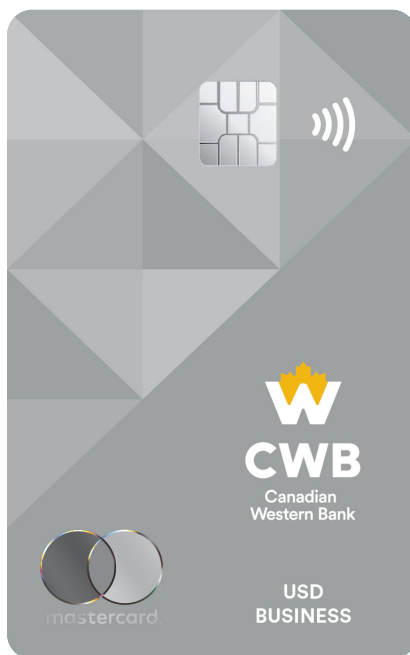


CWB USD Business Mastercard®

BENEFITS GUIDE

Take your business beyond borders

Make purchases in U.S. dollars,
minimize fees, and gain control
over currency fluctuations.





Welcome to your new CWB USD Business Mastercard

Streamline your cross-border transactions with the card that let's you pay and settle in U.S. dollars and save on conversion fees.

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Getting started

Follow these simple steps to start enjoying your new card features.

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 **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 U.S. business expenses and subscriptions with your new credit card details so you never miss a bill payment.

4. 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 in more than 140 countries worldwide.

5. 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 four 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!



Protecting you... your purchases... and your business

As a CWB USD Business Mastercard cardholder, you're automatically entitled to these great benefits, delivering an extra layer of protection at no additional cost to you.

Insurance type*	What is covered	Excess issuance**	Who is covered
Purchase Security and Extended Warranty	Most new items of business property purchased with your CWB Business Mastercard can be replaced or repaired or you can be reimbursed if they are lost, stolen, or damaged within 90 days of purchase. 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.	Yes	Cardholder
Car Rental Collision/Loss Damage	Simply charge the full cost of your car rental to your CWB 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



Enjoy premium Mastercard benefits

Cardholders enjoy a range of discounts and exclusive deals across travel, dining, entertainment, business services and more.

Travel with ease

Lounge Access and other travel perks via Mastercard Travel Pass

The Mastercard Travel Pass program provides airport benefits such as:

- Lounge access – Explore hundreds of airport lounge locations in the Mastercard Travel Pass app.
- Exclusive restaurant offers – Enjoy great deals at popular dining locations while you travel.
- Airport transfers – Pre-arranged transportation service that moves travelers from an airport to their final-destination.
- Security fast track – Skip the Queue. Access airport security fast track worldwide.

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. For further information visit mastercardtravelpass.dragonpass.com

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.

FlexiRoam

Stay connected around the world without a SIM card and get 15% off a Global Data Roaming plan plus 3GB of data, free. Data can be used in over 120 countries with over 500 network operators.

You can enroll by creating a FlexiRoam account and enter your Mastercard card number when prompted in the FlexiRoam Mobile Application. For more information visit mastercard.flexiroam.com/en



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.priceless.com)** to view your available experiences and discounts.

Peace of mind

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.

These premium benefits are subject to change without notice. For full details on service providers, the latest information on benefits and the complete terms and conditions, please visit the official Mastercard website: **www.mastercard.ca/en-ca/businessoverview/cards/world-elite**



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:

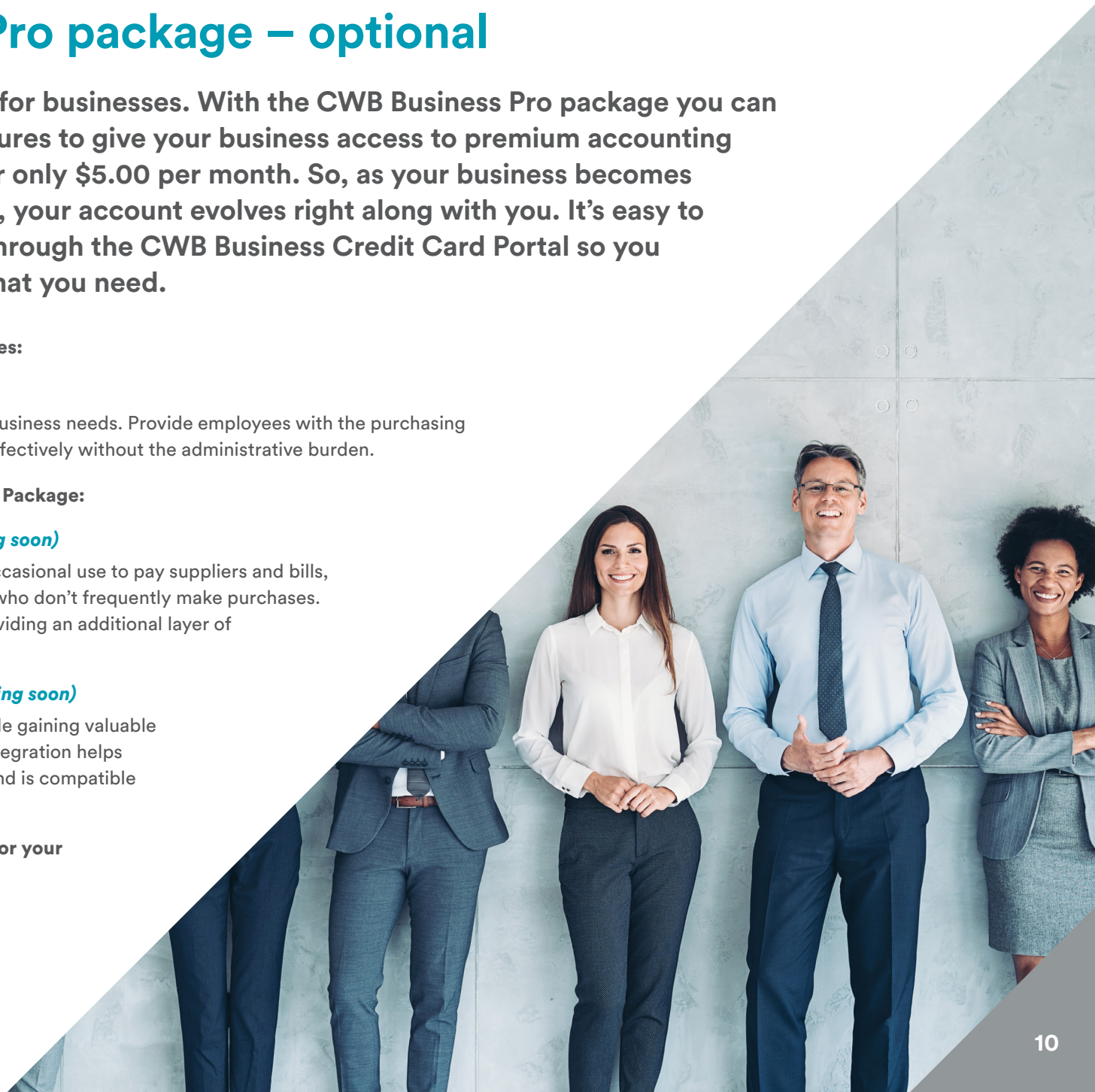
One-time digital card issuance (coming soon)

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

* Travel insurance is underwritten by CUMIS General Insurance Company, a member of the Co-operators Group Limited, administered by Allianz Global Assistance, which is a registered business name of AZGA Service Canada Inc., and AZGA Insurance Agency Canada Ltd. Travel insurance coverages included with the Brim credit card(s) are issued pursuant to a Group Master Policy issued to Brim Financial Inc. Different cards will have different coverage(s). Travel insurance does not cover everything, please refer to the Certificate of Insurance for full terms and conditions including limitations and exclusions. 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; please read the Certificates of Insurance carefully. Individual circumstances may vary, you may wish to contact the licensed insurer's representative or a licensed insurance agent if you need advice about your insurance needs.

CUMIS General Insurance Company

P.O. Box 5065, 151 North Service Road,
Burlington, Ontario L7R 4C2 (Canada)
1-800-263-9120

**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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