



Important Notice about your Simplii Financial™ Cash Back Visa* Card Benefits Guide Changes

Effective **December 1, 2020**, Your Benefits Guide will change by replacing the current provisions with the new provisions as follows:

	Current	New
Page 2	Your cash back will be applied as an annual credit on your December statement. ²	Your cash back is applied as an annual credit on the primary cardholder’s January statement. ²
Terms and Conditions, #2	The cash back is accumulated each month, beginning with your January statement, and awarded at the end of the year as a credit on your December statement. Your Account must be open, in good standing, and within your credit limit at the time the cash back is awarded. Cash back will be credited to the Primary Cardholder’s account.	Cash back is accumulated each month, beginning with your January statement and ending with your December statement. All accumulated cash back is automatically redeemed on the last day of your December statement, resulting in your cash back balance being reset to zero, and applied as a credit on your next statement or, in limited circumstances, at such other time as may be permitted by Simplii. Your Account must be open, in good standing, and within your credit limit at the time the cash back is redeemed. Cash back will be credited to the Primary Cardholder’s account.

Every other reference in Your Benefits Guide to cash back being applied on the “December statement” or “December cardholder statement” is replaced with the “January statement” or “January cardholder statement”.

All other terms and conditions in Your Benefits Guide remain unchanged. By continuing to use your credit card account after the changes take effect, you are accepting these changes. Of course, you have the option to cancel your credit card account without cost within 30 days of the changes taking effect by contacting us at [1-888-723-8881](tel:1-888-723-8881) in Canada & the U.S., or from elsewhere collect [1-416-223-0263](tel:1-416-223-0263). You remain responsible for repaying all amounts outstanding on your credit card account on the date of cancellation.