



BENEFITS GUIDE

Home Trust Equityline[®] Visa



Get more out of
owning your home
with the **Home Trust
Equityline Visa.**

- Accepted in more than 200 countries and territories, Visa offers a **secure and reliable** method of payment, anywhere in the world.
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- The Home Trust Equityline Visa allows you to access the **equity in your home** with the convenience of a Visa card and a **low annual interest rate**.
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- All eligible purchases, from day-to-day spending to major projects, will earn you **1% cash back** with no annual cap to help you reach your financial goals.
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- The Home Trust Equityline Visa offers rewards that travel with you like **no exchange fees** on foreign currency purchases, **free roadside assistance** and **free Collision/Loss Damage Insurance** on rental cars.



**The Home Trust
Equityline Visa** makes
your plans for “some
day” a possibility today.

Features and benefits of the **Home Trust Equityline Visa**



High credit limits, low interest rates

With the Home Trust Equityline Visa, you can use your home equity to secure anywhere from \$10,000 to \$100,000 in revolving credit at a low interest rate, without the need to refinance your current mortgage.



CashBack Rewards

You will receive 1% cash back¹ on every eligible purchase made with your Home Trust Equityline Visa*. Your year-to-date CashBack Rewards are displayed every month on your statement, and the total amount earned for the previous year will be provided to you as a credit in January.



Foreign currency transactions

Use your Equityline Visa on purchases made in foreign currencies without added foreign exchange fees², whether you're using your card while abroad or shopping online at home.



Emergency roadside assistance

You're protected for up to four emergency roadside service calls per year, 24 hours a day, 7 days a week, anywhere in North America.

An emergency towing service will take you to any garage within a 5 kilometres radius. If you run out of gas, you can have 5 litres delivered to you free of charge. Also included are tire change service, winching, battery boost and lost key lockout assistance.



Visa Auto Rental Collision/ Loss Damage Insurance

When you use your card to rent a vehicle, the Visa Auto Rental Collision/Loss Damage Insurance³ program will cover you at no additional cost.

For full details, please refer to the Certificate of Insurance included with your card.



Emergency card and cash replacement

If you need an emergency cash advance, or in the event your card is lost or stolen, get help 24 hours a day, 7 days a week, from anywhere in the world. Simply call 1-800-847-2911 (International: 1-800-847-2113) and a Visa representative will replace your card and get it in your hand as soon as possible.



Worldwide acceptance

Worldwide access from anywhere you are, for hotel and travel reservations or shopping in-store and online. Access cash at over 2.5 million ATMs in more than 200 countries and territories worldwide.



Home Trust Visa online

Manage your Visa account easily and securely – at any time, and from anywhere with Home Trust Visa Online. Register at hometrust.ca/visaonline



Shopping security

With your Home Trust Equityline Visa, you have several layers of protection when shopping.

Purchase Security⁴: insures eligible items against theft or damage for 90 days from the date of purchase. For details, please refer to the Certificate of Insurance included with your card or call 1-877-686-7677.

The Visa Zero Liability Policy⁵: if someone makes unauthorized purchases using your card number, you pay nothing for their fraudulent activity.

Verified by Visa[®]: enhances online shopping security by requiring a password to authorize your transactions. To learn more about Visa's security, visit visa.ca

* Visa Int./Home Trust Company, licensed user of mark. ¹Cash advances, balance transfers, interest, fees and foreign transactions (including online purchases in foreign currencies) are not eligible for CashBack Rewards. ²Foreign currency transactions are converted at the exchange rate set by Visa International, without additional surcharge. ³The Visa Collision/Loss Damage Insurance program is underwritten by Royal and Sun Alliance Insurance Company of Canada and is provided by a group policy issued to Visa Canada Corporation. Complete terms and conditions, including exclusions and limitations, are outlined in the Certificate of Insurance provided with your card. ⁴Purchase Security insurance is underwritten by Royal Sun and Alliance Company of Canada. Complete terms and conditions are outlined in the Certificate of Insurance provided with your card. ⁵Certain restrictions, limitations and exclusions apply. The Visa Zero Liability policy protects Visa cardholders who have a Canadian issued Visa card and experience fraud through unauthorized use of their card. Visit visa.ca for more information.



About us

Home Trust began in 1977 with a goal to help all Canadians achieve their goals. We have grown to become a leading financial services institution in Canada by providing access to a wide range of financial products, including mortgages, credit cards, deposits and retail lending.

We are a proudly Canadian company. From our headquarters in downtown Toronto and our offices in Vancouver, Calgary, Winnipeg, Montreal and Halifax, the people at Home Trust help Canadians from all walks of life and all parts of the world tap into their home equity to reach their potential.



For information about your Home Trust Equityline Visa, or for any questions about the features and benefits of your card, **please contact customer service at 1-877-727-6883.**

