

## **FADOQ GOLD PRIVILEGE REWARD PROGRAM RULES**

The following terms and conditions apply to the Laurentian Bank FADOQ GOLD Privilege program. The merchandise and trips available for order are described in the user guide or in other valid documents designated from time to time by Laurentian Bank of Canada (the "Bank") as being in effect. On occasion, points can also apply to special offers. These offers are subject to specific rules, if applicable, and you will be informed of these opportunities and how you can benefit from them.

### **FADOQ GOLD PRIVILEGE PROGRAM ELIGIBILITY**

1. All cardholders of the Laurentian Bank FADOQ GOLD Privilege Visa\* card who are members of the Laurentian Bank FADOQ GOLD Privilege program and whose accounts are in good standing are eligible.

### **EARNING POINTS**

2. The program is based on a points accumulation system tied to the amount of goods and services charged to your Laurentian Bank FADOQ GOLD Privilege Visa account. One point is awarded for each dollar in purchases charged to your Laurentian Bank FADOQ GOLD Privilege Visa account.

3. Your Visa account statement will indicate the points balance carried over from the previous statement, the number of points earned, exchanged and rectified during the period covered by the statement, as well as your new points balance. You can also obtain this information by calling Customer Service for the Laurentian Bank Reward Zone at 1-888-642-8171 between 8 a.m. and 9 p.m. (EST) Monday to Friday, and Saturdays between 8 a.m. and 5 p.m. You can also visit the program website at [www.laurentianbank.ca/rewardzone](http://www.laurentianbank.ca/rewardzone) at any time.

4. You are responsible for checking your statements for the number of points awarded and the total number of points earned. Any errors, omissions or claims regarding a statement must be communicated in writing to the Bank within 30 days of the statement date; otherwise the Bank will deem the statement accurate and will be released from any claims pertaining to this statement. The Bank can use as proof a reproduction of the statement from microfilm or by any other electronic means, or any other relevant document.

5. The Bank cannot be held responsible for mail that is lost or delivered late, nor for any inconvenience arising from these circumstances. You must inform the Bank of any change of address.

6. If your Laurentian Bank FADOQ GOLD Privilege Visa account is credited after you return merchandise, obtain a travel discount or recover an amount related to a previously billed charge, the number of points awarded for this purchase will be deducted from or adjusted in your points balance.

7. Points cannot be transferred from one Laurentian Bank FADOQ GOLD Privilege Visa account to another cardholder's account. A cardholder who has more than one account eligible for the program cannot combine points earned in these different accounts.

8. Points cannot be exchanged for cash or used as partial or total payment of your account, unless otherwise indicated by the Bank.

9. Points are not awarded for interest charges, administrative fees, cash advances, Visa cheques, balance transfers or payments, unless otherwise indicated by the Bank.

## **ORDERING MERCHANDISE**

10. You can acquire an item available through this program by using points or a combination of points and dollars charged to your Laurentian Bank FADOQ GOLD Privilege Visa card. For gift cards and certain merchandise, payment is accepted in points only.

11. All applicable taxes and shipping charges are included in the number of points required to order an item.

12. You can order merchandise by contacting Customer Service for the Laurentian Bank Reward Zone:

- › By Internet at [www.laurentianbank.ca/rewardzone](http://www.laurentianbank.ca/rewardzone) (available 24/7);
- › By phone at 1-888-642-8171 (toll-free) Monday to Friday between 8 a.m. and 9 p.m. (Eastern Time), Saturday between 8 a.m. and 5 p.m.;
- › Through our Interactive Voice Response (IVR) system (24/7).

## **MERCHANDISE AVAILABILITY**

13. All items appearing in this program are subject to availability. If the item ordered is no longer available, a similar item of equal value will be shipped to you. If a replacement is not possible, we will suggest that you order another item or cancel your order. If the order is cancelled, the number of points used will be credited to you. If the item is temporarily unavailable, we will inform you of the anticipated delivery date. Manufacturers may change item models and their prices at any time without prior notice.

## **MERCHANDISE DELIVERY**

14. The merchandise ordered will be shipped via prepaid delivery to the address indicated on your order. Allow up to 4 to 6 weeks after the date your order is received for delivery of merchandise, and 5 to 10 business days for gift cards. The Bank cannot be held responsible for delays caused by situations beyond its control. Items cannot be delivered outside Canada or be addressed to a post office box.

## **MERCHANDISE RETURNS AND CANCELLATIONS**

15. If you are not completely satisfied with the item you ordered, you can return it at no charge within 30 days of receipt<sup>†</sup>. You must contact Customer Service for the Laurentian Bank Reward Zone for instructions on returning the item. All merchandise must be in resalable condition (unused and returned in its original packaging). If you do not wish to replace the item, the number of points used will be credited to you.

16. In the event the item arrives damaged or with parts missing, you must contact Customer Service for the Laurentian Bank Reward Zone, within 48 hours of receipt, for replacement without additional charge.

<sup>†</sup>Except items indicated.

## **TRAVEL CREDITS AT THE AGENCY OF YOUR CHOICE**

17. You can exchange your points for a travel credit when you book through the agency of your choice. Bookings must be made through an agency holding a valid licence in Canada, an online agency, an airline or a hotel.

18. For the travel credits to apply, you must have booked your trip and paid using your Laurentian Bank FADOQ GOLD Privilege Visa card.

19. To obtain your travel credits, you must contact us by phone at 1-888-642-8171 within 60 days after receiving your account statement, and a credit will be made to your account within 72 business hours. It is therefore your responsibility to pay the amount charged to the account.

20. A minimum of 10,000 points, equivalent to \$100 in savings, is required to obtain your travel credits.

## **OTHER INFORMATION**

21. Only the primary cardholder can exchange points while the Laurentian Bank program is in effect, provided that his/her Laurentian Bank Visa account is in good standing.

22. The Bank reserves the right to terminate or suspend programs at any time or change program terms and conditions upon providing notice between the 90th and the 60th day before the coming-into-force date of the change. The Bank will not change to your detriment the number of points you have received and accumulated in the program, nor the conversion factor identified in the program that applies to the points awarded. The Bank will not increase the points required to obtain goods or services in a manner that is disproportionate with the increase of the retail value of the goods or services. All other program terms and conditions may be changed upon prior notice, as herein provided.

23. If the program ends or if you close your Laurentian Bank FADOQ GOLD Privilege Visa account, you can exchange your points for merchandise or trips offered through the program within a period of 90 days following the program termination date or the account closing date, depending on the case, provided that your account is in good standing. Points that remain unused after this period will be automatically cancelled. In the case of death, the date of death is considered the account closing date. Your points will be automatically cancelled and cannot be claimed by legal heirs as part of the estate.

24. If your Laurentian Bank FADOQ GOLD Privilege Visa account is closed at the request of the Bank or if you declare bankruptcy, points earned will be automatically cancelled.

25. No points will be awarded after the closing date of your Laurentian Bank FADOQ GOLD Privilege Visa account or the program termination date.

26. In the case of loss or theft of your Laurentian Bank FADOQ GOLD Privilege Visa card, points earned will be automatically transferred to your new account.

27. All cardholders are responsible for declaring the total value of merchandise or trips received through this program to the relevant tax authorities. Any federal or provincial income tax payable is the sole responsibility of the cardholder, and the Bank is released from all liabilities in this regard.

28. Points earned are not transferable.

29. Points earned through Laurentian Bank FADOQ GOLD Privilege Visa program cannot be transferred to another Laurentian Bank reward program, except in the case of closure of the Visa account.

30. Any case of fraud, abuse or violation of rules in the context of the program may result in the closing of your Laurentian Bank FADOQ GOLD Privilege Visa account and the cancellation of points earned.

31. The Bank cannot be held responsible for losses, damages, illnesses, injuries, accidents, delays or other inconveniences suffered by a cardholder in connection with trips or merchandise obtained through the program. Furthermore, the Bank makes no warranties or representations with respect to the nature or quality of any merchandise or travel obtained through the program.

32. The Bank cannot guarantee that merchandise or trips obtained through the program is not sold at a lower price elsewhere.

33. Every reasonable and required effort has been made to ensure that the information contained in this document is accurate. The Bank declines all responsibility for any errors or omissions.

34. All suppliers are chosen based on their good reputation and willingness to provide quality service. However, the Bank assumes no responsibility in the event a supplier fails to fulfill the commitments stated herein. All efforts will be made to replace the item ordered with another item of equivalent value, or to credit the number of points used and the amount charged to your Laurentian Bank FADOQ GOLD Privilege Visa account, if applicable. The Bank declines any responsibility regarding charges you might incur in connection with a reward.

35. No delay or omission by the Bank in exercising a right or recourse stipulated herein will constitute a waiver of this right or recourse and must not be interpreted as such. The Bank can, at its discretion, deviate from the strict observance of the conditions stipulated herein, or extend a time period or other term agreed to, explicitly or implicitly. Such deviations or time periods are valid only in circumstances determined by the Bank, cannot be put forward in order to obtain any benefit or additional time period, and in no way constitute a waiver of the Bank's rights and recourses in the event of a breach of the terms stipulated herein.

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