

 HOME TRUST



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VALID FROM 00/00

VALID TO 00/00

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VISA

BENEFITS GUIDE

Home Trust Preferred Visa



Get the benefits
you prefer, without
the fees with
the **Home Trust
Preferred 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 Preferred Visa allows you to go farther with **CashBack Rewards, travel benefits** and the **purchase security** you expect from Visa, all with no annual fee.
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- There is no cap on your annual cash back earnings; every eligible purchase will earn **1% cash back** to help you reach your goals. That could mean saving for your next big adventure, completing a household project or paying down your balance. The choice is yours with the versatile benefits of the Home Trust Preferred Visa.
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- In addition to cash back on everyday purchases like gas, groceries and monthly bill payments, the Home Trust Preferred 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.
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Welcome to the program that delivers the benefits you prefer, without the fees.



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



CashBack Rewards

You'll receive 1% cash back¹ on every eligible purchase made with your Home Trust Preferred Visa*. Your CashBack Rewards earned 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 Home Trust Preferred Visa on purchases made in foreign currencies without added foreign exchange fees², whether you're spending 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 hands 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. Get your balance and view your transactions at Home Trust Visa Online. Register at hometrust.ca/visaonline



Shopping security

With your Home Trust Preferred 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 reach their financial goals.



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

