

Triangle™ Mastercard® Statement Enclosed

## Shop for what you want now with equal monthly payments.

You want it. We've got it.  
Here's how we can help. Get **No Fee,**  
**No Interest<sup>^</sup>** on qualifying purchases  
over \$200 at:

SPORTCHEK

Mark's



ATMOSPHERE

L'ÉQUIPEUR

sports  
experts\*

Rougeart Sports

HOCKEY  
Experts

L'Entrepôt  
Hockey

\*participating Sports Experts

We'll break up your purchase  
into equal monthly payments.

Learn more at [triangle.com/financing](https://triangle.com/financing)

SIDHANT GULIANI  
3594 40TH AVE W  
VANCOUVER BC V6N3B8

^ Financing available is "Equal payments, no interest" for 12 months (unless otherwise stated) and is only available on request, on approved credit and on purchases of \$200 or more (Gift Cards excluded) made with your Triangle credit card at Canadian Tire, Sport Chek, Atmosphere, Mark's/L'Équipeur and participating Sports Experts stores and at Sports Rousseau, Hockey Experts, L'Entrepôt du Hockey stores. Interest does not accrue during the period of the plan. However, if we do not receive the full minimum due on a statement within 59 days of the date of that statement, or any event of default (other than a payment default) occurs under your Cardmember Agreement, all special payment plans on your account will terminate and (i) you will then be charged interest on the balances outstanding on such plans at the applicable regular annual rate from the day after the date of your next statement, and (ii) the balances outstanding will form part of the balance due on that statement. There is no administration fee charged for entering into a special payments plan. Each month during an equal payments plan you are required to pay in full by the due date that month's equal payments plan instalment. Any unpaid portion not received by the due date will no longer form part of the equal payments plan and interest will accrue on that amount from the day after the date of your next statement at the applicable regular annual rate. Offer subject to change without notice.

**Additional information for residents of Quebec only:** The regular annual rate for persons applying for the Triangle Mastercard and the Triangle World Elite Mastercard is 22.99% for cash transactions and related fees and 19.99% for all other charges. Some applicants may receive a higher or lower regular annual rate depending on a credit evaluation. The minimum payment is the sum of (a) the greater of: (i) interest and fees shown on your statement + \$10; or (ii) 5% of the New Balance, excluding amounts on special payment plans, (b) any balance over your credit limit, (c) any amounts past due not included in (b) above, and (d) the amount of any equal payments plan instalments then due. Balances under \$10 are due in full. For accounts opened prior to June 13, 2019 the rate of 5% will start at 2% and increase by 0.5% each August 1st until it reaches 5%. For residents of Quebec, the period between the statement date and the due date for payment is 26 days. The billing period covered by each statement can be from 28-33 days. The Triangle Mastercard and the Triangle World Elite Mastercard do not have an annual fee. Examples of borrowing costs (rounded to the nearest cent) assuming that all charges are purchases bearing interest at the regular annual rate of 19.99%, a 30 day month, no charges made on special payment plans and no other fees, additional payments or other changes are:

If your average balance is:	\$100	\$500	\$1000	\$2000
Total monthly credit charges will be:	\$1.64	\$8.22	\$16.43	\$32.86

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®/TM FGL Sports Ltd.

®/TM Unless otherwise noted, all trademarks are owned by Canadian Tire Corporation, Limited and are used under licence.



Statement date: **March 23, 2020**  
For the period: **February 24, 2020 to March 23, 2020**

## Your account summary

➤ See details starting on page 2

<b>Balance from your last statement</b>	<b>\$327.81</b>
Payments received Feb 24 to Mar 23, 2020	-328.00
Returns and other credits	0.00
<b>Total credits</b>	<b>-\$328.00</b>
Purchases	212.10
Cash transactions	0.00
Fees	0.00
Interest charges	0.00
<b>Total charges</b>	<b>\$212.10</b>
<b>Your New Balance</b>	<b>\$211.91</b>
<b>Credit limit</b>	<b>\$500.00</b>
<b>Available credit</b>	<b>\$288.09</b>

## Your payment information

➤ The totals below include any Equal Payments Plan Installments due this statement period

<b>Balance Due</b>	<b>\$211.91</b>
▶ Pay this amount by the Payment due date indicated below to avoid interest charges on new purchases shown on this statement.	
<b>Minimum payment due</b>	<b>\$10.00</b>
▶ Pay this amount by the Payment due date indicated below to avoid going into default.	
! If you only pay the minimum payment due each month, it will take you approximately 1 year(s) and 10 month(s) to repay the full balance on this statement.*	
<b>Payment due date</b>	<b>Apr 14, 2020</b>
▶ Please allow enough time for your payment to reach us by the due date.	

 <b>TRIANGLE REWARDS<sup>™</sup></b>					
Canadian Tire Money <sup>®</sup>					
Previous balance	New this period	Adjustments	Redeemed this period	Bonus	Total on Mar 23, 2020
\$12.47	\$1.70	\$0.00	\$0.00	\$0.00	\$14.17

SIDHANT GULIANI

Account number: 5446 12XX XXXX 5940

 Your account online: [ctfs.com](http://ctfs.com)

## Messages about your account

Up to \$25 off base rates with Avis.

Until March 31, 2020, you can get up to \$25 off base rates when you reserve and pay for your car rental using your Triangle Mastercard. That's on top of your everyday rewards of DOUBLE CT Money!

Conditions apply. For full details and to book a car with Avis visit [avis.ca/tranglerewards](http://avis.ca/tranglerewards)

Collect 4% back in CT Money\*. It's that easy.

You won't believe how fast your rewards can add up! Pay with your Triangle credit card on qualifying purchases to collect 4% CT Money\* at:

- Canadian Tire
- Sport Chek<sup>®</sup>
- Mark's<sup>®</sup>
- Atmosphere<sup>®</sup>
- Party City (in-store)
- Sports Experts<sup>®</sup> (participating)

\*Conditions apply. Visit [triangle.com](http://triangle.com) for details.

## QUESTIONS?

Visit us at [triangle.com/support](http://triangle.com/support)

Customer service **1-800-459-6415**

From outside Canada or the U.S., call us collect at **905-735-7256**

 Have your card available if you call us.

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SEE PAGE 2 FOR WAYS TO PAY.

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SIDHANT GULIANI  
3594 40TH AVE W  
VANCOUVER BC V6N3B8

## Payment Information

Statement date March 23, 2020

Card # 5446 12XX XXXX 5940

Balance Due **\$211.91**

Minimum payment due **\$10.00**

Payment due date **Apr 14, 2020**



Triangle

## Your Triangle Mastercard Statement

SIDHANT GULIANI

Account number: 5446 12XX XXXX 5940

## Details of your account summary

## Payments received - Feb 24 to Mar 23, 2020

TRANSACTION DATE	POSTING DATE	TRANSACTION DESCRIPTION	AMOUNT (\$)
Feb 28	Mar 02	CTFS.COM/PAYMENTS OAKVILLE ON	-328.00
Total payments received			<b>-\$328.00</b>

## Purchases

TRANSACTION DATE	POSTING DATE	TRANSACTION DESCRIPTION	AMOUNT (\$)
Purchases - Card #5446 12XX XXXX 5940			
Mar 02	Mar 04	NBX*WWW.STUDEOGYMS.COM VANCOUVER BC	199.50
Mar 12	Mar 16	THE ECONOMIST LONDON GBR	12.60
Total purchases for 5446 12XX XXXX 5940			<b>\$212.10</b>
Total purchases			<b>\$212.10</b>



## Other details about your account

## Details of your interest charges

TRANSACTION TYPE	ANNUAL INTEREST RATE	DAILY INTEREST RATE	INTEREST CHARGES (\$)
Purchases	25.99%	0.07101%	0.00
Cash Transactions and Fees	27.99%	0.07647%	0.00
Total interest charges			<b>\$0.00</b>

## Information about your account

**Billing errors:** If you believe an error has been made on your statement, you must notify us within 90 days from the date that the transaction was posted to your account. You may not dispute a transaction after the 90-day period. However, we may at any time change the amount of a transaction that we have understated or remove any credits from your account that we posted in error.

**If your card has been stolen or lost:** Please call us immediately. If you're calling from Canada or the U.S., call us at 1-800-459-6415. From outside Canada or the U.S., call us collect at (905) 735-7256.

**† Minimum payment due:** The estimate on page 1 of how long it will take to pay off your new balance is based on:

- the new balance shown on this statement
- paying the minimum due each month on the payment due date
- the current interest rates (including any promotional rates) remaining the same
- using 30 days in a month to calculate interest
- excluding charges for optional products or services offered by Canadian Tire Bank or Affiliates (e.g. credit balance insurance for your account) after the first month.

**Making payments:** Payment methods are provided on the back of the remittance slip. Gift cards and Canadian Tire "Money" are not accepted as payment on your account.

**Pre-authorized payment:** If you have set up a pre-authorized payment plan, the "balance due" reflects all amounts on your account due and owing for this statement. It replaces the "statement balance" or "monthly account balance" in your PAD agreement.

**Receiving promotional material:** If you don't want to receive promotional material or be contacted by our telemarketers, please contact us at 1-800-459-6415. If you would prefer to write us, our mailing address is: Canadian Tire Bank, P.O. Box 4653 Stn A., Toronto ON M5W 5G4.

**Details of the Loyalty rewards program:** Terms, conditions and restrictions are available at triangle.com.

\* Charges include the following taxes based on your province of residence. HST ON 13%, NS, PE, NL, NB 15% with the remaining provinces at GST 5% plus PST as applicable (BC 7%, SK 6%, MB 7%, QC 9.975%).

\*\* Charges include the following PST rates as applicable (QC 9%; ON 8%; MB 7%).

Tax rates are subject to change by the applicable regulatory authority.

The Triangle Rewards Program is owned and operated by Canadian Tire Corporation, Limited. The Triangle Mastercard is issued by Canadian Tire Bank.

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## WAYS TO PAY

Online banking • Pre-authorized payment • At any Canadian Tire store with your credit card in hand

Please allow enough time for your payment to reach us by the due date.

## New address?

Let us know by visiting us online at [ctfs.com](https://ctfs.com) or calling 1-800-459-6415. Have your card available if you call us.

If you choose to mail your payment please ensure you write your full account number on your cheque to avoid processing delays.

You can mail payment to:  
Canadian Tire Bank P.O. Box 4653 Station "A" Toronto ON M5W 5G4