

Make the Most of Your Spending

CONEXUS CASH BACK MASTERCARD®



Make the Most of Your Conexus Cash Back Mastercard

Cardholder Service & Lost/Stolen Card Reporting

1.833.528.2273 (Canada and U.S.)

1.647.252.9564 (International Collect)

PIN Change

1.844.788.2725

Emergency Card Replacement or Cash Advance

1.800.622.7747 (Canada and U.S.)

1.636.722.7111 (International Collect)

Online Account Management

conexus.ca/mycardinfo

Conexus Rewards

conexusrewards.ca

1.866.239.7430

Welcome to Smarter Spending

Welcome to the Conexus Cash Back Mastercard®. With it, you earn points on every purchase.

Points can be redeemed as a cash back credit on your Conexus Mastercard account or transferred as a credit into your Conexus chequing or savings account, helping you manage your money and save.

You earn two points for every dollar spent at gas stations, and one point for every dollar spent on all other purchases.

Our members' financial well-being drives everything we do. As a valuable spending and credit history building tool, credit cards play a role in achieving financial wellness. At Conexus, we can help you understand your credit card and how to use it in a way that will keep you on track to achieve your financial goals.

Tips for Using Your New Card

Be aware of your spending and stay within your credit limit » Check your statement on a regular basis. This will help with your budgeting and staying within your limit. It's also good to review your transactions—if you see something out of the ordinary, report it immediately.

Pay off your balance every month » Paying your balance in full earns the most points on your credit score. You also avoid paying interest and can use the reward points to increase your savings.

Add your card to your mobile wallet and pay with the convenience of Apple Pay, Google Pay and Samsung Pay.



Build and maintain a healthy credit score » A large part of your credit score depends on how timely you are with bill payments, so always make payments on time. Make sure by setting up automatic payments, or set up electronic reminders.

Create and stick to a budget » Create a budget that outlines all of your monthly expenses. Looking at your budget will help you map how much you have to spend, and how much debt you can afford to take on and repay.

Conexus Rewards

You chose the Cash Back Mastercard to make the most of your spending, but the flexibility of Conexus Rewards allows you to reward yourself in other ways as well.

Save » Points can be redeemed as a cash back credit on your Conexus Mastercard account or transferred as a credit into your Conexus chequing or savings account to help you manage your money and save.

Travel » Turn your points into experiences and memories by redeeming them for travel rewards including flights, accommodations, cruises, events, spas and dining.

Spend » With thousands of merchandise items and gift cards to a variety of stores and restaurants, there's something for everyone.

Visit conexusrewards.ca to check your points balance, to redeem, or to see the most current list of rewards available.

You're in Control

Set up your online profile at conexus.ca/mycardinfo to access real-time account information and manage your account:

- » Check current balance and available credit
- » Make payments or set-up AutoPay
- » Review pending & posted transactions and statement history
- » Update account information
- » Alert us about upcoming travel
- » Sign up for fraud alerts
- » Process Balance Transfers to a non-Conexus credit card