

MYHUSKY REWARDS MASTERCARD® ONLINE APPLICATION TERMS AND CONDITIONS



These Terms and Conditions form part of your application for a myHusky Rewards 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, as identified in Step 3 of the application (the “**Applicant**”) and any Authorized User for whom the Applicant has requested that a Card be provided (each an “**Authorized User**”).

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, from an ATB branch, or by calling 1-877-541-4563.

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.

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 atb.com/optout or by calling our Customer Contact Centre at 1-877-541-4563.

Your consent to ATB’s collection, use and disclosure of your personal information will be effective immediately and will continue until your personal information is destroyed, as soon as it is no longer necessary for the purposes for which it was collected.

Card Account – If you are the Applicant, by completing and submitting this application, you are requesting that ATB open a myHusky Rewards MasterCard card account (the “**Card Account**”) in your name and to issue a card (the “**Card**”) to you and to each Authorized User named in this application, which Cards can be used to access the Card Account. If you are an Authorized User, you are requesting that ATB issue a Card to you on the Card Account of the Applicant. If this application is approved, the Applicant will be 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 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 access account information, except where permitted or required by law.

Cardholder Agreement – If your application is approved, you agree to abide by the myHusky Rewards MasterCard® Personal Cardholder Agreement (“**Cardholder Agreement**”) provided to you when your Card is issued, renewed or replaced and by the terms of the 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 Rate and Fee Schedule. If you are a resident of one of the Territories of Canada, if this application is approved, it is deemed to include the Cardholder Agreement. Please retain a copy of your completed application for your records. If your application is approved, the Applicant will be the primary cardholder under the Cardholder Agreement.

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 and Fees – The annual interest rates applicable to the Card Account for purchases and cash advances and annual fees vary depending on your card name and are as noted in the table below and are subject to change: (i) in accordance with the terms of the Cardholder Agreement; or (ii) based upon the primary cardholder’s payment history with us as noted below.

Card Name	Purchases: Annual Interest Rate	Cash Advances [†] : Annual Interest Rate	Annual Card Fee (primary/supplementary)
myHusky Rewards	Standard Rate: 19.90% Default Rate: 22.90%	Standard Rate: 19.90% Default Rate: 22.90%	\$0

[†]Including cash withdrawals at automated banking machines and cash like transactions such balance transfers, cheques, money orders, traveler’s cheques, wire transfers and gambling transactions.

The applicable annual interest rate is based upon the primary cardholder’s payment history with us and will be determined as described below:

- The initial annual interest rate will be the Standard Rate set out above that applies to your card name. 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;
- 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 above that applies to your card name;

c) At any time the Default Rate applies, the Default Rate will continue to apply until you 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 decreased, effective from (and including) the first day of the next billing period following such payment, to the Standard Rate.

Grace Period – If the entire new balance indicated on a particular statement is paid by the payment due date for that statement we will waive the interest charges on those purchases which appear on that statement for the first time. This means that those purchases are allowed a 21 day grace period if the entire balance is paid in full by the payment due date indicated on that statement. However, interest will not be waived for (a) purchases, if the entire balance of a statement is not paid by the payment due date for that statement; or (b) cash advances or cheques. This means there is no grace period for these transactions.

Other Fees* – The following additional fees and charges may apply and will be noted on the Rate and Fee Schedule sent with the Card and may be amended by us from time to time:

Type of Fee (applies to each individual transaction made)	Amount
Cash Advance from an automated banking machine ("ABM") in Canada	\$2.00
Cash Advance from an ABM outside Canada	\$5.00
Over the counter Cash Advance in Canada	\$5.00
Over the counter Cash Advance outside Canada	\$7.50
Foreign currency conversion ^a	2.50%
Foreign currency ATB MasterCard Cheque	\$7.50
Sales Slip Copy	\$5.00
Statement Copy	\$5.00
Cheque Copy	\$10.00
Over limit fee ^b	\$20.00
NSF fee ^c	\$35.00
Rush Replacement Card	\$29.00
Credit Bureau Search (not applicable for new application) ^d	\$15.00

Each fee will be posted to your Card Account on or about the date of the applicable transaction to which it relates.

^aThere may be additional fees (i.e. personalized cheques) charged in relation to a specific Card if you request additional services from us. Details will be provided prior to the fee being charged.

^bThis fee applies to both debits and credits. For details, refer to the Cardholder Agreement.

^cIf we permit the Credit Limit to be exceeded, the fee will be charged on each statement in which your balance exceeds your Credit Limit.

^dThis 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.

^eThis fee applies each time we are required or authorized to conduct a credit bureau search in relation to an existing Card Account.

Representation – If you complete and submit 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. 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 correct as of 03/2009(mm/yyyy) and are subject to change in accordance with the Cardholder Agreement. For complete information please call toll free 1-877-541-4563.



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