

Vancity Community Investment Bank Rewards™ Program Terms and Conditions

These Vancity Community Investment Bank Rewards Program Terms and Conditions (this “Contract”) set out the terms and conditions that apply to the Vancity Community Investment Bank Rewards Program (the “Program”). The terms that apply to your Vancity Community Investment Bank Shared Interest™ Visa* Card are set out separately in

the Vancity Community Investment Bank Credit Card Agreement. The Program and benefits are offered at our sole discretion and we may change any of its terms and conditions as set out in this Contract. Please check rewards.vancitycommunityinvestmentbank.ca for the current version of this Contract.

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1. Definitions

When we say “we”, “us” or “our” in this Contract, we mean Vancity Community Investment Bank, the issuer of your Visa Card, together with TSYS, our partner in providing the Program. When we say “you” or “your” in this Contract, we mean the Primary Cardholder.

Here are the definitions for some of the other words that we use in this Contract.

Authorized Redeemer – someone for whom you have given permission to redeem Points for Rewards.

Authorized User – someone for whom the Primary Cardholder has given permission to have a Visa Card and to make transactions on the Primary Cardholder’s Visa Account. The name printed on a Visa Card issued to an Authorized User will be the Authorized User’s name.

Balance Transfer – transferring an amount from another credit or loan product, like a credit card account, personal loan or line of credit from another Canadian financial institution, to the Visa Account by using a Balance Transfer form or in response to a Balance Transfer offer we have made available to you.

Cash Advance – withdrawing money from your Visa Account in person at a branch of a bank, credit union or other financial institution, or through an ATM.

Cash-Like Transactions – transactions to purchase items that are similar to and can be converted into cash, such as money orders, wire transfers, travellers’ cheques, cryptocurrencies, casino gaming chips and gaming transactions (known as “Cash-Like Transactions” under the credit card network rules).

Catalogue – the online Catalogue for gift card Rewards under the Program.

Due Date – we explain what we mean by Due Date in Section 6 of this Contract.

Eligible Card – we explain what an Eligible Card is in Section 3 of this Contract.

Global Distribution System – is a computerized network system owned or operated by a company that enables transactions between travel industry service providers, mainly airlines, hotels, car rental companies, and travel agencies.

Good Standing – when your Visa Account is in Good Standing, this means it must not be more than one statement period past due, closed, charged off (meaning we have determined that overdue amounts on the Visa Account are unlikely to be collected) or in credit revoked status, all in accordance with our credit risk policies, which may change from time to time.

Points – Program points which you will earn for every Purchase you make on your Visa Card if you have chosen a Visa Account that comes with the Program.

Primary Cardholder – the person who applied for the Visa Card and whose name is on the Visa Account.

Program – the Vancity Community Investment Bank Rewards Program, the rewards program that is governed by and explained in this Contract.

Purchase – a purchase of goods or services from a merchant using your Visa Card. Purchases include a transaction to purchase items that are similar to and can be converted into cash, such as a money orders, wire transfers, travellers’ cheques, cryptocurrencies, casino gaming chips and gaming transactions (known as “Cash-Like Transactions” under the credit card network rules).

Rewards – the Vancity Community Investment Bank Rewards that can be redeemed through the Program.

Rewards Supplier – a company that supplies Rewards.

TSYS – Total System Services, Inc., our partner in providing the Program.

VCIB – Vancity Community Investment Bank.

Visa Account – the account related to all Visa Cards issued to the Primary Cardholder and any Authorized Users. The Visa Account is in the name of the Primary Cardholder. You may access the Visa Account online at vancitycommunityinvestmentbank.ca/visa, through a mobile application, by telephone, or by other means we may allow.

Visa Card – the Visa credit card we issue to you, including each additional Visa credit card we issue to Authorized Users on the Primary Cardholder’s instructions.

Vancity Community Investment Bank Credit Card Agreement – the Vancity Community Investment Bank Credit Card Agreement (for Personal Use) that sets out the terms and conditions which apply to your Visa Card.

Visa Cheque – a cheque that we provide to you that you can use with the Visa Account.

2. Program Description

You can earn Points for Purchases made with your Eligible Card with rewards benefits. Once enough Points are accumulated, you can redeem Points for your choice of available Rewards. Points can be redeemed for:

- Visa Account credit
- Travel Rewards that include flights, hotels, car rentals, cruises, vacation packages and attractions
- Gift cards from our Catalogue
- Charitable donations

3. Visa Cards That Can Earn Points

The following Visa Cards are eligible for earning Points in circumstances where you have applied for a Visa Card that entitles you to the benefits of the Program. In this Contract, we sometimes call these Visa Cards “Eligible Cards”.

- Shared Interest™ Classic*
- Shared Interest™ Gold

If you have chosen an Eligible Card you will be automatically enrolled in the Program and you agree to be bound by this Contract.

4. Earning Points

a. **Earning Points:** The Program is based on a Points system. Subject to the terms of this Contract, you will earn Points based on the dollar amount of Purchases you make on your Eligible Card. You will not earn Points on Cash Advances, Cash-Like Transactions, Balance Transfers, writing Visa Cheques or for the amounts you pay in interest, annual fees or any other types of fees on your Visa Account.

The number of Points you will earn depends on the type of Visa Card you have. Each type of Eligible Card listed below earns the following Points:

Visa Card	Points you will earn with your Visa Card
Shared Interest Classic	1 Point with every \$2 Purchase
Shared Interest Gold	1 Point with every \$1 Purchase

To calculate the Points that you earn for each Purchase you make using your Eligible Card, we multiply the amount of your Purchase by the multiplier set out in the table above. For example, the multiplier for the Shared Interest Classic card is 2. We then round the result. We will round up if the result is equal to an amount that ends in .50 or greater. We will round down if the result is equal to an amount that ends in .49 or less. For example, if you have a Shared Interest Classic card and you use it to make a Purchase totaling \$35.56, we will first multiply that amount by 2 ($\$35.56 \times 2 = 71.12$) and then round down to 71 Points. If you use that same card to make a Purchase totaling \$42.80, you will earn 86 Points for that Purchase ($\$42.80 \times 2 = 85.60$), rounded up to 86 Points.

- b. **Bonus Points:** From time to time, Vancity Community Investment Bank may offer additional bonus points, including bonus points that are awarded when you make your first purchase using your Visa Card, anniversary bonus points or bonus points offered in connection with the use of other Vancity Community Investment Bank products. The terms of this Contract will apply to those additional bonus points, as well as any additional terms disclosed in connection with the offering, including any terms and conditions for any Vancity Community Investment Bank product connected with the offering.
- c. **Refunds:** If you return a Purchase and get a refund, we will reverse the charge of the Purchase on your Visa Account. We call this amount a "credit". When we give you a credit on your Visa Account because you've returned a Purchase, or for any other reason, we will

also deduct the same number of Points that you earned when you made this Purchase.

- d. **Authorized Users:** If there is more than one Visa Card issued on your Visa Account all Purchases made by Authorized Users with any Eligible Card will earn Points for your Visa Account. This means that all Authorized Users earn Points for you, not for themselves.

5. Keeping Track Of Your Points

You are responsible for keeping track of the number of Points you have earned on your Visa Account. You will see how many Points you have earned and redeemed during a statement period and your Points balance on each of your Visa Account statements and online at rewards.vancitycommunityinvestmentbank.ca. You can also find out your Points balance online at vancitycommunityinvestmentbank.ca/visa and through our 24 hours a day, 7 days a week automated phone line at 1.866.688.8242.

When you receive your Visa Account statement, you must review your Points balance and let us know of any mistakes within 30 days after the end of your statement period date. **If we do not hear from you within that 30 day period, we will assume that your Points balance is correct and we will not correct any mistakes you point out later.** However, if we realize that we have incorrectly credited Points to your Visa Account, we may reverse the Points at any time.

6. Important Restrictions

- a. **No Monetary Value:** Points have no monetary value, and can only be used to claim Rewards under the Program.
- b. **Keeping Your Visa Account in Good Standing:** You must keep your Visa Account in Good Standing.
- If you do not make your minimum payment on your payment due date (the "Due Date") then your Visa Account will be past due. You will still be able to earn and redeem Points as long as your Visa Account is not past due for more than 30 days after your Due Date.
 - If your Visa Account remains past due for more than 30 days past your Due Date and up to 60 days past your Due Date, you will not be able to earn Points, but you can redeem Points.
 - If your Visa Account remains past due after 60 days and up to 180 days past your Due Date, you will not be able to earn or redeem Points.

If your Visa Account is not brought back into Good Standing within 180 days past the Due Date, your Visa Account will be closed and your Points will be cancelled immediately.

If you bring your Visa Account back into Good Standing at any time before it is closed, you will once again be able to earn and redeem Points.

- c. **If you Die:** Upon your death, someone who is authorized to deal with your estate (such as an executor) may redeem your Points by calling our 24 hours a day, 7 days a week automated phone line at 1.866.688.8242. Any such redemption must be made within 90 days of the date of your death or the Points will be lost. We may request additional documentation to process these redemptions. The Visa Account must be in Good Standing and paid in full before Points can be redeemed.
 - d. **If your Visa Account is Closed:** If you voluntarily close your Visa Account or if we close or terminate your Visa Account, all Points will be cancelled immediately upon account closure.
 - e. **If your Visa Account is Suspended:** We may, at any time, temporarily suspend your Visa Account under the terms and conditions of the Vancity Community Investment Bank Credit Card Agreement, including if we suspect illegal, unauthorized or fraudulent use of the Visa Account. If we do, you will not be able to earn or redeem Points during the suspension. If your Visa Account is restored, you will once again be able to earn and redeem Points.
 - f. **If you Switch to a Card with no Rewards:** If you decide to change from a Rewards-earning product to a non Rewards-earning product, you will have 90 days after the change was made to redeem any Points you earned before the change. You cannot earn any Points after the change. You will lose any Points that remain if you do not redeem them during the 90 day period.
 - g. **No Points Transfers From Other Programs:** You cannot transfer points earned in other points programs to the Program such as those that are offered by other credit card companies, banks or credit unions. If you have more than one Visa Account and each of the Visa Accounts earns Points and is in Good Standing, you can transfer Points between those Visa Accounts by calling our 24 hours a day, 7 days a week automated phone line at 1.866.688.8242.
- Cruises and vacation packages redemption support is available from 5 am to 3 pm Pacific Time, Monday to Friday excluding major holidays.
 - All other redemption support is available 24 hours a day, 7 days a week.
- b. Only you can redeem Points, unless you have added someone to be an Authorized Redeemer. To add someone as an Authorized Redeemer, please call our 24 hours a day, 7 days a week automated phone line at 1.866.688.8242 or add the Authorized Redeemer via the Program online at rewards.vancitycommunityinvestmentbank.ca. Please note that Authorized Redeemers who are added online will need to call us for verification purposes before they can redeem Points. Authorized Redeemers are only able to redeem Points through our automated phone line at 1.866.688.8242. The terms and conditions in this Contract apply to all redemptions made by an Authorized Redeemer as if you were the one who redeemed the Points.
 - c. All Rewards are subject to availability and are subject to change. Certain Rewards are available only during the time periods described in the Program website. Please review the terms and conditions that apply to each type of Reward carefully as additional restrictions may apply.
 - d. Once you have redeemed any Points, unless specifically noted, the Reward cannot be reconverted into Points and added back into your account.
 - e. Unless specifically noted, redeemed Rewards are not refundable, exchangeable, replaceable, redeemable or transferable for cash, credit, other rewards or points under any circumstances.
 - f. By redeeming Rewards, you release Vancity Community Investment Bank and its parent, subsidiaries and affiliates from any and all liability regarding the redemption or use of Rewards or other participation in the Program.
 - g. If you earn Points with a Visa Card Purchase that is later refunded, and you redeem those Points for a reward, we may:
 - Cancel reservations and void travel documents
 - Stop payment on any cheques
 - Withhold subsequent Points
 - Collect any amounts you owe; this may include charging an equivalent dollar amount to your Visa Account (this will be done in the form of a Cash Advance and will bear interest in the manner set out in your Vancity Community Investment Bank Credit Card Agreement).

7. How To Redeem Points

- a. Points can only be redeemed as set out in this Contract. You can find an up-to-date list of Rewards that are available, along with the minimum number of Points you need to redeem for each reward, at rewards.vancitycommunityinvestmentbank.ca/visa. You can log into vancitycommunityinvestmentbank.ca or rewards.vancitycommunityinvestmentbank.ca to review your Rewards account and redeem Points. In addition, you can call our automated phone line at 1.866.688.8242.
 - Airline tickets, hotel, tours and attractions, car rentals and gift card redemption support is available from 6 am to 6 pm Pacific Time, 7 days a week excluding major holidays.
- h. When you redeem Points, you are responsible for any taxes associated with the redemption and declaring the total value of Rewards received to tax authorities, if applicable.

8. When We May Cancel Or Make Changes To The Program

We may decide at any time to stop offering the Program. In that case, you may no longer be able to redeem your Points.

We may also add, remove or change any of the terms and conditions in this Contract or change or cancel the Program or any Reward at any time. If we do, we will provide you with written notice, which may be posted online or sent to you in writing, as required by applicable law. We will send you advance notice if required by law, which will set out the new term(s) that apply and the term(s) as they were before, the date when the change will come into effect and, if you do not want to accept the change, the fact that you can cancel this Contract. If you choose to cancel, you must tell us no later than 30 days after the change comes into effect by calling us at our 24 hours a day, 7 days a week automated phone line at 1.866.688.8242. If you cancel this Contract, all Points will be cancelled immediately. We can make changes to any of the terms of this Contract, the Program or a Reward, including:

- the way in which you will earn Points
- the number of Points you will need to redeem for different Rewards
- the list of Rewards you can redeem Points for
- the process you need to follow to redeem Points
- your or our liability under the Program or this Contract
- the definitions
- privacy terms and conditions
- how we can change or end this Contract or the Program.

We may also cancel your participation in the Program, and cancel any Points or other benefits you have earned if:

- you fail to follow any of the terms or conditions set out in this Contract, or if you fail to fulfill any of your responsibilities under your Vancity Community Investment Bank Credit Card Agreement
- you abuse the Program privileges in any way
- you are dishonest about any information that you give to us (or to any of our partners or affiliated companies).

If we cancel your participation in the Program and your Points, we will provide you with advance notice if required by applicable law. If the Program or your participation in the Program is cancelled, we will not be responsible for reimbursing you in any way or making any kind of payment to you.

9. Cash Back

You can redeem Points for a credit on your Visa Account by visiting rewards.vancitycommunityinvestmentbank.ca or through our 24 hours a day, 7 days a week automated phone line at 1.866.688.8242. You can use your Points for a Visa Card Balance Payment or Pay with Points.

- If you use your Points for a Visa Card Balance Payment or Pay with Points, we will apply your Points to your Visa Card balance. We will apply the value of the redeemed Points to your outstanding balance in the same way as we would apply a payment made by you under the terms and conditions of your Vancity Community Investment Bank Credit Card Agreement.
- A minimum redemption amount will apply.
- If you use Pay with Points, you can apply your Points to specific transactions that you designate, up to a maximum of three transactions (subject to us applying your Points to the outstanding balance in the same way as we would apply a payment made by you under the terms and conditions of your Vancity Community Investment Bank Credit Card Agreement).
- The value of the redeemed Points will appear as a credit on your monthly statement. Receipt of a Visa Card statement credit does not affect your responsibility to pay the minimum payment shown on each statement you receive from Vancity Community Investment Bank. Please ensure that you continue to make any minimum payments that are due and not covered in full by a statement credit to keep your Visa Account in Good Standing.
- Visa Card statement credits will be processed approximately within 3 business days from the date of redemption.

10. Airline Tickets

You can redeem Points for select flights. You can search for the flights you want to book at the Travel Rewards section on rewards.vancitycommunityinvestmentbank.ca. If you do not have enough Points to purchase the entire ticket, you may purchase the ticket in full with your Visa Card or you may redeem for a portion of the cost and pay the balance with your Visa Card. **If you use your Visa Card to pay for the ticket in full, the transaction will be processed in the United States and you will be charged foreign currency conversion fees. Please see your Vancity Community Investment Bank Credit Card Agreement for more details.**

You can redeem your Points for airline tickets by visiting rewards.vancitycommunityinvestmentbank.ca or by calling us at 1.866.688.8242. Airline ticket redemption support is available from 6 am to 6 pm Pacific Time, 7 days a week excluding major holidays.

There are no blackout dates or other travel restrictions.

Reservations for tickets exclude the use of charters, wholesalers, consolidators and any internet fares that are not published, available through the Global Distribution System (GDS), and/or available for ticketing through a certified travel agency.

All travelers must meet the eligibility requirements established by the airline provider.

Airline ticket prices do not include baggage fees and some international departure taxes. A departure tax is a fee charged (under various names) by a country when a person is leaving that country. The traveler is responsible for obtaining the appropriate international travel documents, such as passports and visas. The traveler should have valid government issued photo ID upon airport check-in. Visit travel.gc.ca for passport and visa requirements.

You may redeem Points for travel in any class of service on a major airline carrier, providing that the fares, schedules and ability to generate an electronic ticket are possible through the Global Distribution System (GDS). All travel itineraries and supporting documents will be sent via email.

You may receive airline frequent flier Points for all redeemed and purchased airline tickets. Please provide your frequent flier number at the time of booking to receive credit. If you do not have your number available at the time of booking, please call the Vancity Community Investment Bank Rewards Service Centre prior to travel to update your reservation or you may provide your number directly to the airline at the time of check-in.

Airline ticket Rewards may not be used in conjunction with any type of coupons, vouchers, other mileage programs or companion fares.

Once Points are redeemed, the transaction cannot be reversed. If changes to an itinerary are later necessary, you may contact the Vancity Community Investment Bank Rewards Service Centre with your request. Changes may result in additional charges, such as airline penalty fees, increased fares and cancellation fees. Any cancellation fees are charged in United States Dollars and you will also be charged foreign currency conversion fees. Please see your Vancity Community Investment Bank Credit Card Agreement for more details on the foreign currency conversion fees that will apply.

Most airlines will not allow traveler name changes.

All reservations are subject to the conditions of carriage, supply or business of the service provider, which include exclusions and limitations of liability.

Flight reservations should be reconfirmed by the traveler at least 72 hours before departure as schedule changes may have taken place. Vancity Community Investment Bank is not responsible for communication of airline schedule changes.

The traveler is responsible for obtaining the appropriate international travel documentation, such as passports

and visas. We are not responsible and you will not be entitled to any compensation from us if you do not have the necessary travel documents. Visit travel.gc.ca for passport and visa requirements.

Participating airlines are subject to change at any time without notice.

11. Cruises

You can redeem Points for select cruises. You can search for the cruises you want to book at the Travel Rewards section on rewards.vancitycommunityinvestmentbank.ca. If you do not have enough Points to purchase the entire cruise, you may purchase the cruise in full with your Visa Card or you may redeem for a portion of the cost and pay the balance with your Visa Card. You can redeem your Points for cruises by visiting rewards.vancitycommunityinvestmentbank.ca or by calling us at 1.866.688.8242. Cruises redemption support is available from 5 am to 3 pm Pacific Time, Monday through Friday excluding major holidays.

Rewards cannot be used on previous purchases or for items not covered by your cruise passage. Any fees, add-ons or items of a personal nature will be charged to your Visa Card.

All reservations are subject to the conditions of carriage, supply or business of the service provider, which include exclusions and limitations of liability.

All cruise redemption requests must be made at least 30 days prior to sailing date or you may incur additional fees.

All travelers must meet the eligibility requirements established by the cruise provider.

The traveler is responsible for obtaining the appropriate international travel documentation, such as passports and visas. We are not responsible and you will not be entitled to any compensation from us if you do not have the necessary travel documents. Visit travel.gc.ca for passport and visa requirements.

Cancellations may incur penalties and a cancellation service fee will apply. Refunds for cancellations may take up to 3-4 weeks for Points to post to your Visa Account. No interim price reductions will be considered or offered once the booking has been completed.

If the traveller is a no-show, the travel Reward is void.

Participating cruise lines and cruise line ports of call are subject to change at any time without notice.

12. Hotel

You can redeem Points for stays at select hotels. You can search for hotels you want to book at the Travel Rewards section on rewards.vancitycommunityinvestmentbank.ca. If you do not have enough Points to purchase the entire stay, you may purchase the stay in full with your Visa Card or you may redeem for a portion of the cost and pay the balance with your Visa Card.

You can redeem your Points for hotel bookings by visiting rewards.vancitycommunityinvestmentbank.ca or by calling us at 1.866.688.8242. Hotel bookings redemption support is available from 6 am to 6 pm Pacific Time, 7 days a week excluding major holidays.

All travelers must meet the eligibility requirements established by the hotel provider.

The traveler is responsible for obtaining the appropriate international travel documentation, such as passports and visas. We are not responsible and you will not be entitled to any compensation from us if you do not have the necessary travel documents. Visit travel.gc.ca for passport and visa requirements.

Most hotel rates allow cancellation with a minimum of a 24-hour notice. However, it is your responsibility to read and comply with each hotel's cancellation policy. Please see the specific hotel/rate cancellation policy at the time of booking.

Cancellations may include penalties and a cancellation service fee will apply. Refunds for cancellations may take up to 3-4 weeks for Points to post to your Visa Account.

Hotels do not allow changes to dates, names, room type, and number of occupants once booking is complete.

Participating hotels are subject to change without notice.

13. Vacation Packages

You can redeem Points for select vacation packages. You can search for vacation packages you want to book at the Travel Rewards section on rewards.vancitycommunityinvestmentbank.ca. If you do not have enough Points to purchase the entire vacation package, you may purchase the vacation package in full with your Visa Card or you may redeem for a portion of the cost and pay the balance with your Visa Card.

You can redeem your Points for vacation packages by calling us at 1.866.688.8242. Vacation packages redemption support is available from 5 am to 3 pm Pacific Time, Monday through Friday excluding major holidays.

All vacation packages must be booked a minimum of 30 days prior to travel date or you may incur additional fees.

All travelers must meet the eligibility requirements established by the travel provider.

Cancellations may include penalties and a cancellation service fee will apply. **Refunds for cancellations may take up to 3 to 4 weeks for Points to post to your Visa Account.**

No interim price reductions will be considered or offered once the booking has been completed. After booking, any additional special handling may result in the imposition of additional fees.

Vacation package components are subject to change without notice.

The traveler is responsible for obtaining the appropriate international travel documentation, such as passports

and visas. We are not responsible and you will not be entitled to any compensation from us if you do not have the necessary travel documents. Visit travel.gc.ca for passport and visa requirements.

14. Attractions

You can redeem Points for select tours and attractions. You can search for tours and attractions you want to book at the Travel Rewards section on rewards.vancitycommunityinvestmentbank.ca. If you do not have enough Points to purchase the entire tour or attraction, you may purchase the tour or attraction in full with your Visa Card or you may redeem for a portion of the cost and pay the balance with your Visa Card.

You can redeem your Points for attractions by visiting rewards.vancitycommunityinvestmentbank.ca or by calling us at 1.866.688.8242. Attractions redemption support is available from 6 am to 6 pm Pacific Time, 7 days a week excluding major holidays.

Different voucher type(s) will apply to your selected attraction:

- **Paper Voucher Only:** You must present a printed copy of your voucher on the day of your attraction. You may be refused entry if you do not present a printed copy of your voucher.
- **E-Voucher:** The local operator will accept both printed and electronic vouchers (e-vouchers). If you travel with a mobile device, simply show your photo ID and present your e-voucher on your smartphone or tablet on the day of travel.
- **Voucher not Required:** You can present a paper or electronic voucher for your attraction, or you can simply present your photo ID. Our local operator has your reservation on file and only requires proof of identity.

The cancellation policy will vary by attraction. For most attractions, if you cancel:

- a. at least 7 day(s) in advance of the scheduled departure, there is no cancellation fee;
- b. between 3 and 6 day(s) in advance of the scheduled departure, there is a 50 percent cancellation fee; and
- c. within 2 day(s) of the scheduled departure, there is a 100 percent cancellation fee.

Please review the cancellation policy that applies to your tour or attractions as it may be different. Some activities and special events may be non-refundable at any time. Please review the additional information at the time of booking each tour/attraction.

15. Car Rental

You can redeem Points for car rentals at select car rental companies. You can search for car rentals you want to book at the Travel Rewards section on rewards.vancitycommunityinvestmentbank.ca. If you do not have enough Points to rent the car for the duration

you want, you may pay for the rental in full with your Visa Card or you may redeem for a portion of the rental and pay the balance with your Visa Card.

You can redeem your Points for car rentals by visiting rewards.vancitycommunityinvestmentbank.ca or by calling us at 1.866.688.8242. Car rentals redemption support is available from 6 am to 6 pm Pacific Time, 7 days a week excluding major holidays.

Car reservations will be prepaid at the time of booking and payment for costs not covered by the use of Points will be made to the credit card on file.

Car rental charges will appear on the credit card statement as "Card Member Services".

Renter will be solely responsible at the time the rented vehicle is returned for all additional rentals days and for any and all taxes and other charges not included in the daily rental rate.

Each renter (and any person identify on the rental contract as an "Additional Authorized Driver") must possess a valid driver's license issued by the jurisdiction in which such person resides, be age 21 or older (or 18 or older where required by law; and 25 or older for luxury, large sport utility, and for 12 and 15 passenger vans), and meet the other normal qualifications of the applicable rental car company at the applicable renting location.

Reservations for all car groups are subject to availability. Vehicles may only be reserved by vehicle class and not by vehicle make or model.

In the event the renter reserves a vehicle and the class of vehicle is not available at the time of rental, the applicable car rental company will provide the renter with a vehicle in a higher class, subject to availability, at the same rate as the vehicle class which was reserved.

Performance by the car rental company of car rental services shall be under a standard rental agreement in effect at the time of rental, which must be executed by the renter at the time of pickup. All rentals will be subject to the terms, conditions and restrictions set out in the rental agreement. The renter will comply with all applicable laws relating to holding of licensure to operate the vehicle, and pertaining to operation of motor vehicles.

Car rental reservations must be cancelled at least 72 hours in advance of pick-up. Failure to cancel reservations 72 hours in advance will result in the loss of all payments at the time of booking. If renter is a "no-show" all Points and cash used for the rental will be forfeited. In addition if the renter returns a rental vehicle prior to the end of the reserved rental period, you will not receive a credit or refund for the unused portion of the rental period.

You agree to indemnify, defend, and hold us harmless for any loss, damage, or legal actions against the car rental company as a result of the renter's operation or

use of a rented vehicle. This includes any legal fees and disbursements necessarily incurred for these purposes. You will also pay for any parking tickets, moving violations, or other citations received while in possession of the rented vehicle.

16. Gift Cards

You can redeem Points for any gift card listed in the Catalogue. You can redeem your Points for gift cards by visiting rewards.vancitycommunityinvestmentbank.ca or by calling us at 1.866.688.8242. Gift card redemption support is available from 6 am to 6 pm Pacific Time, 7 days a week excluding major holidays.

We may change or update the Catalogue and the list of participating merchants at any time. You can always find the up-to-date Catalogue at rewards.vancitycommunityinvestmentbank.ca.

The terms and conditions that apply to the gift card are set by the issuer of the card, not Vancity Community Investment Bank. Please review these terms, conditions and any restrictions carefully upon receipt of your gift card.

If you redeem Points for a gift card, it will usually arrive within 3 weeks, however we are not responsible for delays due to a union dispute, postal disruption or any other reason beyond our control. Expedited delivery of a gift card may be available upon request. If you select expedited shipping, you will be charged a shipping fee.

Unless specifically noted in the terms and conditions that apply to the gift card, if you lose your gift card or it is destroyed, stolen or used without your authorization, a replacement gift card will not be provided and any remaining balance will not be refunded by us.

17. Redeeming Your Points For Charitable Donations

You can redeem your Points to make charitable donations. If you choose to redeem your Points to make a donation to a registered charity you can do this by choosing from a drop down list of selected charities provided on rewards.vancitycommunityinvestmentbank.ca. You can also redeem your Points through our 24 hours a day, 7 days a week automated phone line at 1.866.688.8242.

18. How We Will Use Your Personal Information

In order to administer the Program, we will collect certain personal information about you, Authorized Users and Authorized Redeemers (collectively referred to as "you" or "your" in this section). The information that we collect includes your name and contact information, information about purchases or returns using your Visa Account, information about your accumulation or use of Points and Rewards, and other information about your participation in the Program. We use this information to:

- administer the Program

- communicate with you regarding the Program
- understand your preferences
- send you tailored marketing/promotional communications
- and otherwise in accordance with our Privacy Policy at <https://vancitycommunityinvestmentbank.ca/privacy/>.

We share personal information with authorized Rewards Suppliers as necessary to provide Rewards, and with services providers (including outside of Canada) who we have engaged to provide certain services on our behalf. The file containing your personal information will be maintained on our servers or those of our service providers and will be accessible by our authorized employees, representatives and agents. You may request access to or correction of your personal information, by writing to our Privacy Officer at privacy@vcib.ca or calling 604.877.7000 or 1.888.Vancity (826.2489). It is your responsibility to make sure that we have your correct mailing and/or email address. We will not be responsible if anything we send to you is lost or delayed in the mail.

19. Additional Information

- a. We are not responsible to you for any financial loss, personal or property damage, illness, injuries, accidents, disabilities, expenses, delay, inconvenience or any other type of loss you may suffer:
- during a travel reward
 - while using any of the Rewards offered under the Program, including using or installing any items purchased using a gift card
 - because of your failure to use a Reward you purchased
 - because of anything done (or not done) by any Rewards Supplier, its employees, or any other person or company, including due to overbooking, changes made to a reward, cancellations or delays.

Rewards Suppliers are committed to providing quality service. However, we are not responsible to you if a Rewards Supplier doesn't deliver a good or service you have purchased. While every effort will be made to satisfy you with a replacement good or service or with a credit adjustment of Points, we will not be responsible for paying any costs because a Rewards Supplier failed to deliver all or any part of a reward.

We are also not responsible if a Rewards Supplier withdraws from the Program or discontinues or cancels any Rewards offered through the Program, or for any loss or penalties incurred by you when a Rewards Supplier is sold, ceases to exist or becomes inoperative, or if a Rewards Supplier cancels all or part of a Reward for acts of nature. Reward components are subject to change without notice. We are not liable for amenities, services and/or facilities not being available due to seasonal closings, renovations, strikes, bankruptcy and/or acts of nature, or for any

scheduling changes, or for any loss or damage due to illness, theft, labour action, acts of nature, mechanical failure, equipment failure, quarantine, rescheduling, government action, war, insurgency or terrorism or any other event beyond our control.

The Rewards are subject to the conditions imposed by the Rewards Suppliers, and their liability may be limited by their own tariffs, conditions of carriage and international conventions. We do not guarantee any Rewards Supplier's rates, reservations, connections, scheduling or protection of personal belongings. We do not make any representations or warranties with respect to the quality of any Reward or that any Reward is fit for a particular purpose.

- b. You agree to this Contract, and any changes we may make to it, being written in English.
- c. This Contract is made under the provincial law of British Columbia and any federal laws of Canada that apply in British Columbia. This means that if we ever disagree about anything in this Contract and we have to go to court, it will be a court in British Columbia and the court will follow British Columbia law.
- d. If we do go to court for any reason and the court decides that one part of this Contract is invalid or against the law, we will act as if that part of the Contract was not in the Contract, but the rest of the Contract will stay in place.
- e. If we are allowed to do something under this Contract but we choose not to do it, this does not mean that we have given up our right to do it again in the future.
- f. All amounts referred to are in Canadian dollars unless otherwise noted.
- g. In terms of our legal responsibility to you, we will not be liable to you under any circumstances for any indirect, consequential, punitive or exemplary damages of any kind, whether or not your claim is made under this Contract or otherwise. This means that if you ever suffer any kind of loss or damage (such as loss of profits, lost revenues or loss or interruption of Business) in connection with the Program, or if you feel that you are entitled to compensation for something we have or have not done, even if you haven't suffered a direct financial loss, we will not be responsible for reimbursing you or compensating you in any way.
- h. All questions or disputes regarding eligibility for the Program, eligibility of Points for accrual, conversion of Points or redemptions of Rewards will be resolved by Vancity Community Investment Bank at its sole discretion. Discrepancies about Point earnings are not treated as credit card billing disputes. Please refer to the Vancity Community Investment Bank Credit Card Agreement for details about billing disputes.
- i. This Contract supersedes all previous Terms and Conditions for the Program.

20. Need Help or Have Questions?

Call us toll-free at 1.866.688.8242

- Cash back and charity support: 24 hours a day, 7 days a week
- Travel and gift cards support: 6 am to 6 pm Pacific Time, 7 days a week
- Cruise and vacation package support: 5 am to 3 pm Pacific Time, Monday to Friday

Email rewards@vcib.ca

Card Services, PO Box 8000 Station Terminal,
Vancouver, BC V6B 4E2

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