



**financial<sup>®</sup>**

# The good stuff.

Your PC Financial<sup>®</sup>  
World Elite Mastercard<sup>®</sup>  
Benefits Guide

**Let's crave more<sup>™</sup>**

# Say hello to more rewards.

The *President's Choice*  
*Financial World*  
Elite Mastercard®  
scores you PC Optimum™  
points everywhere you shop.  
That means, more free  
with no fee. Score.

## Let the benefits begin.

- Earn triple the usual *PC Optimum* points on purchases at over 4,000 locations across the country.<sup>1</sup>
- Earn points towards free groceries,<sup>2</sup> Joe Fresh<sup>®</sup> fashions, home furnishings, and more – with every purchase you make, anywhere.
- Gain priority service and access to our<sup>†</sup> customer care line: 1 866 246 7262.
- Get good offers, good experiences, and good amenities – worldwide.

Visit [mastercard.ca/worldelite](https://www.mastercard.ca/worldelite) to see all the offers you could be enjoying.

## No annual fee.

The *President's Choice Financial World Elite Mastercard*<sup>®</sup> has no annual fee, so you can enjoy premium benefits without paying a premium.

It's that simple.

## Activate.

Call 1 866 246 7262 to activate your card and start enjoying your card and its benefits – like lots of *PC Optimum* points. You can even request up to four authorized users on your *President's Choice Financial World Elite Mastercard*<sup>®</sup> account, each with a card of their own, and get the whole family earning points. To order, call 1 866 246 7262.

## 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.

# Sweet rewards start here.

With the *President's Choice  
Financial World Elite  
Mastercard*<sup>®</sup>, treat yourself  
to free stuff when you  
earn *PC Optimum*  
points everywhere.

## Here's how it works:

<b>30 points</b>	per \$1 in select stores <sup>1</sup>
<b>45 points<sup>3</sup></b>	per \$1 of eligible purchases at Shoppers Drug Mart and Pharmaprix
<b>30 points</b>	per \$1 of trips, hotels, vacations and more at pctravel.ca
<b>Earn at least<sup>4</sup> 30 points</b>	per litre at Esso™ and Mobil™ stations (20 points per litre <sup>4</sup> + 10 points per \$1 <sup>1</sup> )
<b>Earn an additional 10 points</b>	per litre of premium gasoline (Octane 89, 91, 93) at Esso™ and select Mobil™ stations
<b>10 points</b>	per \$1 everywhere else

Premium card benefits<sup>5</sup> like travel emergency medical insurance, car rental collision/loss damage waiver insurance, identity theft assistance services, and 24/7 concierge service.

Triple the points on select purchases means free rewards fast.

### 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. Redeem your points at over 4,000 locations across the country.<sup>1</sup> Just tell the cashier you want to use your PC Optimum points.

### Check your PC Optimum points balance:

- Online at [pcoptimum.ca](http://pcoptimum.ca)
- On your grocery receipt from participating stores

### Redeem your PC Optimum points here:



and Dominion stores in Newfoundland and Labrador.

# Benefits to go.

## Travel has its own rewards.

Earn 30 points for every \$1 spent on your card at [pctravel.ca](http://pctravel.ca). It's an exclusive travel booking site just for *President's Choice Financial World Elite Mastercard*® cardholders. Visit [pctravel.ca](http://pctravel.ca) to book flights, hotels, vacation packages, and more today.

## Rev up the points.

Take your *President's Choice Financial World Elite Mastercard*® with you on the road to earn even more benefits. Get at least 30 points per litre in *PC Optimum* for every litre of fuel purchased at *Esso*™ and *Mobil*™ stations.<sup>4</sup>

## Leave your worries at home.

Under the age of 65? Enjoy no-fee travel emergency medical insurance<sup>5</sup> 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 *President's Choice Financial 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,<sup>5</sup> 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 *President's Choice Financial World Elite Mastercard*® and say no to the rental agency's insurance. For insurance claims, your *President's Choice*

*Financial World Elite Mastercard*<sup>®</sup> account must be in good standing at time of occurrence and claim.

### **Dial-a-hand.**

Concierge service<sup>5</sup> 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 assistance<sup>5</sup> can help your identity stay yours. Get free information from legal experts on things like:

- How to 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 protect your documents

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

# Protection. Convenience. And more.

## Chip and PIN.

The *President's Choice Financial 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 *President's Choice Financial 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<sup>†</sup> know if you are planning to use your *President's Choice Financial 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](http://pcfinancial.ca/mastercard).

## Purchase Assurance.<sup>6</sup>

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.<sup>6</sup>

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 *President's Choice Financial World Elite Mastercard*® with you.

## Cash at bank machines.

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

## FREE cheques.

Order free personalized *President's Choice Financial World Elite Mastercard*® convenience cheques.\* You can use them like any other cheque, and each amount withdrawn will be added to your account balance as a cash advance.

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

Set up automatic bill payments from your *President's Choice Financial World Elite Mastercard*® and make paying bills a lot more rewarding.

## Managing your account is easy.

Register at [pcffinancial.ca/mastercard](http://pcffinancial.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.

- <sup>1</sup> Visit [pcoptimum.ca](http://pcoptimum.ca) for details on participating stores where the *PC Optimum* program is offered.
- <sup>2</sup> 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](http://pcoptimum.ca) for details and full store list.
- <sup>3</sup> All *PC Optimum* members earn 15 points per dollar of eligible purchases at Shoppers Drug Mart and Pharmaprix. When you use your *President's Choice Financial World Elite Mastercard*<sup>®</sup> you will earn an additional 30 points per dollar.
- <sup>4</sup> Earn a total of at least 30 points per purchased litre of gasoline or diesel fuel when you use your *President's Choice Financial World Elite Mastercard*<sup>®</sup> at Esso<sup>™</sup> and Mobil<sup>™</sup> stations in Canada. Includes the points per litre available to all *PC Optimum* members and at least 10 *PC Optimum* points per dollar earned<sup>^</sup> for all purchases on the card. Earn points even faster at Mobil<sup>™</sup> stations located adjacent to a Loblaw banner grocery store. For full details including how points are awarded to your account, rounding rules, and exact points earnings at the station nearest you, visit [pcfinancial.ca/gas](http://pcfinancial.ca/gas).
- <sup>5</sup> 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 sent with your card. Keep your document in a safe place with your other valuable documents, and take it with you when you travel. ABIC, ABLAC, ASCI and their subsidiaries and affiliates carry on business in Canada under the name Assurant Solutions<sup>®</sup>, a registered trademark of Assurant, Inc.
- <sup>6</sup> Your Certificate of Insurance for Purchase Assurance and Extended Warranty is included in the envelope with your card. Purchase Assurance and Extended Warranty are provided by American Bankers Insurance Company of Florida. Some conditions apply.

#### PREMIUM REWARDS PROGRAM TERMS AND CONDITIONS

The *President's Choice Financial World Elite Mastercard*<sup>®</sup> premium rewards customer program is extended to *President's Choice Financial World Elite Mastercard*<sup>®</sup> cardholders. Upon activation of your *President's Choice Financial World Elite Mastercard*<sup>®</sup>, a *PC Optimum* points earning rate equal to 30 *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 20 *PC Optimum* points per \$1 charged to your card(s) for these purchases for a total of 30 *PC Optimum* points. You will also be eligible for any bonus *PC Optimum* points offers made to all *President's Choice Financial World Elite Mastercard*<sup>®</sup> 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](http://pcfinancial.ca) and click on the "Legal Stuff" 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**

All *PC Optimum* members earn 15 *PC Optimum* points per \$1 at participating Shoppers Drug Mart and Pharmaprix

locations. In addition, as a *President's Choice Financial World Elite Mastercard*<sup>®</sup> cardholder, you can earn *PC Optimum* points at an earning rate equal to 30 *PC Optimum* points per \$1 of eligible purchases charged to your eligible card(s) at participating Shoppers Drug Mart and Pharmaprix locations. You will earn the regular 10 *PC Optimum* points per \$1 of eligible purchases plus an extra 20 *PC Optimum* points charged on your card(s) for a total of 30 *PC Optimum* points.

### **PC travel services**

As a *President's Choice Financial World Elite Mastercard*<sup>®</sup> cardholder, you can earn a bonus 20 *PC Optimum* points per \$1 of eligible purchases charged to your eligible card(s) at PC travel services, in addition to the regular 10 points per \$1 of eligible purchases charged on your card(s) for a total of 30 points per \$1 in purchases. Bonus points will be shown as "PC Travel Bonus Rewards" on your loyalty account statement.

### **Esso<sup>™</sup> & Mobil<sup>™</sup>**

As a *President's Choice Financial Mastercard*<sup>®</sup> cardholder, you can earn bonus *PC Optimum* points when you make an eligible purchase of fuel at Esso<sup>™</sup> & Mobil<sup>™</sup> branded gas stations in Canada on your eligible card. In addition to the regular 10 points per \$1 earned<sup>^</sup> for all purchases charged to your card, get at least 20 points per litre which includes the points per litre earned by all *PC Optimum* members.

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*<sup>®</sup> 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 *President's Choice Financial World Elite Mastercard*<sup>®</sup> 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.

<sup>^</sup>Should fuel prices fall below \$1/L, a minimum of 10 points per litre will be awarded.

<sup>†</sup>*President's Choice Financial World Elite Mastercard*<sup>®</sup> is provided by President's Choice Bank. The *PC Optimum*<sup>™</sup> program is provided by President's Choice Services Inc. Trademarks used under licence.

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President's Choice Bank is a licensee of the marks.

<sup>®/™</sup> Shoppers Drug Mart and Pharmaprix are registered trademarks of 911979 Alberta Ltd., used under license.

Esso is a trademark of Imperial Oil Limited. Imperial Oil, licensee.

Mobil is a trademark of Exxon Mobil Corporation or one of its subsidiaries. Imperial Oil, licensee.

PC travel services are provided by 8742995 Canada Inc. doing business as Travel Nation Canada, and are available exclusively to *President's Choice Financial Mastercard*<sup>®</sup> cardholders. President's Choice Bank and its related companies are not affiliated with Travel Nation Canada and are not responsible for delivery of the services or liable in connection therewith.

All other trademarks are property of their respective owners.

# 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](http://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](http://pcoptimum.ca)

1 855 672 7587

## Purchase Assurance

1 866 892 8683

## Extended Warranty

1 866 892 8683