

THE CHOICE REWARDS®



LIVE IT UP!
CONTEST

Choose the Business CARD
that could get you HERE!



YOU COULD WIN¹
1 OF 6 PRIZES WORTH \$6,000



FIND OUT HOW TO LIVE IT UP THIS SPRING!
ASK US TODAY OR VISIT LIVEITUP2016.CA



THE CHOICE REWARDS® ★★

LIVE IT UP! CONTEST



Choose the credit card that's right for your business and you could WIN' 1 of 6 prizes worth \$6,000!



PLUS – The Business MasterCard® credit card helps you to:

- Improve cash flow
- Separate business and personal expenses
- Consolidate business purchasing
- Streamline billing, payment and record-keeping
- Simplify expense management
- Reduce paperwork
- Maximize productivity

✓ SAVE

WITH A NO-FEE CARD OPTION AND A

3.99%

INTRODUCTORY PROMOTIONAL ANNUAL INTEREST RATE[†]

ON BALANCE TRANSFERS[°]



✓ GET CASH BACK²

Turn your business purchases into cash back rewards with the optional cash back feature (for a low \$75 annual fee).

NEW TOTAL MONTHLY ELIGIBLE PURCHASES OF	EARN
\$0 to \$5,000	0.5% cash back
\$5,001 to \$10,000	0.75% cash back
\$10,001 or more	1% cash back

✓ ENJOY TWO CONVENIENT BILLING OPTIONS

CONSOLIDATED: Receive a single consolidated statement and pay all expenses, even on multiple cards, in one simple payment. Ideal for: An incorporated business with many employees.

INDIVIDUAL: Set up multiple accounts within your business account and pay them individually. Ideal for: Small to medium-sized businesses (partnerships) with 2+ partners – partners can separate finances.

TIME FOR YOU AND YOUR BUSINESS TO LIVE IT UP!



Ask us today or visit liveitup2016.ca.

¹No purchase necessary. Contest ends at 11:59:59 ET on May 31, 2016. Contest is open to Canadian residents (except Quebec and the Territories) who are at least the age of majority at the time of entry. Limit of one (1) entry per person. Entry is automatic upon approval. If applicants do not wish to be entered into the Contest, they must indicate their preference to opt-out at the time they submit their application to the credit union. There are six (6) regional Prizes to be won on the basis of one (1) Prize per following region: British Columbia; Alberta; Saskatchewan; Manitoba; Ontario and the Atlantic Provinces. Each Prize consists of either one (1) CDN\$500 statement credit a month for twelve (12) consecutive months if the winner is a fee-based or Business CUETS Financial MasterCard credit cardholder OR one (1) cheque of \$6,000 if the winner is a GLOBAL PAYMENT MasterCard cardholder (ARV CDN\$6,000). Odds of winning depend on the number of eligible entries received. Correct answer to mathematical skill-testing question is required. Full Rules are available at liveitup2016.ca. ²These are the highlights of the cash back optional program for the CUETS Financial Business MasterCard® Credit Card (the "Program"). For full terms and conditions, see the Terms and Conditions applicable to the Program. [°]Balance transfers (including deposits to a bank account) must be repaid and otherwise dealt with according to the terms of your Account Agreement and are subject to credit availability. Balance transfers cannot be used for repayment of any account established or maintained by CUETS Financial or its affiliates. [†]This promotional AIR will remain in effect for 6 billing cycles from the date the account approved pursuant to this offer is opened (the "Promotional Period") for balance transfers made during the Promotional Period. This offer is subject to: (i) your account being in good standing during the Promotional Period, and (ii) your financial status not having changed since the date we initially determined that your account was eligible for a promotional AIR. The promotional AIR will increase at the end of the Promotional Period or if you are late making any minimum payment, and any remaining balances will become subject to the applicable standard AIR. CUETS Financial is a division of The Toronto-Dominion Bank. All trade-marks are the property of their respective owners. [®] CHOICE REWARDS is a registered trade-mark of The Toronto-Dominion Bank. CUETS is a trade-mark of Credit Union Central of Canada, used under licence.