



Money Mart Loyalty Cash Back Program Terms and Conditions

These Money Mart Loyalty Cash Back Program Terms and Conditions (“**Terms**”) form part of your Cardholder Agreement and govern your participation in the Money Mart Loyalty Cash Back Program. By activating, accessing or using your Money Mart Mastercard® (the “**Card**”) or the Account, you agree to these Terms. Please review carefully.

By activating, using, or continuing to use your Card, you are deemed to have read, understood, and accepted these Terms, as amended from time to time. We may update or replace these Terms periodically, and any such updates or replacements will supersede all prior versions.

Section 1: Definitions

The following words are defined for use in these Money Mart Loyalty Cash Back Program Terms and Conditions. Additional defined words may appear in other sections of these Terms. Any other capitalized terms not defined here have the meaning given in your Cardholder Agreement.

“**Account**” means the credit card account we open and maintain for the Card in the name of the Primary Cardholder.

“**Agreement**” means the Cardholder Agreement, as changed from time to time. The Cardholder Agreement includes, but is not limited to:

- The Disclosure Statement for the Account, as changed from time to time;
- The Money Mart Privacy Policy and the Brim Privacy Policy, as changed from time to time; and
- These Money Mart Loyalty Cash Back Program Terms and Conditions, as changed from time to time.

“**Cardholder**” means the Primary Cardholder and any Additional Cardholder.

“**Cash Back Dollars**” means the reward credits that are earned for the benefit of the Primary Cardholder, in accordance with these Terms.

“**Good Standing**” means that you are not in default under the Cardholder Agreement.

“**Net Purchase**” means a Purchase less any return or credit and does not include fees, interest, or Cash Advances.

“**Program**” means the Money Mart Loyalty Cash Back Program connected with the Account and includes all Program privileges and reward benefits, including Cash Back Dollars.

“**We, us or our**” means both National Money Mart Company (“**Money Mart**”) or Brim Financial Inc. (“**Brim**”).

“**You, your, yours or yourself**” means each Cardholder.

Section 2: What are Cash Back Dollars?

Cash Back Dollars are reward credits you can earn through the Program in the following ways:

1. **Qualifying Purchases:** by making qualifying Purchases with the Account linked with the Program; and
2. **Money Mart products and services:**
 - a. By maintaining eligible Money Mart products in addition to your Account; and
 - b. By using eligible Money Mart services (including money transfers, cheque cashing and currency exchange).

Cash Back Dollars are not your property and have no monetary value until redeemed as a statement credit to the Account linked with the Program.

You earn Cash Back Dollars on Net Purchases that are charged and posted to your Account. Any refunds, returns, or credits will reduce or cancel the Cash Back Dollars earned. Cash Back Dollars are not earned on cash advances (including balance transfers, cash-like transactions, and convenience cheques), interest, fees, adjustments, refunds, rebates, or similar credits.

Section 3: How do you earn Cash Back Dollars?

The Program is automatically available to all Primary Cardholders with Accounts in Good Standing. You can only earn Cash Back Dollars while your Account remains open and in Good Standing.

We may allow you to earn Cash Back Dollars in a variety of ways. Any Cash Back Dollars you earn will be subject to these Terms, unless otherwise communicated to you.

Cash Back on Eligible Purchases

You will earn Cash Back Dollars on qualifying Purchases in the categories listed in the chart below, provided your Account is open and in Good Standing. The rate of Cash Back Dollars depends on the type of Purchase made. Earned Cash Back Dollars are calculated on the Net Purchase amount and rounded to the nearest two decimal places.

You earn Cash Back Dollars on qualifying Purchases charged to your Card in the following categories:

Category	Cash Back Dollar Earn Rate	Maximum Cash Back
Gas, groceries, transit, purchases made in foreign currency	5% of Net Purchases	Maximum Cash Back Dollars of \$25 earned per month

We use Mastercard's merchant category codes (MCCs) to determine the category of your Purchases. These codes are assigned by merchants and may change from time to time. We

may, at our discretion, determine which MCCs qualify for Cash Back Dollars and may exclude certain MCCs, merchants, or transaction types from earning Cash Back Dollars at any time. If a Purchase could fall into more than one category, you will earn Cash Back Dollars under only one category, as determined by us. Because merchant coding is outside our control, we do not guarantee that every Purchase will be classified correctly. A foreign currency purchase is any purchase not made in Canadian dollars.

Cash Back on Eligible Money Mart Products and Services

If you maintain other eligible Money Mart products or use eligible services, you can earn additional Cash Back Dollars.

Product / Service	Cash Back Dollar Earn Rate	Limitations
Money Transfer	5% of transfer service fee	
Cheque Cashing	5% of item fee	Maximum Cash Back Dollars of \$6 per cheque
Currency Exchange	5% of currency exchange transaction fee	
Installment Loans	1% of each repayment amount	Capped at the equivalent of 12 monthly payments per lifetime of the Account. Once this cap is reached, no further Cash Back Dollars will be earned on Installment Loan repayments. Cash Back Dollars are not earned on installment loans for customers who reside in BC, Manitoba and Newfoundland.

Cash Back Dollars are calculated on the actual service fee or payment amount that you paid to us. Cash Back Dollars are only earned on eligible products or services that are for the Primary Cardholder's personal use.

If you are in default of your obligations under any of the above Money Mart products at any time during a billing cycle, you will not earn Cash Back Dollars on those products for that cycle period.

Section 4: Redemption

To redeem Cash Back Dollars, your Account must be open, active and in Good Standing. Cash Back Dollars can only be redeemed against qualifying gas, grocery and transit Purchases that are charged to your Card. We use Mastercard merchant category codes (MCCs) to determine the category of your Purchase, and we reserve the right to decide which MCCs are eligible for redemption.

You can redeem Cash Back Dollars as a statement credit through Money Mart online banking or the mobile app. Redemptions must be at least \$10. Only the Primary Cardholder is eligible to redeem Cash Back Dollars, and redemptions cannot be applied toward your minimum monthly payment. You still need to pay the full minimum payment on or before the Payment Due Date shown on your statement.

Redemptions are not automatic. Cash Back Dollars will continue to accumulate until you choose to redeem them. Purchases must be fully posted to your Account before the related Cash Back Dollars become available. Our electronic records will be used to confirm the official date and time of any redemption request.

Cash Back Dollars cannot be transferred, sold, or exchanged for cash.

You can redeem Cash Back Dollars by instructing us to apply a credit to the Account connected with the Program. You can instruct us to redeem your Cash Back Dollars in the following ways:

- Through Money Mart online banking or mobile app;
- By visiting a Money Mart branch;
- By phone using the contact information listed on the back of your Card;
- By any other manner that we may allow from time to time.

You can confirm your Cash Back Dollars balance in the following ways:

- On your monthly statement;
- Through the Money Mart mobile app;
- By visiting a Money Mart branch;
- By phone using the contact information listed on the back of your Card.

Section 5: Adjustments and Forfeiture

Cash Back Dollars may be reversed if: (i) a purchase or service is refunded or disputed; (ii) a loan repayment is late, partial, or missed; (iii) fraud, abuse, or misuse of the Program is suspected. Unredeemed Cash Back Dollars will be forfeited if your Account is closed.

Section 6: Program Terms, Changes and Termination

Errors in Cash Back Dollar Balance

You are responsible for reviewing your Cash Back Dollar balance on each Account statement. If you notice any errors, you must contact us within 30 days of the statement date. If we do not hear from you within this period, we will treat the Cash Back Dollar balance and our records as

correct, except for any amounts we may have credited in error. If an error is confirmed, or if Cash Back Dollars are mistakenly credited to your balance, we may adjust your balance at any time without prior notice.

Cash Back Adjustments and Returns

If you return a purchase or if a transaction on your Account is otherwise refunded, any Cash Back Dollars that were originally earned on that purchase will be subtracted from your Cash Back Dollar balance. If you have already redeemed more Cash Back Dollars than remain after this adjustment, your Cash Back Dollar balance will show a negative amount. Any new Cash Back Dollars you earn will be used first to reduce this negative balance. If your Account is closed while your Cash Back Dollar balance is negative, we may charge your Account for the dollar value of the negative balance, and you agree to repay that amount.

Combining Cash Back Dollars

You cannot combine your Cash Back Dollars with any other Account. You can only redeem Cash Back Dollars on the Account on which the Cash Back Dollars have been earned.

Cash Back Dollars Expiry and Forfeiture

Below is a chart that explains how and when your Cash Back Dollars will expire and be forfeited. In all cases below, we may delay the expiry of Cash Back Dollars and that delay does not prevent us from exercising our rights under these Terms.

Cash Back Dollars will expire and be forfeited upon the following events:

If you close the Account	If you close your Account and Cash Back Dollars remain in your Cash Back Dollar balance, those Cash Back Dollars will expire and be forfeited once the Account is closed. They cannot be redeemed or paid out in any form.
If we close the Account	If for any reason we close the Account that connects with the Program, all Cash Back Dollars will expire and be forfeited immediately.
If we terminate the Program	If the Program is terminated, you may redeem your Cash Back Dollars within 90 days from the date of our termination notice. Any Cash Back Dollars not redeemed within this period will expire and be forfeited.

Death of Cardholder

If the Primary Cardholder has died and Cash Back Dollars remain in the Cash Back Dollar balance, those Cash Back Dollars will expire and be forfeited once the Account is closed. They cannot be redeemed or paid out in any form.

To notify us of the death of the Primary Cardholder, use the contact information provided below.

Section 7: Additional Account Benefits

You are eligible for additional benefits with your Account. These benefits are available only while your Account remains open and in Good Standing.

	Benefit	Limitations
Money order	One fee waiver per month	Applies only to the standard service fee for a single money order transaction each calendar month.
Foreign Currency Exchange Buy Back Guarantee*	One fee waiver per month	Applies only to the standard service fee for one eligible foreign currency exchange buy back each calendar month. Applies only to the repurchase of up to \$3,000 CAD equivalent of foreign currency.

Benefits that are not used within a calendar month will not carry over to future months. Fee waivers apply only to the standard service fee and do not extend to additional charges, such as penalties, handling fees, or third-party costs outside of our control. These benefits are available only for transactions completed by the Primary Cardholder.

*Foreign Currency Exchange Buy Back Guarantee allows you to sell your foreign currency back to us at the same exchange rate at which you originally purchased it. Terms and conditions apply; see a Money Mart branch for details.

Section 8: General Provisions

Tax

Any tax liability arising from earning or redeeming Cash Back is your responsibility. Money Mart will not issue tax receipts.

No Cash Value

Cash Back has no cash value until redeemed. Cash Back cannot be sold, bartered, transferred, or assigned.

Limitation of Liability

The limitation of liability in the Cardholder Agreement applies to any loyalty program provided in connection with the Account.

Failure to Act

If we fail or delay in acting when you do not comply with these Terms, all terms remain valid and unchanged. We reserve the right to act on that breach, or any similar breach, at a later date. Our decision not to act immediately does not mean we have waived or modified these Terms.

Changes to Terms

We may change, replace, add, or remove any part of these Terms at any time. This includes changes to:

- How Cash Back Dollars are earned, including reducing earn rates or setting limits;
- How Cash Back Dollars are redeemed, including their redemption value (but not the value of Dollars already earned at the time the change takes effect);
- Program terms, eligibility requirements, or fees (including introducing new fees);
- General or ownership information about the Program;
- How we communicate with you or manage personal information; and
- Any other Program terms.

We will notify you of any changes, either by a message on your Account statement or by another method. You will be deemed to accept the changes if, after the effective date of the change:

- You use or activate any Card or the Account linked to the Program;
- The Account remains open; or
- Any balance on the Account remains unpaid.

Cancelling or Terminating the Program

We may restrict, cancel or terminate the Program at any time in accordance with these Terms and/or the Cardholder Agreement.

Cancelling a Cardholder's Participation in Program

We may restrict, suspend, cancel, or terminate your Account and/or your ability to participate in the Program, with or without notice. This may occur regardless of whether your Account itself is also cancelled or terminated.

For example, we will restrict, suspend, cancel, or terminate your Account and/or your participation in the Program if:

- You abuse the Program;
- You fail to comply with, or we believe you may be unable to comply with, the Terms;
- You misrepresent any information provided to us;
- You act in a manner that harms, or could harm, us or the Program;
- Your Account is not in Good Standing;
- Your Account becomes inactive; or
- Any reason set out in the Cardholder Agreement applies.

If any of the above circumstances occur, then:

- You may lose eligibility for any Program offers;
- You will not earn or redeem Cash Back Dollars; and/or

- We may exercise our rights under the Cardholder Agreement.

Please refer to your Cardholder Agreement for details on what it means for your Account to no longer be in Good Standing and the resulting impact.

Enforcement of Program Terms

If you do not comply with these Terms, or if we believe you may be unable to comply, we may take any action permitted under these Terms or the Cardholder Agreement.

Such actions may include, but are not limited to:

- Reversing Cash Back Dollars that were improperly earned;
- Restricting your ability to redeem Cash Back Dollars; and/or
- Requiring you to pay damages equal to the value of improperly earned Cash Back Dollars if those Dollars are no longer in your Cash Back Dollar balance.

Please refer to your Cardholder Agreement for further details on how we may restrict or close the Account connected with this Program, as well as other actions we may take if you do not comply with the Agreement.

Privacy

By participating in the Money Mart Loyalty Cash Back Program, you consent to the collection, use, storage, disclosure, and processing of your personal information in accordance with these Terms, the Money Mart Privacy Policy and the Brim Privacy Policy.

Laws

The Agreement will be governed by and interpreted in accordance with the applicable laws of the province or territory in which the Primary Cardholder resides as provided in your application (or the Province of Ontario if you reside outside Canada). You agree to submit to and be bound by these laws and the courts of that province or territory in the event of any disputes arising in connection with your Account and the Agreement.

Severability

If a court determines any part of these Terms is invalid or unenforceable, the remaining provisions of these Terms will continue to be valid and enforceable.

Section 9: How to Contact Us

You can contact us to:

- Report Program errors;
- Find out your Cash Back Dollar balance;
- Redeem your Cash Back Dollars; and/or
- Ask general questions about the Program.

Below are ways to contact us:

- Phone: 1-800-361-1407
- In-person at any Money Mart branch