

Summary of Rates, Fees and Disclosures

This Summary together with the Cardholder Agreement sets out all of the terms and conditions that apply to your ATB Financial Mastercard®. You should read it carefully and keep a copy for your records. Words that are capitalized have a certain meaning, which are explained in the Cardholder Agreement. The information in this Summary is correct as of **October 5, 2021, unless otherwise noted**. If we make any changes, we will follow the process explained in the Cardholder Agreement in the section "Changes to this Agreement". If there's anything you're not sure about, give us a call at **1-800-332-8383**.

ATB Mastercard® rates as of October 5, 2021, unless otherwise noted.

Card Name	Purchases: Standard Rate	Default Rate	Cash Advances: Standard Rate	Default Rate	Annual Fee
ATB World Elite Mastercard® (Effective as of June 04, 2024)	20.99%	25.99%	22.99%	27.99%	\$120/year (\$35 for supplementary cards)
ATB Gold Cash Rewards Mastercard®	19.99%	24.90%	22.99%	26.90%	\$0
ATB Gold My Rewards Mastercard®	19.99%	24.90%	22.99%	26.90%	\$0
ATB US Dollar Mastercard®	19.99%	24.90%	22.99%	26.90%	\$19USD (no fee for supplementary cards)
ATB Alberta Mastercard®	19.99%	24.90%	22.99%	26.90%	\$0
ATB Preferred Fixed-Rate Mastercard®	Preferred: 10.90%	20.99%	Preferred: 10.90%	20.99%	\$29/year (no fee for supplementary cards)
ATB Preferred Variable-Rate Mastercard®	Between ATB Prime + 5.00% and ATB Prime + 7.00%	Standard Rate + 4.00%	Between ATB Prime + 6.00% and ATB Prime + 8.00%	Standard Rate + 4.00%	\$29/year (no fee for supplementary cards)

Card Name	Purchases: Standard Rate	Default Rate	Cash Advances: Standard Rate	Default Rate	Annual Fee
ATB My Rewards Mastercard®	19.99%	24.90%	22.99%	26.90%	\$0
ATB Student First Mastercard®	19.99%	24.90%	22.99%	26.90%	\$0
ATB Alberta Mastercard® - Secured	19.99%	24.90%	22.99%	26.90%	\$49/year (\$25 for supplementary cards)

Disclosure Statement

<p>Annual Interest Rate</p>	<p>The annual interest rates that will apply to your Card Account depend on the Card you receive, and they apply starting on the day your Card Account is opened.</p> <p>All Cards except the Preferred Variable-Rate Card: Note that, for the Preferred Fixed-Rate Card, the Preferred Rate is the “Standard Rate” that applies to your Card. You will keep the Standard Rates that apply to your Card unless you miss your Minimum Payment Due for two Billing Periods in a row. In that case, your rate will go up to the Default Rates that apply to the Card you receive, as set out above. The Default Rate will continue to apply until you make your Minimum Payment Due for six Billing Periods in a row – and then your rate will go back to the Standard Rate.</p> <p>When your rate changes, the new rate will take effect on the first day of the next Billing Period.</p> <p>Preferred Variable-Rate Card only: The Standard Rates for which you are approved will depend upon your credit rating at the time of application, and it will be disclosed to you in the package provided with your Card. You will keep the Standard Rate unless you miss your Minimum Payment Due for two Billing Periods in a row. In that case, your rate will go up to the Default Rate. The Default Rate will continue to apply until you make your Minimum Payment Due for six Billing Periods in a row – and then your rate will go back to the Standard Rate.</p> <p>When your rate changes, the new rate will take effect on the first day of the next Billing Period.</p> <p>“ATB Prime” means the annual rate of interest that we set from time to time as our Canadian Dollar Prime Lending Rate and which is posted on our website at atb.com. Any change in ATB Prime will cause a corresponding change in the annual interest rates that apply to the Card Account, and it will be effective on the first day of the Billing Period in which the change in ATB Prime occurs. This means that even if the change happens in the middle of the Billing Period, the changed rate will apply to any transactions made starting on the first day of the same Billing Period.</p> <p>For more information about our interest rates see our Cardholder Agreement.</p>
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Interest-free Grace Period	<p>21 Days</p> <p>A minimum of 21 days for new Purchases and fees if you pay your entire New Balance in full by the Payment Due Date. There is no interest-free grace period on Cash Advances.</p>									
Determination of Interest	<p>The way we calculate interest is explained fully in your Cardholder Agreement in the section "How We Calculate Interest".</p> <p>If interest is charged, it is calculated daily by :</p> <ul style="list-style-type: none"> • multiplying the "total daily interest-bearing balance" for each category of transactions (for example, Purchases are one category and Cash Advances are another category), by the annual interest rate in effect for that category, • for each category, dividing that amount by the actual number of days in a year, and • adding up the interest owing that day for each category (interest on Purchases + interest on Charges + interest on Cash Advances). <p>For each Statement, we then add up all the daily interest charges for each day in the Billing Period and charge these to your Card Account on the last day of that Billing Period.</p> <p>Interest is calculated on Purchases and other Charges starting on the date the transaction is posted to your Card Account until we receive payment in full of the amount of that transaction (and if you pay your entire New Balance by the Payment Due Date you'll benefit from the grace period on Purchases and fees explained above).</p> <p>Interest that is charged to the Card Account will be compounded monthly. This means that if you don't pay off all of the interest that was charged in one Billing Period, that interest will form part of the New Balance on the Statement for your next Billing Period, and you will be charged interest on that interest.</p>									
Minimum Payment	<ul style="list-style-type: none"> • \$10.00 plus all interest and fees on your Card Account that have not been paid yet; PLUS • any amount that goes over the Credit Limit; or any amount that is overdue, whichever is greater. <p>Or, if the New Balance on the Statement is less than \$10.00, all of it must be paid by the Payment Due Date.</p>									
Foreign Currency Conversion	<p>2.9%</p> <p>If you use your Card to make transactions (Purchases and Cash Advances) in a currency other than the currency in which your Card is issued ("Card Currency"), we'll convert the amount of the transaction to the Card Currency using the Mastercard International Incorporated (Mastercard) rate of exchange applicable at the time the transaction is presented to Mastercard for processing, PLUS a fee of 2.9%. This fee will be added to the converted amount . This is fully explained in your Cardholder Agreement in the section "Using Your Card for Transactions that are in a Different Currency".</p>									
Annual Fee	<p>The annual fee that applies to your Card, if any, is set out in the chart above. If an annual fee applies, it will be shown on the second Statement after the Card Account is opened and will then appear annually from this date.</p>									
Other Fees	<p>There are extra fees for some uses of your Card Account. You will be charged the following fee per transaction /request on the date it occurs (unless we say otherwise below). If you have a US Dollar Mastercard, all amounts listed below are in US dollars.</p> <p>Cash Advance Fees:</p> <table border="1" data-bbox="363 1619 1122 1772"> <thead> <tr> <th></th> <th>ABM Advance</th> <th>Non-ABM Advance</th> </tr> </thead> <tbody> <tr> <td>In Canada</td> <td>\$5.00</td> <td>\$5.00</td> </tr> <tr> <td>Outside Canada</td> <td>\$5.00</td> <td>\$7.50</td> </tr> </tbody> </table> <p>Promotional Balance Transfer Fee: Up to 3% of the amount of each Balance Transfer made and Cheque written to take advantage of a promotional interest rate offer. The fee will be charged to you at the same time that the Balance Transfer or Cheque is posted to your Card Account.</p>		ABM Advance	Non-ABM Advance	In Canada	\$5.00	\$5.00	Outside Canada	\$5.00	\$7.50
	ABM Advance	Non-ABM Advance								
In Canada	\$5.00	\$5.00								
Outside Canada	\$5.00	\$7.50								

<p>Other Fees (cont'd)</p>	<p>Foreign Currency Cheque: \$7.50</p> <p>Sales Slip Copy: \$5.00</p> <p>Statement Reprint: \$10.00</p> <p>Cheque Copy: \$10.00</p> <p>Over the Limit: \$25.00 charged once per Billing Period if your balance went over your Credit Limit at any time during the Billing Period, and then once again in each following Billing Period if your balance remains or goes back over your Credit Limit</p> <p>NSF Fee: \$40.00 will be charged if you try to use a Cheque for an amount that goes over your Credit Limit, or if any payment you make to us is returned/dishonoured from your bank (or other financial institution)</p> <p>Rush Replacement Card: \$29.00</p> <p>MyPic Fee: \$15.00 per image (not available on the ATB World Elite Mastercard)</p> <p>Credit Balance Inactivity Fee: \$25.00 or the amount of your full credit balance, whichever of those two is lower, will be charged on your February Statement if you have a credit balance on that Statement and there has been no activity on the Card Account for at least 12 months</p>
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Statement Frequency:

ATB will provide you with a Statement for your Card Account once each month. Your Statement Date will vary depending on your monthly billing cycle. We won't send you a Statement if there hasn't been any activity on your Card Account during a Billing Period and there's nothing owing on your Card.

Default Charges:

If you don't meet all of your payment obligations to us under your Cardholder Agreement, your annual interest rate may change to the applicable Default Rate (explained above). If we incur any legal expenses or other costs in trying to collect payments from you, you will also be responsible for paying us for the amount of those expenses and costs immediately upon our request.

Lost or Stolen Cards and Maximum Liability for Use by Someone Else Without Your Permission (Unauthorized Use):

If you notice or suspect that your Card, Card Account information, Cheque, PIN, password, or other Security Credential is lost or stolen, contact us right away by calling our toll-free number at **1-800-332-8383**. Once you tell us about the loss or theft, you won't be responsible for any transactions made using your Card or Card Account without your permission, if those transactions happen after you tell us.

If you notify us about any loss or theft right away and meet certain other conditions explained in your Cardholder Agreement (like taking reasonable care to protect your Card) you also will be protected by our "zero liability" commitment which means you won't be responsible for any transactions made using your Card or Card Account without your permission before you notified us.

If you don't meet the "zero liability" conditions explained in your Cardholder Agreement, you will be responsible for transactions made using your Card or Card Account without your permission before you notified us, as follows:

- (a) for Purchases or Cash Advances charged to your Card Account, other than those made using your PIN or other Security Credential at an ABM, the liability for all Debt on the Card Account resulting from such unauthorized use will be up to a maximum of **\$50.00**;
- (b) if any Cheques are lost or stolen, the liability will be for all Debt incurred using the lost or stolen Cheques; and
- (c) for Cash Advances charged to your Card Account using your PIN or other Security Credential at an ABM and all applicable fees for ABM transactions, the liability for all Debt on the Card Account resulting from such unauthorized use will be for the full amount.

Questions:

If you have any questions about your Card Account, please call toll free **1-800-332-8383**.

