

WALMART+¹ BENEFIT TERMS AND CONDITIONS FOR THE WALMART REWARDS MASTERCARD ISSUED BY FAIRSTONE BANK OF CANADA

Summary of the annual Walmart+ membership benefit terms and conditions

These terms and conditions apply to the Walmart Rewards Mastercard and annual Walmart+ membership benefit.

Overview of Benefits

1o Sign up for or renew a regularly priced annual Walmart+ membership, at Walmart.ca or through the Walmart Canada Mobile App.

2o Pay with your Walmart Rewards Mastercard and receive:

- Walmart Rewards Mastercard: a statement credit equal to 3 months of Walmart+ Membership fees (plus taxes); or
- Walmart Rewards World Mastercard: a statement credit equal to 6 months of Walmart+ Membership fees (plus taxes).

3o Get the same 3- or 6-month statement credit every year when your membership auto-renews, as long as you keep using your Walmart Rewards Mastercard.

This statement credit will be applied upon initial enrollment and on each subsequent annual autorenewal, provided the Walmart Rewards Mastercard remains the payment method on file.

Conditions

Statement credits will be posted to the eligible Walmart Rewards Mastercard account within 45 business days of a qualifying purchase (or renewal) of a regularly priced annual Walmart+ membership online at Walmart.ca or via the Walmart Canada Mobile App.

Qualifying conditions include:

- The Walmart Rewards Mastercard account must not be in default under the Cardholder Agreement or these terms, and must not be suspended, cancelled, or closed at the time the statement credit is issued
- Eligibility extends to primary and supplemental cardholders who complete the purchase (or renewal) using a Walmart Rewards Mastercard.
- A limit of one statement credit applies per account, per calendar year.

Additional Terms:

- Memberships and renewals (for Quebec customers) must be purchased using your Walmart Rewards Mastercard online at Walmart.ca or via the Walmart Canada mobile app. For existing members (except for Quebec), memberships will automatically renew.

¹ Walmart+ is formerly known as Delivery Pass

- Mobile wallet payments (e.g., Apple Pay®, Google Pay™) are not eligible.
- This statement credit may not be combined with any Walmart+ annual membership promotional discount.
- In limited circumstances, at Fairstone Bank's sole discretion, Fairstone Bank may reverse any statement credits issued under this benefit.

Administration and Liability

- Wal-Mart Canada Corp. is solely responsible for the Walmart+ program's products, services, benefits, and administration. Fairstone Bank of Canada has no responsibility in these areas.
- The Walmart+ program is subject to Walmart's Terms and Conditions available at <https://www.walmart.ca/en/plus>.
- The Walmart Rewards Mastercard program is governed by the Walmart Reward Dollars Program Terms and Conditions and may change without notice.

Modification and Cancellation

Fairstone Bank of Canada reserves the right, at its sole discretion, to amend, modify, suspend or cancel this benefit, in whole or in part, at any time and without prior notice. Any such change will apply prospectively and will not affect credits already issued under the original terms.

To learn more about Walmart+, visit <https://www.walmart.ca/en/plus>.

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