



financial[®]

The good stuff.

Your PC Insiders[™]
World Elite Mastercard[®]
Benefits Guide

Say hello to more rewards.

The PC Insiders™ World
Elite Mastercard® scores
you PC Optimum™ points
everywhere you shop.
Reward yourself faster
than ever.

Let the benefits begin.

- Accelerate your PC Optimum™ points earning on purchases at over 4,500 locations across the country.¹
- Earn points towards free groceries,² Joe Fresh® fashions, home furnishings, and more at participating stores – with every purchase you make, anywhere.
- Enjoy a free annual PC Express™ Pass subscription.⁵
- Get good offers, good experiences, and good amenities – worldwide.

Visit mastercard.ca/worldelite to see all the offers you could be enjoying.

Annual fee.

The PC Insiders™ World Elite Mastercard® **has an annual fee of \$120**, so you can enjoy all the exclusive benefits your card has to offer.

Activate.

Activate your card online and start enjoying premium benefits. You can also add up to four additional cardholders on your PC Insiders™ World Elite Mastercard® account at no cost, each with a card of their own, and get the whole family earning points.

Use it everywhere.

Remember, you earn points on every purchase you make. Those points add up to real benefits for you. So make sure you earn as many as you can.

More Points. More Perks. More PC.

Accelerate your points with the PC Insiders™ World Elite Mastercard® and treat yourself to free stuff² when you earn PC Optimum™ points everywhere.

Here's how it works:

40 points per \$1 in participating stores¹

50 points per \$1 on eligible purchases at Shoppers Drug Mart[®] and Pharmaprix[®] stores³

Earn up to 7c per litre in points (70 pts/L) at Esso[™] and Mobil[™] stations⁴ in Canada (50 points per litre + 20 bonus points per litre when you purchase 150 litres or more per month at Esso[™] and Mobil[™] stations)

Earn an additional 10 points per litre of premium gasoline (89, 91, 93, 94) at Esso[™] and Mobil[™] stations

\$99.99 in annual value for unlimited \$0 online grocery delivery and pickup on eligible orders with PC Express[™] Pass⁵ subscription

10 points per \$1 everywhere else

Premium card benefits⁶ like travel emergency medical insurance, car rental collision/loss damage waiver insurance, identity theft assistance services, and 24/7 concierge service.

How to redeem PC Optimum[™] points:

10,000 PC Optimum points = \$10 in FREE rewards.

You can start rewarding yourself with a minimum redemption of 10,000 points, or higher amounts in increments of 10,000 points thereafter.²

Redeem your points at over 4,500 locations across the country.¹ Just tell the cashier you want to use your PC Optimum[™] points.

Check your PC Optimum[™] points balance:

- Online at pcfinancial.ca or in the PC Financial[®] app
- On your grocery receipt from participating stores

To redeem your PC Optimum[™] points, please find the list of stores on pcoptimum.ca

Benefits to go.

Rev up the points.

Take your PC Insiders™ World Elite Mastercard® with you on the road to earn even more benefits. Get up to 7c in points (70 pts) for every litre of fuel purchased at Esso™ and Mobil™ stations.⁴

Leave your worries at home.

Under the age of 65? Enjoy no-fee travel emergency medical insurance⁶ for trips up to 10 days in length, to anywhere. Covers up to \$1,000,000 in out-of-province emergency hospital accommodation and medical expenses, doctor charges, private duty nursing, ambulance services, emergency air transport, prescription drug reimbursement, accidental dental care, medical appliances, return airfare, transportation to bedside, and vehicle return. For insurance claims, your PC Insiders™ World Elite Mastercard® account must be in good standing at time of occurrence and claim.

Renting a car?

With car rental collision/loss damage waiver insurance,⁶ you get up to 31 consecutive days of coverage in case your rental car is damaged or stolen when you charge the full rental cost to your PC Insiders™ World Elite Mastercard® and say no to the rental agency's insurance. For insurance claims, your PC Insiders™ World Elite Mastercard® account must be in good standing at time of occurrence and claim.

Dial-a-hand.

Concierge service⁶ is the personal assistant you don't pay for. Call 24/7 for help with arranging travel, entertainment, business, and shopping.

To take advantage, call 1 866 892 8683.

Pro protection.

Identity theft assistance⁶ can help your identity stay yours. Get free information from legal experts on things like:

- How to help prevent placing your personal information at risk of being compromised
- Signs that your identity may have been stolen
- The most common frauds and scams
- The resources available in Canada to prevent identity theft
- How to get a copy of your credit file
- How to help protect your documents

To access these services for free, call 1 866 892 8683.

Protection. Convenience. And more.

Chip and PIN.

The PC Insiders™ World Elite Mastercard® uses chip and PIN (Personal Identification Number) technology for secure credit card purchases and cash advances.

Set your confidential PIN when you activate your card.

Never give this PIN to anyone – including over the phone or online. To make a purchase, insert the chip of your PC Insiders™ World Elite Mastercard® into the card terminal, enter your PIN, and follow the prompts. You can also pay by swiping the magnetic stripe and signing or using your card's contactless capability.

Use it – worldwide.

Let us[†] know if you are planning to use your PC Insiders™ World Elite Mastercard® outside the country, to help avoid possible service disruption. Just call 1 866 246 7262 or submit an online request by signing in to your account at pcfinancial.ca/mastercard.

Purchase Assurance.⁷

Almost anything you buy with your card, anywhere in the world, is automatically insured if it's stolen, lost, or damaged in the first 90 days – at no extra charge.

Extended Warranty.⁷

For most purchases made with your card, the manufacturer's regular warranty will be doubled for up to one additional warranty year.

Cash when and where you need it.

Get cash advances* at Mastercard-issuing banks and currency exchange locations around the world. Be sure to visit during business hours and have your PC Insiders™ World Elite Mastercard® with you.

Cash at bank machines.

Get cash at over one million bank machines* worldwide, 24/7, using your PC Insiders™ World Elite Mastercard®. Just look for the Cirrus®, Maestro®, or Mastercard® symbol and be sure you know your confidential PIN.

Earn PC Optimum™ points for paying bills you'd be paying anyway.

Set up automatic bill payments from your PC Insiders™ World Elite Mastercard® account and make paying bills a lot more rewarding.

Managing your account is easy.

Register at pcfinancial.ca/mastercard and sign in anytime, anywhere, to:

- Check your balance, available credit, and payment information
- View past and recent transactions
- Switch to paperless statements
- Request a credit limit change
- Update your address
- Request additional authorized users (up to four) – each with their own card

*There is no interest-free grace period for cash advances or convenience cheques. The cash advance interest rate applies from the day you obtain a cash advance or your convenience cheque is posted to your account. There is also a fee for cash advances (as set out in your Disclosure Summary) at all bank machines. We reserve the right to decline a transaction or to request additional information before authorizing a transaction and to change the status and features of your account as a result of any transaction or attempted transaction, in each case without advance notice to you.

Please refer to your Cardholder Agreement for further account information.

- ¹ Visit pcoptimum.ca for details on participating stores where the PC Optimum™ program is offered.
- ² Minimum redemption is 10,000 PC Optimum™ points (worth \$10 in free rewards) and in increments of 10,000 points thereafter at participating stores. Some redemption restrictions apply. Please visit pcoptimum.ca for details and full store list.
- ³ All PC Optimum™ members earn 15 points per dollar on eligible purchases at Shoppers Drug Mart® and Pharmaprix® stores. When you use your PC Financial® Mastercard® you will earn additional points per dollar: 10 points per dollar for PC Financial® Mastercard® cardholders; 20 points per dollar for PC Financial® World Mastercard® cardholders; 30 points per dollar for PC Financial® World Elite Mastercard® cardholders; and 35 points per dollar for PC Insiders™ World Elite Mastercard® cardholders.
- ⁴ All PC Insiders™ World Elite Mastercard® cardholders earn the regular earning rate of 50 points per litre at Esso™ and Mobil™ stations in Canada, which includes: the standard 10 points per dollar for all qualifying purchases with the PC Financial® Mastercard®, the 30 PC Optimum™ points per litre of gasoline or diesel fuel when you pay with your PC Insiders™ World Elite Mastercard®, and the 10 PC Optimum™ points per litre available to all PC Optimum™ loyalty members. In addition to the regular earning rate of at least 50 points per litre, PC Insiders™ World Elite Mastercard® cardholders can also earn 20 bonus points per litre – for a total of 70 points per litre – by purchasing at least 150 litres of fuel at Esso™ and Mobil™ stations in a calendar month. The additional 20 points per litre will apply to all fuel purchases made at Esso™ and Mobil™ stations in the same calendar month in which the 150-litre threshold was achieved. Earn an additional 10 points per litre of premium gasoline (Octane 89, 91, 93, 94) at Esso™ and select Mobil™ stations. You could earn even more points at Mobil™ stations located adjacent to a Loblaw banner grocery store. Exact earn rate is available at the station. For full details including how points are awarded to your PC Optimum™ account and rounding rules, visit pcfinancial.ca/en/legal-stuff/pc-optimium-mastercard.
- ⁵ PC Express™ Pass is a monthly or annual subscription plan that gives you \$0 pickup or delivery on same-day or future PC Express™ online grocery orders of \$35 or more for the duration of the plan. Annual subscription fee of \$99.99, plus applicable taxes is waived for PC Insiders™ World Elite Mastercard® cardholders. Cannot be combined with any other PC Express™ Pass subscription promotional offer. Priority pickup and delivery are available with a PC Express™ Pass for \$3. PC Express™ Rapid Delivery is available with a PC Express™ Pass for \$3. PC Express™ online grocery orders require a \$35 minimum spend (before taxes and fees) in order to receive free same-day or future pickup or delivery. Subscription may be automatically cancelled, and your benefits will end immediately if at any time your PC Insiders™ World Elite Mastercard® account is not in good standing, restricted, closed, or changed to a different President's Choice Financial® credit card. Visit pcexpress.ca/pass for details on the program.
- ⁶ Car Rental Collision/Loss Damage Waiver Insurance is underwritten by American Bankers Insurance Company of Florida (ABIC), and Travel Emergency Medical Insurance is underwritten by American Bankers Life Assurance Company of Florida (ABLAC). Concierge Services and Identity Theft Services are provided by Assurant Services Canada Inc (ASCI). Details of your insurance and service, including definitions, benefits, limitations and exclusions, are outlined in the Certificate of Insurance and Assistance Services Statement which can be accessed by signing into pcfinancial.ca. We recommend downloading copies of the documents. ABIC, ABLAC, ASCI and their subsidiaries and affiliates carry on business in Canada under the name Assurant Solutions®, a registered trademark of Assurant, Inc.
- ⁷ Your Certificate of Insurance for Purchase Assurance and Extended Warranty can be accessed online by signing into pcfinancial.ca. Purchase Assurance and Extended Warranty are provided by American Bankers Insurance Company of Florida. Some conditions apply.

PREMIUM REWARDS PROGRAM TERMS AND CONDITIONS

The PC Insiders™ World Elite Mastercard® premium rewards customer program is extended to PC Insiders™ World Elite Mastercard® cardholders. Upon activation of your PC Insiders™ World Elite Mastercard® a PC Optimum™ points earning rate equal to 40 PC Optimum™ points per \$1 charged to your card(s) on eligible purchases at participating stores where President's Choice® products are sold, and at Joe Fresh® stores in Canada, will apply to the dollar amount of these purchases charged to any card on your account. You will earn the regular 10 PC Optimum™ points per \$1, plus an extra 30 PC Optimum™ points per \$1 charged to your card(s) for these purchases for a total of 40 PC Optimum™ points. You will also be eligible for any bonus PC Optimum™ points offers made to all PC Insiders™ World Elite Mastercard® customers. All such offers are calculated separately and based on the regular 10 PC Optimum™ points per \$1 earning rate. All other terms and conditions of the PC Optimum™ points program apply. For details, visit pcfinancial.ca and click on the "Legal & Privacy" link. We reserve the right to terminate or change this premium rewards program or remove your account from this premium rewards program at any time, subject to any required notice.

Shoppers Drug Mart® / Pharmaprix® stores

All PC Optimum™ members earn 15 points per dollar on eligible purchases at Shoppers Drug Mart® and Pharmaprix® locations. As a PC Insiders™ World Elite Mastercard® cardholder, you can earn an additional 35 PC Optimum™ points for a total of 50 PC Optimum™ points per \$1 of eligible purchases charged to your card at participating Shoppers Drug Mart® and Pharmaprix® locations.

Esso™ & Mobil™

As a President's Choice Financial® Mastercard® cardholder, you can earn bonus PC Optimum™ points when you make an eligible purchase of fuel at Esso™ & Mobil™ branded gas stations in Canada on your eligible card. In addition to the regular 10 points per \$1 earned^ for all purchases charged to your card, get at least 40 points per litre which includes the points per litre earned by all PC Optimum™ members, for a total of 50 points per litre.

Bonus PC Optimum™ points are calculated for each transaction based on the transaction data provided by Imperial Oil. Eligible purchases of 0.5 litres or more will be rounded up to the next litre and eligible purchases of 0.49 litres or less will be rounded down. Each transaction will be posted directly to your loyalty account, and will not be shown on your *President's Choice Financial* Mastercard® account statement. Please allow 5 to 7 business days from the date that your eligible fuel purchase is processed, for your bonus points to be reflected in your loyalty account.

Offers listed in this benefits guide are subject to change.

Each transaction will be posted directly to your loyalty account, and will not be shown on your PC Insiders™ World Elite Mastercard® account statement. Please allow 5 to 7 business days from the date that your eligible fuel purchase is processed for your bonus points to be reflected in your loyalty account.

^Should fuel prices fall below \$1/L, causing total points per litre awarded to fall below 50 points per litre, points will be topped up to ensure a minimum of 50 points per litre are awarded.

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All other trademarks are property of their respective owners.



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Quick contacts

Lost or stolen card (call immediately)

In Canada and the U.S.

Call 24/7: 1 866 246 7262

Outside Canada and the U.S.

Call collect: 1 647 426 1343

Questions about your account

pcfinancial.ca/mastercard

In Canada and the U.S.

Call: 1 866 246 7262

Outside Canada and the U.S.

Call collect: 1 647 426 1343

Questions about the *PC Optimum* program and *PC Optimum* points

pcoptimum.ca

1 855 672 7587

Purchase Assurance

1 866 892 8683

Extended Warranty

1 866 892 8683



mastercard.