

Meridian Visa* Rewards Program Rules

- As provided in these Meridian Rewards Program Rules (“Rules”), cardholders (“You” or “Your”) earn Bonus Points (“Points”) in the Meridian Visa Rewards Program (“Program”).

The Program awards:

Meridian Personal Cards

Visa* Cash Back	Visa* Platinum Cash Back	Visa* Platinum Travel Rewards	Visa Infinite* Cash Back	Visa Infinite* Travel Rewards	Visa* US Dollar Cash Back
2 points/ \$2 on gas, groceries, pharmacy, utility bill payments 1 point/ \$2 spent on all other purchases	2 points/ \$1 on the first \$25,000* CAD spent across gas, groceries, pharmacy, utility bill payments. 1 point/ \$1 spent on all other purchases	2 points/ \$1 on purchases in foreign currencies** 1 point/ \$1 spent on all other purchases	4 points/ \$1 on the first \$25,000* CAD spent across gas and groceries. 2 points/ \$1 on the first \$25,000* CAD spent across pharmacy, utility bill payments. 1 point/ \$1 on all other purchases	6 points/ \$2 spent on purchases in foreign currencies** 3 points/ \$2 spent on all other purchases	1 point/ \$1 spent on all purchases

Meridian Business Cards

Visa* Business Cash Back +	Visa* Business Flex Cash Back +	Visa Infinite Business* Cash Back +
1 point/ \$1 on all purchases	1 point/ \$1 on all purchases	6 points/ \$2 on purchases in foreign currencies ** 3 points/ \$2 spent on all other purchases

The following Merchant Codes are qualified for rewards points:

- Gas – 5541, 5542
- Groceries – 5411
- Pharmacy – 5912
- Utility Bill Payments – 4814, 4821, 4899, 4900

*Once annual spend maximums are reached, the Program will reward 1 point/\$1 spent. The cap will reset annually, on January 1st.

**Foreign currency transactions are defined as transactions made outside of Canada.

- A qualifying credit card purchase (“Qualifying Transaction”) shall mean: (i) a charge to an eligible card account covered by the Program (“Account”); and (ii) a charge appears on your statement during the Program Period. Points are deducted for returns. No Points are earned for finance charges, fees, cash advances, convenience checks, ATM withdrawals, foreign transaction currency conversion charges or insurance charges posted to Your account. Contact Meridian Credit Union (“Meridian”) for full details on the Program Period dates during which You are eligible to earn Points.

3. Points can be used to order only the rewards (“Reward (s)”) available in the current Program. You may select Rewards from any level, as long as You have a sufficient number of Points available in Your Account as of the date Your redemption is processed. Point requirements assigned to any Reward are subject to change from time to time without notice, and Rewards may be substituted at any time. Should a Reward be discontinued, it will be replaced with a Reward of equal or greater value or, if no suitable substitute is available, You will be advised to make an alternative selection or Your Points may be returned to Your Account.
4. Your merchandise Reward will usually be delivered by a commercial delivery service or Canada Post within 4-6 weeks of processing your order. Shipments cannot be made to a post office box.
5. Note any damages or shortages on the delivery receipt before signing to accept delivery from the carrier. A Reward received damaged or defective may be returned to the shipper for replacement within thirty (30) days of delivery. All parts, instructions, warranty cards and original packaging materials must be returned with the Reward.
6. Applicable manufacturers’ or providers’ warranties, if any, will be included with Your Reward. Warranty claims must be directed to the manufacturer or provider, as applicable. MERIDIAN, ANY THIRD PARTY UTILIZED BY MERIDIAN TO ADMINISTER THE PROGRAM (“Program Administrator”) AND THEIR RESPECTIVE AFFILIATES, AND ANY ASSOCIATION OR ORGANIZATION OF WHICH MERIDIAN IS A MEMBER IN CONNECTION WITH THE PROGRAM (“ASSOCIATION”) MAKE NO REWARD, PRODUCT, OR MERCHANDISE REPRESENTATIONS, WARRANTIES OR CONDITIONS, EXPRESS OR IMPLIED, AND DISCLAIM ANY AND ALL LIABILITY AS TO THE CONDITION, QUALITY, MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OF REWARDS, PRODUCTS, MERCHANDISE AND/OR SERVICES PROVIDED THROUGH THIS PROGRAM. NEITHER MERIDIAN NOR THE PROGRAM ADMINISTRATOR NOR ANY OF THEIR AFFILIATES WILL BE LIABLE FOR ANY DEFECTS IN REWARDS OR DAMAGES RESULTING FROM USE OF ANY REWARDS PROVIDED THROUGH THE PROGRAM.
7. Points have no cash value. Points cannot be exchanged for cash or credit; used with any other offer, promotion or discount; or, earned from or transferred to any other credit and/ or debit card, account or rewards program, unless otherwise specified. Some travel Rewards, as specified on the Reward site, offer split tender option that involves using a combination of Points and credit and/or debit payment to settle the cost of a single redemption. See the Program website for specific travel Reward terms and conditions.
8. Redeeming points for Rewards
 - **Consumer cards:** points earned by Cardholders are automatically added to the Primary Cardholder’s account and can only be redeemed by the Primary Cardholder.
 - **Business cards under Consolidated Pay:** points earned by Business Cardholders are automatically rolled up to the Central Bill Account and can only be redeemed by the Business and, if applicable, the Account Administrator.
 - **Business cards under Individual Pay:** points earned by Business Cardholders are automatically added to the Cardholder’s account and can only be redeemed by the Cardholder.
9. Your Meridian Rewards earnings statement will normally include the number of Points earned, subject to adjustment as provided for in these Rules. In the event You redeem unearned Points, Your Account may be charged for the actual cash difference between the cost of the Reward redeemed and the net value of the actual Points available.
10. Your Account must be open and in good standing (i.e., not cancelled, terminated by either party or otherwise not available for Your use as a payment method) at the time Your order is received for processing. Meridian reserves the right to suspend Your participation in the Program until the Account is in good standing.
11. If you want to terminate Your Account for any reason, and You have a Points balance, You will have to redeem Your Points before terminating Your Account. If You do not redeem Your Points before termination of the account, Your Points will no longer be valid and available for redemption and will therefore be forfeited.

12. Despite the Program's best efforts to ensure accuracy, printing and website errors may occasionally occur. The Program Administrator reserves the right to correct such errors at any time.
13. The Program may be modified, suspended or cancelled, and the redemption value of already accumulated Points may be changed, at any time without notice and without restriction or penalty. Changes to the Program may include, but are not limited to, modifications that affect Point accrual and/or expire Points based on the period of time You have held the Points in Your Account. Reward orders must be received on or before the Program ends. Contact Meridian for details on any current promotions affecting Point accrual or redemption options. Points may be forfeited due to Rules violations. This Program is void where prohibited or restricted by law. You are responsible for any applicable federal, provincial or local taxes.
14. You agree to hold the Program Administrator and its affiliates, any Association and any vendors or other providers associated with the Program harmless if Meridian fails to meet its contractual or other obligations, resulting in Program interruption or termination prior to Your redemption of Points or receiving Your Rewards. You also agree to hold the Program Administrator and its affiliates, Meridian and Association harmless if a Program vendor or provider files for bankruptcy, or otherwise goes out of business after You have redeemed Your Points for a Reward from the vendor or provider but before You receive or use the Reward.
15. Certain restrictions may apply to travel certificates, tickets and documents. Travel and other certificates are not exchangeable, refundable, transferrable or redeemable for cash. All travel certificates, tickets and documents will be mailed first class by Canada Post and will not be replaced in the event of loss, destruction or theft. Your Reward will usually be delivered within 4-6 weeks of processing Your order but is not guaranteed. You may request travel certificates, tickets and documents to be delivered by overnight carrier and agree to pay any associated additional delivery fees before shipment. You are responsible for any airline security fees and any surcharges or additional fees that may be imposed by the airlines or aviation authority and You must pay them by permissible credit and/or debit card at the time of the reservation booking. See the Program website for specific travel Reward terms and conditions.
16. The Rules are subject to change at any time without notice. The most current version of these Rules is available on the Program website. Meridian may choose to add additional local rules and opportunities. Please ask Meridian to see if such local rules are applicable to Your participation in the Program.
17. The Program Administrator shall resolve all questions of what constitutes a Qualifying Transaction. All such resolutions or determinations by the Program Administrator are final. The use of Your Account following receipt of these Rules, and any changes to them will indicate Your agreement to these Rules.

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