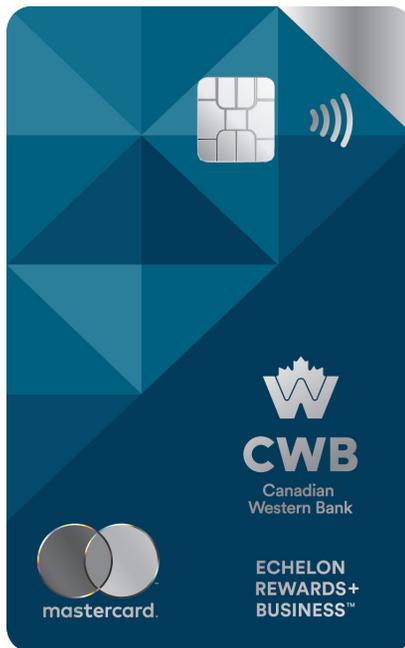


CWB Echelon Rewards+ Business™ Mastercard®

BENEFITS GUIDE

You've earned
the distinction.

Now it's time to reap
the rewards.





Welcome to your new CWB Echelon Rewards+ Business Mastercard

Put your business expenses to work for you. Every dollar you spend earns you accelerated rewards points that go back to building your business—and keep it reaching new heights.

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Getting started

Follow these simple steps to unlock a world of benefits and rewards.

1. Access your digital card instantly

You'll receive a digital Welcome Package by email the instant your account is approved. Follow the instructions in the email to access your digital card and set up your online account for the CWB Business Credit Card Portal. You can start using your digital card immediately to make online purchases and add it to your mobile wallet for in-person transactions.

2. Manage your account online

Use the CWB Business Credit Card Portal at <https://businesscreditcard.cwbank.com/webportal/cwb-login> to view your account and manage your preferences. You can set up email notifications, block certain kinds of purchases, and lock or unlock your card. If you're a primary cardholder or an admin with full access you'll be able to manage the account and can add and update details for your employee cardholders.

3. Set up pre-authorized payments

Update your recurring business expenses and subscriptions. You'll never miss a bill payment and your business will earn points on your frequent purchases.

4. Check out your exciting offers

View your exclusive InCard and eShop rewards offers on the CWB Business Credit Card Portal.

5. Register for Mastercard Travel Pass

Download the Mastercard Travel Pass app and enter your Mastercard details to set up your membership to enjoy access to any of 1,300+ airport lounges and other travel perks in more than 140 countries worldwide.

6. Activate your physical card and set your PIN

Follow the activation instructions included in your physical Welcome Package that will be mailed to your business. It includes your physical card and will arrive in about 7 to 10 business days after you receive access to your digital card.



Contactless payment options

Make convenient, secure and fast payments using your card's contactless payment features.

Tap & Go® to pay with Mastercard

Pay by tapping or waving your card or mobile phone anywhere you see the contactless symbol. 

Save time by adding your card to your mobile wallet

Your CWB Mastercard is compatible with up to five digital apps including Apple Pay®, Google Wallet™, Samsung Pay® and Garmin Pay™.

Paying online is safe and easy

With Mastercard Click to Pay, you can shop faster and smarter online, and you never have to remember a password. Click to Pay with your Mastercard when you see  where Mastercard is accepted.



Your card. Your way.

Your CWB Business Credit Card Portal allows you to manage your card with ease.



Manage card activity by locking and unlocking cards in real time and blocking online or foreign transactions.



Set travel notices for your work-related trips.



Report your card lost or stolen online and receive your new digital card instantly.



Receive fraud alerts via text and email to validate your purchases or confirm fraudulent transactions in real time.



Choose your notification preferences online and receive real-time transaction alerts.



Reset your online password at any time.



Change your PIN online at any time.



Monitor your spending with interactive budgeting tools.



Easily track, search, sort, and export your transactions.





Stay in control with advanced digital account management tools

Easily manage your business' finances and monitor your account from anywhere, anytime.

Add employees to your account and generate digital cards for them instantly. Remove employees when a company card is no longer required.

Grant view-only access to an accountant or employee responsible for bookkeeping to access transaction history and account statements.

Maximize the security of your account by quickly locking and unlocking employee cards when needed and reissuing lost or stolen cards in an instant.

Monitor company spend with dynamic reporting tools and manage individual cardholder spend limits.

Set up notifications to receive alerts for employee purchases, received payments and when you're approaching your credit limit.

View your account statement and manage payments.

Enroll in Installment Pay to divide larger purchases into smaller monthly payments.

Have peace of mind that you'll never miss your monthly payment with AutoPay – no forms needed!

Manage and redeem your rewards points for purchases or as cash back on your balance.



Earn points on every purchase with CWB Rewards¹

Earn **1.5%** back in points on all your purchases!

Earn up to **30%** back in points when you use your card to shop at select brand-name retail partners.

Every dollar you spend earns points that go back into your business, whether you're buying new office equipment or treating the team to lunch. Plus, there's no limit on the number of points you can accumulate.

Accelerate your rewards:

InCard

Earn up to 30% back in points when you use your card to shop online or in-store at select brand-name retail partners. View our extensive list of partners in the CWB Business Credit Card Portal. New retailers are being added all the time!

eShop

Earn bonus rewards on online purchases accessed exclusively through the eShop page in the CWB Business Credit Card Portal.

Automate payments

Set up pre-authorized payments on your account for your recurring business expenses and subscriptions to save time and earn points.

Issue cards

Give employees purchasing power. Your business earns rewards on their work-related expenses.

Redeem without restrictions

Enjoy the ultimate in flexibility and control. With CWB's cashback rewards you can redeem your points in two easy ways:

1. Redeem against a specific transaction to make it free or discounted.
2. Redeem as cashback on your balance at any time.

Now you can offset a routine business expense or indulge in a well-deserved team extravagance, the choice is yours!



Protecting you... your travel... and your belongings

As a CWB Echelon Rewards+ Business Mastercard cardholder, you're automatically entitled to a wide range of benefits, delivering an extra layer of protection at no additional cost to you.

Insurance type*	What is covered	Excess issuance**	Who is covered
Trip Cancellation/Trip Interruption	<p>Provides reimbursement of eligible travel arrangements charged to your CWB Echelon Rewards+ Business Mastercard before your departure date in the event of cancellation, interruption or delay of your trip for a covered reason.</p> <p>You can be covered for eligible trip cancellation expenses up to \$2,000 (CAD) per insured person, per trip, up to a maximum of \$5,000 (CAD) for all insured persons combined, and up to \$5,000 (CAD) per insured person, per trip, up to a maximum of \$25,000 for all insured persons combined, for eligible trip interruption and trip delay expenses.</p> <p>You must call Global Excel Management Inc., the claims and assistance provider, on the day the cause of cancellation, interruption or delay of trip occurs or on the next business day. A pre-existing medical condition exclusion applies to medical conditions and/or symptoms that existed prior to the date of purchase of your travel arrangements. Refer to your Certificate of Insurance for details.</p>	Yes	Cardholder, cardholder's spouse and dependent children, a travelling companion
Hotel Burglary	<p>Charge the full cost of your accommodation to your CWB Echelon Rewards+ Business Mastercard and while you are registered as a guest, if you suffer loss or damage due to burglary in your room, you may be reimbursed for the damage to or loss of your personal items (excluding cash) to a maximum of \$2,500 (CAD) per occurrence for all insured persons combined. Refer to your Certificate of Insurance for details.</p>	Yes	Cardholder, cardholder's spouse and dependent children
Purchase Security and Extended Warranty	<p>Most new items of business property purchased with your CWB Echelon Rewards+ Business Mastercard can be replaced or repaired or you can be reimbursed if they are lost, stolen, or damaged within 90 days of purchase.</p> <p>Plus, Extended Warranty Insurance can double the period of the original manufacturer's warranty up to one additional year on most purchases. Refer to your Certificate of Insurance for details.</p>	Yes	Cardholder



Insurance type*	What is covered	Excess issuance**	Who is covered
Car Rental Collision/ Loss Damage	Simply charge the full cost of your car rental to your CWB Echelon Rewards+ Business Mastercard and decline the rental agency's Collision Damage Waiver (CDW) or Loss Damage Waiver (LDW). You can be protected by Car Rental Collision/Loss Damage Insurance up to the actual cash value of the rental vehicle, provided the value of the rental vehicle in its model year does not exceed the Manufacturer's Suggested Retail Price (MSRP) of \$85,000 (CAD) and all other conditions of coverage are met. Refer to your Certificate of Insurance for details.	No	Cardholder
Common Carrier Accident	Whenever you travel by plane, ferry, train, or bus and charge your fare to your CWB Echelon Rewards+ Business Mastercard, you can be protected with up to \$500,000 (CAD) Common Carrier Accident Insurance. Refer to your Certificate of Insurance for details.	No	Cardholder, cardholder's spouse and dependent children
Mobile Device	Provides repair or replacement coverage of up to \$1,500 (CAD) per insured person, per occurrence for mobile devices purchased by, or for, a business in the event of loss, theft, or accidental damage for up to 2 years following purchase. Coverage is available when the full cost of the cell phone, smartphone, or tablet (or, if the cost is financed through a Canadian wireless service provider) is charged to your CWB Echelon Rewards+ Business Mastercard. Refer to your Certificate of Insurance for details.	Yes	Cardholder
Flight Delay and Baggage	Charge your scheduled flight to your CWB Echelon Rewards+ Business Mastercard and receive coverage up to \$500 (CAD) per insured person [maximum of \$1,000 (CAD) for all insured persons combined] for reasonable living expenses, such as meals and accommodations, up to \$100 (CAD) for ground transportation and up to \$100 (CAD) for entertainment expenses when your outbound flight is delayed for more than 4 hours. Your insurance also includes up to \$500 (CAD) per insured person [maximum of \$1,000 (CAD) for all insured persons combined] for emergency purchases of necessary clothing and toiletries when your baggage is delayed by an airline for more than 6 hours. Purchases may be made during a baggage delay period but must be made within 4 days of occurrence. Plus, your insurance includes up to \$1,000 (CAD) per insured person [maximum of \$2,000 (CAD) for all insured persons combined] for loss, theft or damage of your checked baggage. Refer to your Certificate of Insurance for details.	Yes	Cardholder, cardholder's spouse and dependent children



Enjoy premium Mastercard benefits

Lounge Access and other travel perks via Mastercard Travel Pass

The Mastercard Travel Pass program provides airport benefits such as lounge access, exclusive restaurant offers, airport transfers and security fast track. Explore airport lounge locations and all benefits in the Mastercard Travel Pass app available in the Apple App Store and Google Play Store.

How to access lounges and other benefits?

Download the Mastercard Travel Pass app and enter your Mastercard details to set up your membership. Upon registration in the app, you will receive a digital membership which can be used to access program benefits. Mastercard Travel Pass allows you access to lounges and a fee of \$32USD applies, per person, per visit.

What lounges can be accessed?

Explore hundreds of lounge locations in the Mastercard Travel Pass app. Once you select the lounge you'd like to visit, go to the "Membership" tab where you will find an overview of other applicable costs. To accept, select "Access Lounge". You can then present your digital membership to lounge staff for verification.



Zero Liability²

Zero liability is a Mastercard benefit that is embedded in your CWB Echelon Rewards+ Business Mastercard. Zero liability applies to your purchases made in the store, over the telephone, online, or via a mobile device and ATM transactions. Have peace of mind knowing that CWB won't hold you responsible for unauthorized use if:

- You have used reasonable care in safeguarding your card, including not contributing to any unauthorized use, and safeguarding any related Personal Identification Number (PIN) or password.
- You report the loss or theft of your card immediately after becoming aware of it to CWB.

Mastercard Global Emergency Services

Mastercard Global Emergency Services is a free benefit that is available to all CWB Echelon Rewards+ Business Mastercard cardholders. Wherever you are, you can contact Mastercard Global Emergency Services for specific needs. Mastercard Global Emergency Services is available 24 hours a day, 365 days a year.

They can help assist you in the following travel related benefits:

- Lost and stolen card reporting – we'll notify your card issuer within 15 minutes of you reporting your card missing
- Emergency card replacement – we can arrange delivery of a replacement card to you anywhere in the world, usually within 48 hours
- Emergency cash advance – we can arrange local currency in just two hours
- Locate an ATM that accepts Mastercard, Maestro and Cirrus brands

You can contact Mastercard Global Services anytime at **1.800.307.7309**.

Mastercard Savings and Discounts

Enjoy built in savings and discounts for wherever you take your business.

Mastercard Easy Savings™

Enjoy rebates on everyday business essentials at more than 50,000 retailers, restaurants, hotels and business services across Canada. There's no enrollment fee, no coupons and no codes. Just use your CWB business credit card on qualified purchases at any participating merchant and your rebates will be automatically applied to your account. Visit [mastercard.ca/easysavings](https://www.mastercard.ca/easysavings) for more information.

Mastercard Priceless

Treat clients and employees to over 2,000 extraordinary experiences worldwide, from private dining experiences and VIP access to sports and entertainment events. Register your card at [priceless.com](https://www.mastercard.ca/priceless.com) to view your available experiences and discounts.



Learn more about all your
embedded Mastercard benefits at
[https://www.mastercard.ca/en-ca/
business/overview/cards/credit.html](https://www.mastercard.ca/en-ca/business/overview/cards/credit.html)



CWB Business Pro package – optional

There's no one-size-fits-all for businesses. With the CWB Business Pro package you can scale-up your account features to give your business access to premium accounting and administrative tools for only \$5.00 per month. So, as your business becomes more complex or you grow, your account evolves right along with you. It's easy to subscribe or unsubscribe through the CWB Business Credit Card Portal so you never pay for more than what you need.

The CWB Business Pro Package includes:

Unlimited additional cards

Easily scale and adapt to your evolving business needs. Provide employees with the purchasing power they need to perform their jobs effectively without the administrative burden.

Coming soon to the CWB Business Pro Package:

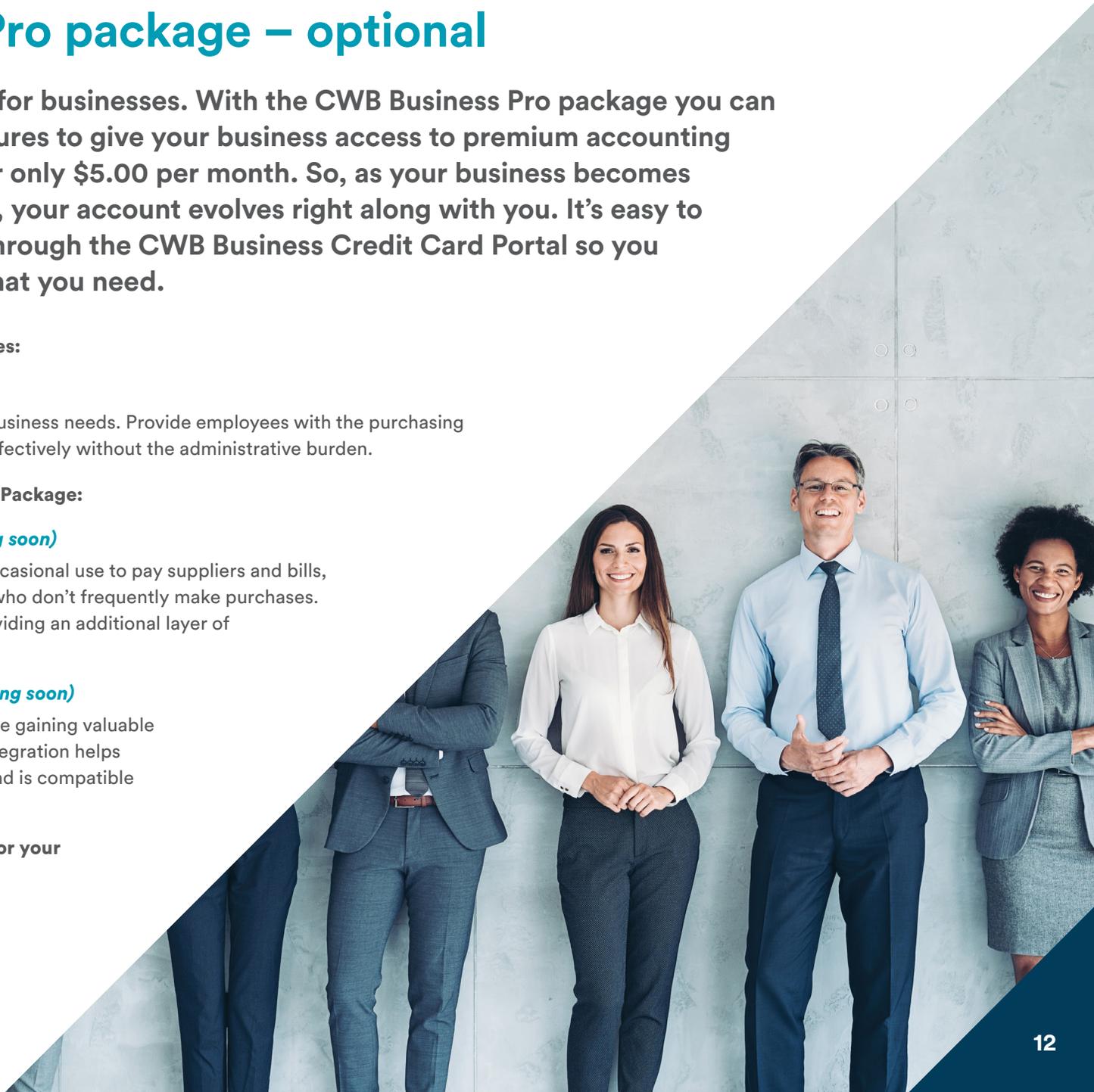
One-time digital card issuance (coming soon)

Generate digital cards for one-time or occasional use to pay suppliers and bills, or issue a single-use card to employees who don't frequently make purchases. Cards automatically expire after use providing an additional layer of security and reducing the risk of fraud.

Accounting software integration (coming soon)

Reduce manual errors and save time while gaining valuable insights into your financials. Software integration helps streamline your financial management and is compatible with Quickbooks.

Ask for more details when signing up for your new Mastercard!





We're here to help

Our dedicated Client Support team is standing by to serve you.

Hours of operation:

Monday to Friday from 6:00 a.m. – 9:00 p.m. MST

Our Fraud team can be reached at the below number 24 hours per day / 7 days a week

Contact us:

Toll-free within Canada and the U.S: **1.877.252.4288**

Internationally: **647.252.4216**

Email: **support@CWBbusinesscreditcards.com**

Visit: **cwbank.com**



OBSESSED WITH YOUR SUCCESS™



Terms and Conditions

¹ For complete details of the CWB Rewards Program for the CWB Echelon Rewards+ Business Mastercard, please refer to the CWB Rewards Program Terms & Conditions received with your card. For the most current list of offers through CWB Rewards, your points balance, and to redeem points, visit the CWB Business Credit Card Portal at <https://businesscreditcard.cwbank.com/webportal/cwb-login>

² Certain terms, conditions and exclusions apply. Contact your CWB relationship manager or local banking centre for complete terms and conditions.

* Insurance disclaimer – All insurance coverage(s) included with Brim credit cards are underwritten by Royal & Sun Alliance Insurance Company of Canada, 700 Avenue University, 1500A, Toronto, Ontario M5G 0A1, pursuant to a Master Policy issued to Brim Financial Inc. You may contact the insurer at 1 833 429-2746 in Canada and the U.S. or collect from elsewhere at 416 920-0938 or visit www.rsagroup.ca. Different cards will have different coverage(s). To learn about which coverage(s) are included with a specific card and important information regarding coverage eligibility requirements, benefits, limitations and exclusions, go to brimfinancial.com/legal/ or review the Certificates of Insurance in your card package. Some insurance coverages may require that purchases, vehicle rentals, common carrier fares, accommodations and other trip costs be charged to the card to activate coverage. Other conditions may also apply, so please read the Certificates of Insurance carefully. The information provided in this section is intended as general information only. Please refer to your Certificates of Insurance for the specific terms of your coverage, including the benefits, eligibility conditions, limitations and exclusions.

**Excess insurances means all other sources of recovery, indemnity or insurance coverage must be exhausted before these insurances pay any benefits to you.

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