

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 a myHusky Rewards MasterCard 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).

Use of Balance Transfers – Balance Transfers cannot be used for repayment of any ATB 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 Cardholder Agreement.

Subject to the terms herein, each Balance Transfer that is \$400.00 or more and which is posted to your Card Account from (and including) 03/01/2009 (mm/dd/yyyy) to (and including) 10/31/2009 (mm/dd/yyyy) (the "**Promotional Period**") will be charged interest at the applicable promotional rate (the "**Promotional Rate**") set forth in the table below based on the amount of each such Balance Transfer:

Balance Transfer Amount	Promotional Rate
\$400 or more	2.9%

The Promotional Rate will continue to apply to each such Balance Transfer for a period of 6 months 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 annual interest rate for cash advances for your card type will apply: (a) to each Balance Transfer that is less than \$400.00, regardless of when that transaction is posted to your Card Account; (b) 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 (c) to any Balance Transfer balance remaining on your Card Account after the Promotional Period End Date has expired. However, we may, in our discretion, adjust the Promotional Period to reflect the timing of the posting date within your monthly billing cycle.

You will lose the benefit of any Promotional Rate immediately without notice if any required payments on your Card Account are not made for two or more consecutive billing cycles. In such case, the annual interest rate applicable to Balance Transfers will be increased to the prevailing annual interest rate that applies to cash advances for your card type. The current annual interest rates for cash advances will be shown on your monthly statement and on the Rate and Fee Schedule. Details of ATB's current Promotional Rate can be obtained by visiting any ATB Financial branch, on the internet at www.atb.com or by calling 1-877-541-4563.

Grace Period – There is no grace period on Balance Transfers, which are treated as cash advances.

General – ATB reserves the right to cancel this offer at anytime without notice. This promotion only applies to myHusky Rewards MasterCards. See the Cardholder Agreement for further details.

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