

Complete the attached application and mail to:
Canadian Tire Financial Services
P.O. Box 9000, Stn. Main
Welland, ON L3B 6B7



Cost of Credit Disclosure for Credit Card Applications

Annual Interest Rate	<p>These interest rates will be in effect on the day your account is opened:</p> <p>All charges to your account (excluding cash transactions and related fees) – 19.99%</p> <p>Cash transactions (for example: cash advances, balance transfers, convenience cheques, money transfers, purchase of travellers cheques and gambling transactions) and related fees – 22.99%</p> <p>If you are not approved for a card at these rates, Canadian Tire Bank may still issue you a card at an annual interest rate of – 25.99% for all charges (excluding cash transactions and related fees) and 27.99% for cash transactions and related fees.</p>
Interest-Free Grace Period	<p>At least 21 days or, if you are a resident of Quebec, at least 26 days.</p> <p>You will benefit from an interest-free grace period of at least 21 days (at least 26 days if you are a resident of Quebec) on new purchases if we receive payment in full of the balance due on your current statement by the payment due date.</p> <p>There is no grace period for cash transactions, such as convenience cheques, balance transfers or cash advances, or for fees for such transactions.</p>
Minimum Payment	<p>The sum of:</p> <p>(A) interest and fees shown on your statement, plus</p> <p>(B) the greater of any amount past due or any balance over your credit limit, plus</p> <p>(C) the amount of any equal payments plan installments then due, plus</p> <p>(D) \$10.00</p> <p>Balances under \$10.00 are due in full.</p>
Foreign Currency Conversion	<p>All transactions made in a foreign currency will be converted to Canadian currency at the then current MasterCard conversion rate plus 2.5% (for charges to your account) or minus 2.5% (for credits to your account) when the transaction is posted to your account.</p>
Annual Fees	<p>None.</p>
Other Fees	<p>Cash Advance Fee: \$4 – Charged when the transaction is posted to your account.</p> <p>NSF/Dishonoured Payment Fee: \$25 – Charged if a payment you make is dishonoured.</p> <p>Charges for Copies: \$2 – Charged when you request a copy of a statement or sales slip.</p> <p>Credit Balance Fee: The lesser of \$10 or the amount of your credit balance – Charged on the last day of a billing period when there is a credit balance on the account and the account has been inactive for the previous 12 billing periods.</p>

My Canadian Tire 'Money' Account Number

If you are already a Member, please enter your My Canadian Tire 'Money' Account number. If you are approved for the credit card that you are applying for, your My Canadian Tire 'Money' Account will be linked to your new Canadian Tire Options® MasterCard®. If left blank, a My Canadian Tire 'Money' Account number will be assigned to you.

SECTION 1: Tell us about yourself...

Mr Mrs Ms Miss Dr (optional) First Name (as it appears on identification) _____ Middle Initial _____ Last Name (as it appears on identification) _____

Home Telephone (required) _____ Mobile Phone (optional) (We may send text notifications)* _____ Date of Birth **MMDDYYYY** _____ Correspondence (check one) English French

Street Number _____ Street Name (if P.O. Box or RR #, provide street address as well) _____ Apt. Number _____

City _____ Province _____ Postal Code _____ Please select gender: Male Female

E-MAIL ADDRESS

I would like to receive offers, promotions, contests, giveaways, events, coupons and other information about products and services that may be of interest to me by email, text message (standard text messaging and data rates may apply) and other electronic messaging from Canadian Tire Corporation, Limited ("CTC"), and Canadian Tire Bank ("CTFS"), Canadian Tire Services Limited ("CTS") including from their respective business units operating under the Canadian Tire, My Canadian Tire 'Money' Program, Canadian Tire Drivers Academy®, Canadian Tire Home Services® and Canadian Tire Roadside Assistance® brands, as well as from other CTC-CTFS-CTS affiliates and/or marketing partners. You may contact CTC-CTFS-CTS, at P.O. Box 2000 Welland, ON L3B 5S3 or customerservice@canadiantire.ca. I understand that I may withdraw my consent at any time.

SECTION 2: Tell us about your employment and financial information...

Employment: Visa/MC/Amex Bank Loan Chequing Account Savings Account Store Card Gas Card Full Time Part Time Seasonal Job Title _____

Current Employer _____ City _____ Province _____

Employer Phone Number _____ How Long at Current Employer? _____ Yrs _____ Mths Gross Annual Income \$ _____ Social Insurance Number (optional) _____

Residence (check one): Own Rent With Parents Other Monthly Rent/Mortgage \$ _____ How Long at Present Address? _____ Yrs _____ Mths

Street Number _____ Street Name (if P.O. Box or RR #, provide street address as well) _____ Apt. Number _____

Previous Address: (if less than 2 years) _____ City _____ Province _____ Postal Code _____

Supplementary card request for: Spouse Child/Dependent Other

First Name _____ Initial _____ Last Name _____

Date of Birth **MMDDYYYY** _____ Street Number _____ Street Name (if P.O. Box or RR #, provide street address as well) _____ Apt. Number _____

City _____ Province _____ Postal Code _____ Mobile Phone* _____

By signing below I agree as follows:

- Please open an account in my name for the type of Canadian Tire Bank issued MasterCard credit card indicated above (the "Card").
- If I am not approved for the Card at an annual interest rate of 19.99% for all charges (excluding cash transactions) and 22.99% for cash transactions, you may, without further notice to me, treat this as a separate application for the same Card at an annual interest rate of 25.99% for all charges (excluding cash transactions) and 27.99% for cash transactions and related fees.
- The Card is issued by Canadian Tire Bank ("CTFS"). The My Canadian Tire 'Money' Program is provided and administered by Canadian Tire Corporation, Limited.
- CTFS may collect, use and disclose personal information about me for the purposes described in Privacy and Personal Information on the back of this application, including marketing and selling by way of telephone, automatic dialing-announcing device or other form of telecommunication.
- If I am not already a member, I will also be automatically enrolled in the My Canadian Tire 'Money' Program, even if I am not approved for the Card.
- I will be bound by the My Canadian Tire 'Money' Program rules, a copy of which are available at canadiantire.ca or ctfs.com/ctm
- If I am approved for the Card, I will be bound by the terms and conditions of the Canadian Tire Bank Cardmember Agreement that I will receive with the Card, as such agreement may be amended from time to time. I will be solely liable for any charges to the account, including charges made by anyone to whom I have asked that you issue a supplementary card. I will be the only person who receives a monthly statement.
- **You may obtain credit and other personal information about me from, and exchange such information with, credit reporting agencies.**
- Each person to whom I have asked that you issue a supplementary card has authorized me to provide you with the above information about them.
- If I provide you with my Social Insurance Number, you may use it to identify me, including with credit reporting agencies.
- I have read and understood this application.

Signature of MasterCard Applicant

Date

MMDDYYYY

CHANNEL INDICATOR

T K

ACQUISITION CODE

2 2 7 7

PROMO CODE

2 0 8 8

PRIVACY AND YOUR PERSONAL INFORMATION

Personal Information about you is collected, used, and disclosed in accordance with the Canadian Tire Privacy Charter (**Privacy Charter**), including, in particular, to (a) process your application for a product or to provide a service; (b) assess and update your credit-worthiness on an ongoing basis; (c) process, service, analyze and audit your relationship with us, including collecting any monies you owe us; (d) verify your identity and protect against error and fraud; (e) administer the delivery, return or exchange of products, services, rewards and programs to you; (f) determine your interest and eligibility for, and where appropriate provide you with products, services, rewards and programs; (g) comply with applicable legal, regulatory and self-regulatory requirements; and (h) better understand your product and services needs and to offer relevant information, products, service and rewards to meet those needs.

As described in the Privacy Charter, Personal Information may be shared with other parties who administer accounts and with other members of the Canadian Tire family of companies to develop surveys, contests, individual and direct marketing programs and may be used to market and sell other products and services to you including by way of postal mail, e-mail, facsimile, telephone, text message, or other form of electronic message. If you decide that you do not want to receive marketing offers for products and services, you may always withdraw or refuse your consent by clicking on the unsubscribe link in our email communications or by contacting us at 1-866-846-5841. Your request will be promptly processed but may not be in time to remove you from promotions already in progress. Please note that even if you have opted out of receiving marketing communications, we may still contact you for purposes of administering your account and sending you transactional or operational messages. The Privacy Charter is updated from time to time. You may obtain the most current version of the Privacy Charter online at www.ctfs.com or by calling us at 1-800-459-6415. When your personal information is transferred to a Service Provider, we require them to protect the information in a manner that is consistent with our Privacy Charter. Our service providers may be located outside Canada and may be required to disclose your personal information under the laws of their jurisdictions.

CTFS CUSTOMER SERVICE DEPARTMENT

In Canada: 1-800-459-6415. Outside Canada (collect): 905-735-7256

The Canadian Tire Options MasterCard is issued by Canadian Tire Bank "CTFS" and is pursuant to a licence by MasterCard International. Your initial credit limit will be an amount not to exceed \$25,000. If approved, your card will be sent to you no later than six (6) weeks after application. Address for CTFS: P.O. Box 2000, Welland, Ontario L3B 5S3. Fax: 905-735-2644.

¹ Please note, we may send text messages to your mobile phone number for account notices, these messages will be at no cost to you. Canadian Tire Financial Services is a business name of Canadian Tire Bank.

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