply until either:</p> <ul style="list-style-type: none"> <li>• For three consecutive billing periods, you pay at least the minimum balance due for each statement when due, in which case the Standard Rate will be decreased to the Preferred Rate set out above, or</li> <li>• You fail to pay, for two consecutive billing periods, at least the minimum balance due for each statement when due, in which case the Premium Rate will be increased to the Default Rate that applies to the Preferred Fixed Rate Card beginning on the first day of the following billing period.</li> </ul> <p><i>For the Preferred Variable Rate Card only:</i> The Standard Rate for which you are approved will depend upon your credit rating at the time of application, will be within the range set out above and will be disclosed to you in the card carrier. “<b>ATB Prime</b>” means the annual rate of interest announced by us from time to time as our Canadian Dollar Prime Lending Rate; our Canadian Dollar Prime Lending Rate may be obtained at any time from our website at <a href="http://www.atb.com">www.atb.com</a>. Any change in the ATB Prime will cause a corresponding change in the annual interest rate applicable to the Card Account, effective on the first day of the billing period during which the change in the ATB Prime Rate occurs.</p> <p>For more information about our interest rates, see the attached Terms and Conditions.</p>		

## Summary of important information (continued)

<b>Interest-free Grace Period</b>	<p>If the entire new balance indicated on a particular statement is paid by the payment due date shown on that statement, we will waive the interest charges on those purchases and fees, except for those associated with any cash advances which appear on that statement for the first time. This means those new purchases and fees will be subject to an interest-free period of at least <b>21 days</b> if the entire balance is paid in full by the payment due date indicated on that statement. There is no interest-free period on cash advances (including balance transfers, money orders, traveler's cheques, wire transfers and gambling transactions), cheques or their associated fees.</p>															
<b>Minimum Payment</b>	<p>You will be required to make a minimum monthly payment (the "<b>Minimum Balance Due</b>") by the payment due date shown on each statement. Your Minimum Balance Due will be equal to the greater of <b>\$10</b> or <b>3%</b> of your new balance as shown on your statement, plus any amount by which the balance exceeds your credit limit. If your new balance on your statement is less than <b>\$10</b>, it must be paid in full.</p>															
<b>Foreign Currency Conversion</b>	<p>If you use your Card for a transaction in a currency other than Canadian Dollars, the foreign currency will be converted into Canadian Dollars before it is posted on your Card Account. We will convert the amount of your transaction to Canadian Dollars at the conversion rate established by MasterCard Worldwide ("<b>MCW</b>"). For purchases and cash advances, that rate is set at the time the transaction is presented for payment to MCW. For credits to the Card Account, that rate is set at the time the credit is presented for payment to us from MCW. When the transaction is posted to your Card Account, in addition to the conversion rate, you will be charged a foreign currency conversion fee of <b>2.9%</b> of the amount of the foreign currency transaction after the foreign currency has been converted to Canadian Dollars. This fee applies to both debits and credits.</p>															
<b>Annual Fees</b>	<p>The annual fee, if any, will appear and be due on your second statement, whether or not you have activated your card, and thereafter will appear annually on your statement anniversary date.</p> <table border="1" data-bbox="300 989 1430 1339"> <thead> <tr> <th data-bbox="300 989 865 1062">Card Name</th> <th data-bbox="865 989 1089 1062">Primary</th> <th data-bbox="1089 989 1430 1062">Each Co-Applicant or Authorized User</th> </tr> </thead> <tbody> <tr> <td data-bbox="300 1062 865 1192">Alberta MasterCard Gold My Rewards® Gold Cash Rewards®</td> <td data-bbox="865 1062 1089 1192" style="text-align: center;"><b>None</b></td> <td data-bbox="1089 1062 1430 1192" style="text-align: center;"><b>None</b></td> </tr> <tr> <td data-bbox="300 1192 865 1241">ATB Platinum Cash Rewards® World MasterCard™</td> <td data-bbox="865 1192 1089 1241" style="text-align: center;"><b>\$120</b></td> <td data-bbox="1089 1192 1430 1241" style="text-align: center;"><b>\$25</b></td> </tr> <tr> <td data-bbox="300 1241 865 1289">Preferred Fixed Rate</td> <td data-bbox="865 1241 1089 1289" style="text-align: center;"><b>\$29</b></td> <td data-bbox="1089 1241 1430 1289" style="text-align: center;"><b>None</b></td> </tr> <tr> <td data-bbox="300 1289 865 1339">Preferred Variable Rate</td> <td data-bbox="865 1289 1089 1339" style="text-align: center;"><b>\$29</b></td> <td data-bbox="1089 1289 1430 1339" style="text-align: center;"><b>None</b></td> </tr> </tbody> </table>	Card Name	Primary	Each Co-Applicant or Authorized User	Alberta MasterCard Gold My Rewards® Gold Cash Rewards®	<b>None</b>	<b>None</b>	ATB Platinum Cash Rewards® World MasterCard™	<b>\$120</b>	<b>\$25</b>	Preferred Fixed Rate	<b>\$29</b>	<b>None</b>	Preferred Variable Rate	<b>\$29</b>	<b>None</b>
Card Name	Primary	Each Co-Applicant or Authorized User														
Alberta MasterCard Gold My Rewards® Gold Cash Rewards®	<b>None</b>	<b>None</b>														
ATB Platinum Cash Rewards® World MasterCard™	<b>\$120</b>	<b>\$25</b>														
Preferred Fixed Rate	<b>\$29</b>	<b>None</b>														
Preferred Variable Rate	<b>\$29</b>	<b>None</b>														
<b>Other Fees</b>	<p>You will be charged on the day the transaction or event occurs:</p> <p><i>ATM cash advance in Canada:</i> <b>\$2.50</b> for each cash advance</p> <p><i>ATM cash advance outside Canada:</i> <b>\$5.00</b> for each cash advance</p> <p><i>Over the counter cash advance in Canada:</i> <b>\$5.00</b> for each cash advance</p> <p><i>Over the counter cash advance outside Canada:</i> <b>\$7.50</b> for each cash advance</p> <p><i>Foreign currency ATB MasterCard cheque:</i> <b>\$7.50</b> per cheque</p> <p><i>Statement reprint:</i> <b>\$10.00</b> for each statement reprinted</p> <p><i>Cheque copy:</i> <b>\$10.00</b> for each copy of a cheque</p> <p><i>Over the limit:</i> <b>\$30.00</b> charged once per billing cycle on each statement if your balance exceeds your credit limit at the end of the billing cycle.</p> <p><i>NSF fee:</i> <b>\$40.00</b> This fee applies if we dishonour a MasterCard cheque because it is for an amount that exceeds your credit limit and if any payment you make to us is returned as dishonoured or unprocessed from your financial institution.</p>															



		Promo code: 413
<b>For Internal Use Only:</b>	Transit #:	Associate E#:
		Agency E#:

**Please check one**

**Gold My Rewards Travel**  
(No annual fee)



### TELL US ABOUT YOURSELF

First Name ("Applicant")	Initial(s)	Last Name	Date of Birth MM/DD/YY	Social Insurance Number (optional)		
Mailing Address		City/Town	Province AB	Postal Code	Country Canada	Phone Number (Mandatory)
Physical/Home Address (if different from Mailing Address)		City/Town	Province		Postal Code	
How long at current address?	Previous address if less than 2 years at current address					
<input type="radio"/> Own <input type="radio"/> Rent <input type="radio"/> Live with relative <input type="radio"/> Other		Monthly Rent/Mortgage	Please provide a confidential password for your account: 8 CHARACTERS			
Are you an ATB customer? <input type="radio"/> Yes <input type="radio"/> No   If self employed, what is the nature of the business						
Company/Employer's name (Mandatory)		Phone Number	Occupation	How long?	Annual income/pension (Mandatory)	
<input type="radio"/> Full-time <input type="radio"/> Part-time <input type="radio"/> Retired <input type="radio"/> Self-employed <input type="radio"/> Student			Education Institution (if applicable)		Year expected to graduate	

### ATB MYPIC

Your MasterCard will come with the Pheasents Forever ATB Financial MyPic Image.

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### OPTIONAL BALANCE TRANSFER

Save big by transferring your balances from another credit card. Your transfer(s) may not be more than your available approved MasterCard credit limit. Transfers will be treated as a cash advance. Please ensure that creditor information and account numbers are accurate. Please continue to make payments on the account until the balance is transferred.

Amount	Name of Retail/Financial Institution Card	Credit account number
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### OPTIONAL BALANCE PROTECTION

Yes, I request to be enrolled in the optional ATB Financial Balance Protection Plan at a cost of \$0.99 per \$100 of my balance each month plus applicable taxes. I have read and agree to the costs, benefits, exclusions and disclosures explained in the attached.      Initial here:

### OPTIONAL CO-APPLICANT

First Name ("Co-Applicant")	Initial(s)	Last Name	Date of Birth MM/DD/YY	Social Insurance Number (optional)		
Mailing Address		City/Town	Province AB	Postal Code	Country Canada	Phone Number
Physical/Home Address (if different from Mailing Address)		City/Town	Province		Postal Code	
How long at current address?	Previous address if less than 2 years at current address					
<input type="radio"/> Own <input type="radio"/> Rent <input type="radio"/> Live with relative <input type="radio"/> Other		Monthly Rent/Mortgage	Have you ever declared bankruptcy? <input type="radio"/> Yes <input type="radio"/> No			
Are you an ATB customer? <input type="radio"/> Yes <input type="radio"/> No   If no, name of Financial Institution						
Company/Employer's name		Phone Number	Occupation	How long?	Gross annual income/pension	
<input type="radio"/> Full-time <input type="radio"/> Part-time <input type="radio"/> Retired <input type="radio"/> Self-employed			Education Institution (if applicable)		Year expected to graduate	

## AGREEMENT AND SIGNATURE

The Applicant and Co-Applicant each acknowledge and agree that ATB may take instructions from either the Applicant or the Co-Applicant without the approval of the other, regarding the Card Account, including adding an Authorized User to the Card Account at a later date, and we may treat each of you as a designated agent for the other.

By signing this Application, the Applicant and any Co-Applicant:

- (a) applies for an ATB Financial MasterCard;
- (b) understands that the Applicant and/or any Co-Applicant may, at a later date, request that ATB Financial issue (or renew and replace from time-to-time), a Card to an Authorized User, which Card can be used to access the Card Account. In the event that any Authorized User is added to the Card Account at the request of the Applicant and/or any Co-Applicant, the Applicant and the Co-Applicant acknowledge that they will each be jointly and severally liable for all debts incurred by each such Authorized User.
- (c) certifies that all information supplied in this application and any further information supplied to ATB Financial is correct and complete and acknowledges that ATB Financial will be relying on that information;
- (d) consents to ATB Financial and any service provider acting on its behalf to obtaining credit, financial and related personal information about the Applicant and any Co-Applicant (including a consumer or credit bureau report) from any credit reporting agency and others to verify your identity and establish credit worthiness and if this Application is approved, to verify your ongoing eligibility for credit from time to time.

In addition, by signing this Application, the Applicant and any Co-Applicant confirm that you have each read and agree to the Terms and Conditions included with this application and in particular, you consent to the collection, use and disclosure of personal information as described in the Terms and Conditions included with this application.

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Signature of Co-Applicant

\_\_\_\_\_  
Date

## Verification of Identity

Agents must complete when identifying a non-customer for specific transactions.

Examine photo with customer and compare customer's signature in ID.

Name: \_\_\_\_\_

Non Customer       Customer      Transit: 0 \_\_\_\_\_ 9      Account Number: \_\_\_\_\_

### Piece 1

ID type \_\_\_\_\_

ID number \_\_\_\_\_

Issued by \_\_\_\_\_

Expiry date \_\_\_\_\_

### Piece 2

ID type \_\_\_\_\_

ID number \_\_\_\_\_

Issued by \_\_\_\_\_

Expiry date \_\_\_\_\_

I have personally met with the above applicant and examined original copies of 2 pieces acceptable valid ID, one includes a picture of the applicant and one is issued by the federal or provincial government.

\_\_\_\_\_  
Agent signature

\_\_\_\_\_  
Print name

\_\_\_\_\_  
Date

# Terms and conditions

These Terms and Conditions form part of your application for an ATB Financial MasterCard®. In these Terms and Conditions, the words “we”, “our”, and “us” refer to Alberta Treasury Branches, operating as ATB Financial® (“**ATB**”). The words “you” and “your” refer to the Applicant (the “**Applicant**”), and any Co-Applicant (the “**Co-Applicant**”) each as identified on the first page of this application, as well as to any Authorized User (each an “**Authorized User**”) subsequently added to the Card Account at the request of the Applicant or any Co-Applicant. If your application is approved, the Applicant and any Co-Applicant will be the primary cardholder(s) under the Cardholder Agreement.

**Personal Information Collection, Use and Disclosure** – ATB will collect, use and disclose your personal information in accordance with ATB’s Privacy Statement. ATB’s commitment to protecting your privacy is set out in ATB’s Privacy Code. You may obtain both documents from [www.atb.com](http://www.atb.com), from an ATB branch, or by calling 1-888-282-5678. Personal information is any information that identifies you as an individual. It includes information that you provide to ATB or that ATB collects from any third party. Personal Information that we collect, use and disclose to and/or from other sources may include, but is not limited to, your name, address, date of birth, gender, personal references, employment records, unique identification numbers (including social insurance number) and personal financial records including credit history. If you have provided your Social Insurance Number to ATB, it will be used as an aid to identify you with credit reporting agencies and other financial institutions to ensure the accuracy of information collected and reported and for credit data matching purposes. Any personal information in the custody and control of a third party or agent acting on behalf of ATB in another province or country is subject to the laws of that jurisdiction and may be collected, used or disclosed without your knowledge or consent where required or permitted by law. ATB uses service providers in the United States of America for the purposes of administering card accounts. If you have any questions about the collection, use or disclosure of your personal information, please contact ATB’s privacy officer at (780) 408-7588. *You may ask us not to use your personal information to promote ATB or third party products and services or not to give your personal information to third parties so they can promote additional products and services to you. You may make this request by completing the secure online opt-out form at [www.atb.com/optout](http://www.atb.com/optout), or by calling our Customer Contact Centre at 1-888-282-5678.*

**Card Account** - If you are the Applicant or Co-Applicant, by completing and signing this application, you are requesting that ATB open an ATB Financial MasterCard card account (the “**Card Account**”) in your name and to issue, renew and replace from time to time, a card (the “**Card**”) to each of you, which Cards can be used to access the Card Account. If this application is approved, the Applicant and any Co-Applicant will be jointly and severally liable for all charges, indebtedness and liabilities of any kind whatsoever incurred on any Card or the Card Account, including all debt incurred by any Authorized User added to the Card Account at your request and including all interest, fees and charges due or owing to ATB under the Cardholder Agreement (as defined below). Authorized Users are not liable for debt incurred on the Card Account, cannot make changes on the Card Account, and may not, unless permitted by law or authorized by the Applicant or Co-Applicant, access account information.

**Cardholder Agreement** – If your application is approved, you agree to abide by the ATB Financial MasterCard Personal Cardholder Agreement (“**Cardholder Agreement**”) provided to the primary cardholder(s) when the Card is issued, and by the terms of the Disclosure Statement and Rate and Fee Schedule which forms part of and is provided to the primary cardholder(s) with the Cardholder Agreement, each as may be amended or replaced from time to time. The Card may be returned if you do not wish to be bound by the Cardholder Agreement, but if you sign, use or accept the Card or use the Card Account in any manner, it will mean that you accept and agree to the terms of the Cardholder Agreement and the Disclosure Statement and the Rate and Fee Schedule. Please retain a copy of your completed application for your records.

**Other Incentive Programs** – We may from time to time offer reward or other incentive programs (the “**Program**”) in connection with the Card Account. You understand that eligibility for rewards under the Program will be subject to the requirements of the Program and you agree to be bound by the terms of the Program (to be sent by ATB to you with the Card and as may be amended or replaced from time to time) and agree that any use of the Card will signify acceptance with the terms and conditions of the Program. We reserve the right to cancel or amend the Program without notice.

**Annual Interest Rates for all Cards (except Preferred Fixed Rate)** The applicable annual interest rate is based upon the payment history in connection with this Card Account and will be determined as described below:

- (a) The Standard Rate set out on the first page of this application, that applies to the Card you receive (the “**Standard Rate**”) will be the initial annual interest rate. The Standard Rate will apply for the entire billing period for a statement if you always pay at least the minimum balance due for each statement on or before the payment due date for that statement;

- (b) At any time the Standard Rate applies, you will lose the benefit of the Standard Rate if, for two consecutive billing periods, you fail to pay at least the minimum balance due for each particular statement on or before the respective payment due date for each statement, in which case, the applicable annual interest rate will be increased, effective from (and including) the first day of the next billing period following such second consecutive billing period, to the Default Rate set out on the first page of this application that applies to the Card you receive (the “**Default Rate**”);

- (c) At any time the Default Rate applies, the Default Rate will continue to apply until, for three consecutive billing periods, you pay at least the minimum balance due for each particular statement on or before the respective payment due date for that statement, in which case, the applicable annual interest rate will be decreased, effective from (and including) the first day of the next billing period following such payment, to the Standard Rate.

**Annual Interest Rates for Preferred Fixed Rate Card only:** The applicable annual interest rate is based upon the payment history in connection with this Card Account and will be determined as described below:

- (a) The Preferred Rate set out on the first page of this application that applies to the Preferred Fixed Rate Card (the “**Preferred Rate**”) will be the initial annual interest rate. The Preferred Rate will apply for the entire billing period for a statement if you always pay at least the minimum balance due for each statement on or before the payment due date for that statement;
- (b) At any time the Preferred Rate applies, you will lose the benefit of the Preferred Rate if you fail to pay at least the minimum balance due for a particular statement on or before the respective payment due date for that statement, in which case, the applicable annual interest rate will be increased, effective from (and including) the first day of the next billing period to the Standard Rate, set out on the first page of this application, that applies to the Preferred Fixed Rate Card;
- (c) At any time the Standard Rate applies, the Standard Rate will continue to apply until either:
  - a. For three consecutive billing periods, you pay at least the minimum balance due for each particular statement on or before the respective payment due date for each statement, in which case, the applicable annual interest rate will be decreased, effective from (and including) the first day of the next billing period following such payment, to the Preferred Rate; or
  - b. For two consecutive billings periods, you fail to pay at least the minimum balance due for each particular statement on or before the respective payment due date for each statement, in which case, the applicable annual interest rate will be increased, effective from (and including) the first day of the next billing period following such second consecutive billing period, to the Default Rate set out on the first page of this application, that applies to the Preferred Fixed Rate Card;
- (d) At any time the Default Rate applies, the Default Rate will continue to apply until, for three consecutive billing periods, you pay at least the minimum balance due for each particular statement on or before the respective payment due date for each statement, in which case, the applicable annual interest rate will be decreased, effective from (and including) the first day of the next billing period following such payment to the Standard Rate.

**Representation** – By signing this application, you represent to us that all information supplied in the application and any future information that you provide to us is and will be correct and complete and acknowledge that we will be relying on that information in opening the Card Account and issuing the Card to you and in issuing any Cards to any Authorized Users added to the Card Account by you. You acknowledge that no one else has a financial interest in the Card Account and the proceeds of the Card Account will not be used by or on behalf of any third party.

**General** - The information set out here and rates are in effect as of 06/13 (mm/yy) and are subject to change in accordance with the Cardholder Agreement. For current information please call toll free 1-888-282-5678

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<sup>™</sup>ATB Financial, the design and ATB Preferred, ATB Platinum Cash Rewards, ATB Gold Cash Rewards and Gold My Rewards are trademarks of Alberta Treasury Branches.

# Terms and conditions (continued)

## Important Information about the Balance Transfer Promotion

The following terms apply to all balance transfer transactions ("**Balance Transfer**") charged to a Card Account with or through the use of an ATB Financial Balance Transfer promotion only, which include Balance Transfers processed via an application form, by telephone, or through the use of cheques which we identify for use with Balance Transfers (however do not apply to any other cheques). Balance transfers may not be processed until you have activated your Card.

**Use of Balance Transfers** – Balance Transfers cannot be used for repayment of any ATB Financial account. You cannot instruct a stop payment on a Balance Transfer.

**Limits** - Balance Transfers are subject to your available credit limit. If a Balance Transfer exceeds your available credit, it may not be processed.

**Annual Interest Rate** – All Balance Transfers are charged to your Card Account as cash advances and are subject to interest from (and including) the date the amount is recorded on the Card Account until payment of such amount has been received by us and applied in accordance with the ATB Financial MasterCard Personal Cardholder Agreement, as applicable to you (the "Agreement").

Your balance transfer annual interest rate "Promotional Rate" is based on your credit rating at the time of application. Upon origination the initial Promotional Rate and terms will be disclosed on your Statement. For existing accounts the initial Promotional Rate and terms will be disclosed with the promotional offer.

Subject to the terms disclosed in the Statement or Balance Account Transfer promotional offer, each Balance Transfer that is approved and which is posted to your Card Account during the Promotional Period will be charged interest at the applicable promotional rate (the "Promotional Rate") based on your credit rating.

**Balance Transfer Amount Promotional Rate** - The Promotional Rate will continue to apply to each such Balance Transfer for a period disclosed on the Statement, or with the Promotional Offer from the date that Balance Transfer is posted to your Card Account, plus the remaining days to your next statement date (the "Promotional Period End Date").

The prevailing interest rate for cash advances for your card type will apply:

- for each Balance Transfer posted to your Card Account prior to the start of the Promotional Period or after the Promotional Period has expired; and
- to any Balance Transfer balance remaining on your Card Account after the Promotional Period End Date has expired. However, we will, in our discretion, adjust the Promotional Period to reflect the timing of the posting date within your monthly billing cycle.

The Promotional Period will end immediately if the account is not maintained in "good standing". Good standing means your Card Account is not overdrawn or you are not in default in any of the terms and conditions of the Agreement. In such case, the applicable interest rate will be increased to the prevailing Standard Rate for cash advances for your card type. The current interest rates for cash advances will be shown on your monthly statement and on the Rate and Fee Schedule. Details of ATB Financial's current Promotional Rate can be obtained by visiting [www.atb.com](http://www.atb.com) or by calling 1-888-282-5678.

## ATB Financial MasterCard® Balance Protection Plan

The ATB Financial MasterCard Balance Protection Plan ("**Balance Protection**") is underwritten by The Manufacturers Life Insurance Company ("**Manulife Financial**") and First North American Insurance Company ("**FNA**"), and is offered to eligible ATB Financial MasterCard Personal Cardholders on a group basis.

**Eligibility** - Balance Protection is optional and not a condition of credit approval. To be eligible to enroll for Balance Protection, you must be a resident of Canada, aged 18 through 64, you must have entered into a Cardholder Agreement and you must be a primary cardholder on the Card Account.

**Benefits** - *Accidental Dismemberment Benefit* – if you or your spouse, who is also a primary cardholder on the Card Account while insured, die by accidental means or sustain a bodily injury by accidental means which results directly in loss of life within 365 days of the date of such injury, Manulife Financial will pay the balance outstanding on the Card Account as at the date of death, including all in-transit retail sales and cash advances incurred prior to death but in no event more than \$25,000.

*Job Loss Benefit* – If you involuntarily lose your job and your unemployment continues beyond the 30-day waiting period, FNA will pay a monthly amount equal to the greater of \$10 or 5% of the new balance on your statement coinciding with or immediately preceding the date of loss. During the period when benefits are payable, additional purchases or charges will not be covered. The benefit will continue until you rejoin the work force or your new balance is paid off, up to a maximum of \$25,000. You must also be under 65 years of age and employed by the same employer for six consecutive months immediately prior to losing a permanent job to be eligible for this benefit. This benefit does not apply to self-employed persons or homemakers.

*Disability Benefit* – If you become totally disabled and your disability continues beyond the 30-day waiting period, then Manulife Financial will pay a monthly amount equal to the greater of \$10 or 5% of the balance of your last statement coinciding with or immediately preceding the date of loss. This benefit will continue for as long as you are totally disabled or until your new balance is paid off, up to a maximum of \$25,000. Disability resulting from abuse of alcohol or drugs will not be covered unless you are confined in a hospital or participating in a program of rehabilitation satisfactory to Manulife Financial.

*Critical Illness Benefit* – If you or your spouse, who is also a primary cardholder on the Card Account while insured, are diagnosed, for the first time in your life, as suffering from a stroke, a heart attack or cancer and survive this first diagnosis for at least 30 days in the case of stroke or heart attack and 90 days in the case of cancer, then Manulife Financial will pay your balance as of that date up to a maximum of \$25,000. This Critical Illness benefit will not be paid more than once.

*Life Insurance Benefit* - If you or your spouse, who is also a primary cardholder on the Card Account while insured, die, then Manulife Financial will completely pay off your balance as of the date of death, up to a maximum of \$25,000.

**Exclusions** - Benefits described may be subject to exclusions which are described in the Certificate of Insurance. Exclusions vary depending on the benefit but may limit benefits for losses due to or resulting from a normal pregnancy, dismissal with cause, voluntary resignation, normal seasonal conditions, retirement, strike, intentionally self-inflicted injuries, attempted suicide, the commission or attempted commission of a criminal offence and losses within 90 days of the commencement of coverage. Losses due to pre-existing medical conditions whether diagnosed or undiagnosed, for which medical treatment and/or consultation was received within the 6 months prior to the date insurance commences, may not be covered unless, during any 6-month period after the insurance commences, you are free of consultation and treatment. Some benefits require that you remain under the regular care and treatment of an approved doctor or psychiatrist.

**Cost** - Cost of coverage is \$0.99 per \$100 of your previous statement's new balance plus applicable taxes. If your new balance is zero, you will owe nothing and will still be insured. If you enroll, your first 30 days of coverage is provided to you compliments of ATB Financial. This will give you the opportunity to receive and review the actual Certificate of Insurance. If for any reason you are not satisfied, you may return the Certificate within the first two months of your insurance commencement date, and all premiums that may have been paid by you will be refunded plus applicable taxes.

**Commencement** - Balance Protection coverage will commence on the first day of the month following the date we receive your request for insurance.

**Cancellation** - You can cancel your coverage at any time by calling Manulife Financial by calling toll-free at 1-877-362-2103.

**Termination of Coverage** - Your coverage will cease on the first day of month following when Manulife Financial receives your request for cancellation, your account no longer remains in good standing, you cease to be the spouse of the Covered Cardholder, you turn 65, or the date of termination of the group policy. For spouses who are also primary cardholders, your coverage will end on the date the other primary cardholder ceases to be insured.

**Privacy and Confidentiality** - You understand that ATB Financial, Manulife Financial, FNA, and their agents or assignees may collect, store and use the information contained in the application and any other information submitted by you, to process the application, offer and administer services and process claims. This information will be kept strictly confidential and you may request to review the information contained in your file.

**General Information** - ATB Financial receives compensation from Manulife Financial for processing and administering this insurance product.

**Claims and Inquiries** - You may obtain or submit claims forms or make other insurance inquiries by writing to: Manulife Financial, Affinity Markets, P.O. Box 4213, Stn A, Toronto, ON M5W 5M3 or by calling 1-877-362-2103.