

**CUETS Financial**  
***MasterCard*<sup>®</sup> Credit Card**  
**Product and Features Training**



# Module 2

## *Objectives*

By the end of this session, you will:

- Understand the benefits of using CUETS Financial *MasterCard* credit cards and enrolling in one of our loyalty programs.
- Be able to locate and explain the key features, advantages and benefits of CUETS Financial *MasterCard* credit card products.
- Be able to locate and explain the features and advantages of the CHOICE REWARDS, Platinum Class and *World Elite*<sup>®</sup> CHOICE REWARDS programs.



**CUETS**

Cardholder Login

Login

+ Learn how to...

Need assistance?  
Chat online now >



**Cards >>**

- > Popular credit cards
- > CHOICE REWARDS® credit cards
- > Travel credit cards
- > Low rate credit cards
- > Business credit cards
- > GLOBAL PAYMENT™ card
- > Student credit cards
- > More Options >>

**Reward Yourself**

You've earned it. Redeem\* your CHOICE REWARDS points.

[Redeem Points Today >>](#)

# Reward Yourself

Redeem Points




CHOICE REWARDS®



## View all credit cards

Customer Service:  
Call 1-800-561-7849

Our cards are made with your interests in mind. Compare our cards and find the card that is the right fit for you.

	Annual Fee	Rewards	Benefits	Annual Interest Rate ("AIR")
 <p><b>CHOICE REWARDS® World Elite® MasterCard® Credit Card &gt;</b></p> <p><a href="#">Apply now</a></p>	\$150	CHOICE REWARDS®	<ul style="list-style-type: none"> <li>5000 welcome bonus points<sup>††</sup></li> <li>Earn rewards faster, receive 2 points* per every \$1 spent on eligible purchases</li> <li>3.99% promotional AIR<sup>†</sup> on balance transfers<sup>o</sup> for 10 months</li> <li>Elite level of benefits** including <i>MasterTrip</i>®, <i>MasterRental</i>®, <i>MasterPurchase</i>®, price protection, concierge service and travel medical insurance</li> <li>Additional card: \$40</li> </ul>	<b>19.49%</b>
 <p><b>Platinum Class Rewards MasterCard® Credit Card</b></p>	\$150	Platinum Class Rewards	<ul style="list-style-type: none"> <li>5000 welcome bonus points<sup>††</sup></li> <li>Earn rewards faster, receive 2 points* per every \$1 spent on eligible purchases</li> <li>3.99% promotional AIR<sup>†</sup> on balance transfers<sup>o</sup> for 10 months</li> <li>Elite level of benefits** including <i>MasterTrip</i>®, <i>MasterRental</i>®, <i>MasterPurchase</i>®, and travel medical insurance</li> <li>Additional card: \$40</li> </ul>	<b>19.49%</b>
 <p><b>Gold CHOICE REWARDS® MasterCard® Credit Card &gt;</b></p> <p><a href="#">Apply now</a></p>	\$120	CHOICE REWARDS®	<ul style="list-style-type: none"> <li>5000 welcome bonus points<sup>††</sup></li> <li>Earn 1 point* for every \$1 spent on eligible purchases</li> <li>3.99% promotional AIR<sup>†</sup> on balance transfers<sup>o</sup> for 10 months</li> <li>Exceptional card benefits** Including travel medical insurance, <i>MasterTrip</i>®, <i>MasterRental</i>® and <i>MasterPurchase</i>®</li> </ul>	<b>19.49%</b>

Let's review!






**CUETS**


# Compare Credit Card Benefits

Call **1-800-561-7849** or




**Need assistance?**  
[Chat online now >](#)


Each credit card provides a different group of features - decide which are right for your coverage and travel needs. For more information on the benefits, please see our [insurance and benefits section](#).




**CHOICE REWARDS® World MasterCard® Credit Card**




**Gold CHOICE REWARDS® MasterCard® Credit Card**




**Low Fee Gold CHOICE REWARDS® MasterCard® Credit Card**




**Low Fee CHOICE REWARDS® MasterCard® Credit Card**



**Student CHOICE REWARDS® MasterCard® Credit Card**



**No Fee CHOICE REWARDS® MasterCard® Credit Card**



Credit Limit	\$500-\$35,000	\$500-\$35,000	\$500-\$35,000	\$500-\$35,000	\$500-\$2,000	\$500-\$35,000
Annual Fee	\$150	\$120	\$59	\$24	\$24	\$0
Additional Card Fee	\$40	\$0	\$0	\$0	\$0	\$0
Standard Annual Interest Rate	19.49%	19.49%	19.49%	19.49%	19.49%	19.99%
CHOICE REWARDS® points	2 points <sup>†</sup> for every \$1 spent on eligible purchases	1 point <sup>†</sup> for every \$1 spent on eligible purchases	1 point <sup>†</sup> for every \$1 spent on eligible purchases	1 point <sup>†</sup> for every \$1 spent on eligible purchases	1 point <sup>†</sup> for every \$1 spent on eligible purchases	1 point <sup>†</sup> for every \$2 spent on eligible purchases
Bonus Points	5000 welcome bonus points <sup>††</sup>	5000 welcome bonus points <sup>††</sup>	3000 welcome bonus points <sup>††</sup>	1000 welcome bonus points <sup>††</sup>	1000 welcome bonus points <sup>††</sup>	



**CUETS**

# Help Centre

## CHOICE REWARDS Help Center

Get answers to frequently asked credit card questions.



### About CUETS Financial

CUETS Financial is one of the leading credit union *MasterCard*® credit card providers in Canada, providing services to credit unions and caisses populaires.

- › [CUETS Financial Profile](#)
- › [Community Involvement](#)

### Credit card help

Have questions about how to apply for a credit card? Wondering how you should maintain your account? Get answers to most frequently asked credit card questions.

- › [Applying for a credit card account](#)
- › [Balance transfers and cash advances](#)
- › [Billing and payments](#)
- › [Credit card account maintenance](#)
- › [Fraud protection and security](#)
- › [Online card services](#)
- › [Resolving your concern](#)

### Credit education

Learn how to use your credit as a powerful financial tool to achieve your financial goals. See how you can better manage credit and tackle debt.

- › [Finding the right credit card](#)
- › [Understanding credit](#)
- › [Managing credit](#)
- › [Credit reports and scores](#)
- › [Tackling debt](#)
- › [External resources](#)
- › [Student centre](#)

### Security and fraud

Canadians are concerned about identity theft and fraud protection. Find out about the protection that comes with CHOICE REWARDS® credit cards.

- › [Card security](#)
- › [Fraud prevention](#)
- › [Security tips](#)
- › [External resources](#)

### Account Help

We're always at your service, 24 hours a day, seven days a week. Call now.

Account Servicing  
1-800-561-7849



**Home** | Card Services | Sales | Information Hub | Reports | Admin

**Quick Links**

- › Enhanced Branch Services
- › Reports
- › Staff Incentive Program
- › Marketing Tool Kit
- › System Status Board

**Operational Guides**

- › **MasterCard® Credit Card**
- › GLOBAL PAYMENT™ MasterCard card
- › CEBS



**Recent Communications**

Date	Communications
Aug 24, 2016	Get ready for the CHOICE REWARDS® Twice As Nice Event!
Aug 18, 2016	Communication-5
Aug 18, 2016	Communication-10
Aug 18, 2016	Communication-12
Aug 18, 2016	Communication-13

[View more communications](#)

**Card Authentication** \*All fields are required

Card Number\*

Expiry Date\*

Postal Code\*



Sales Tools

Card Information

Consumer Credit Cards

Business MasterCard  
Credit Cards

GLOBAL PAYMENT Cards

CHOICE REWARDS@

Sales Tips

Marketing Campaigns and  
Contests

Online Training

Incentive Program

CAP Overview

Brand Guidelines

### Quick Links

- > [FAST APP](#)
- > [Product Overview](#)
- > [Card Selector Tool](#)
- > [Rewards Calculator](#)
- > [Available Credit Cards](#)
- > [Visit choicerewards.ca](#)

### Operational Guides

## MasterCard® Credit Card Operational Guide

Search by keyword:

Enter keywords:

[Search](#)

[View Revision History](#)

- + [Account Management >](#)
- + [Apply for a Credit Card >](#)
- + [Chargebacks & Fraud Management >](#)
- + [Chip & PIN Support >](#)
- + [Choice Rewards >](#)
- + [Credit Card Statements >](#)
- + [ID Management >](#)
- + [IVR Support >](#)
- + [Processing Payments >](#)
- + [Reports >](#)

## MASTERCARD® CREDIT CARD PRODUCTS AND FEATURES

CARD FEATURE	LOW FEE	GOLD	LOW FEE GOLD	STUDENT	WORLD ELITE <sup>†</sup>	PLATINUM CLASS <sup>†</sup>	NO FEE	LOW RATE	BUSINESS
International Acceptance	✓	✓	✓	✓	✓	✓	✓	✓	✓
ATM Access	✓	✓	✓	✓	✓	✓	✓	✓	✓
Lost/Stolen Card Assistance	✓	✓	✓	✓	✓	✓	✓	✓	✓
Emergency Cards and Emergency Cash	✓	✓	✓	✓	✓	✓	✓	✓	✓
CHOICE REWARDS® Platinum Class or Cash Back Rewards	CHOICE REWARDS Optional <sup>1</sup>	CHOICE REWARDS Optional <sup>1</sup>	CHOICE REWARDS Optional <sup>1</sup>	CHOICE REWARDS Optional <sup>1</sup>	CHOICE REWARDS <sup>2</sup>	Platinum Class Rewards <sup>3</sup>	CHOICE REWARDS <sup>4</sup>	No Rewards Available	Cash Back Rewards Optional <sup>5</sup>
<i>MasterPurchase</i> ® (Includes: Purchase Assurance & Extended Warranty)*	✓	✓	✓	✓	✓	✓	N/A	N/A	✓
<i>MasterTrip</i> ® (Includes: Trip Cancellation, Unexpected Return Home, Baggage Delay, Accidental Death and/or Common Carrier Travel Accident Insurance)*	Trip Cancellation, Baggage Delay & Common Carrier Accidental Death Only	✓	✓	Baggage Delay & Common Carrier Accidental Death Only	✓	✓	Baggage Delay & Common Carrier Accidental Death Only	Baggage Delay & Common Carrier Accidental Death Only	Unexpected Return Home, Baggage Delay & Common Carrier Accidental Death Only
<i>MasterRental</i> ® (Includes: Accidental Death & Dismemberment, Personal Effects & Collision Damage Waiver Benefits)*	N/A	✓	✓	N/A	✓	✓	N/A	N/A	✓



# ***MasterCard* Credit Card**

## ***Core Features***

- **ATM access**

  - Over a million ATMs internationally in over 210 countries

- **Global Acceptance**

  - Over 24 million locations internationally

- **Lost/stolen card assistance**

- **Emergency card and cash replacement**

- **Common carrier travel accident insurance**

  - \$100,000 or \$500,000 for premium cards



# ***MasterCard Credit Card***

## ***Optional Features***

- **Balance Protection Insurance\***
  - Protection if earnings are affected by covered events which lead to involuntary unemployment, or loss of self-employment income, or arising from disability, dismemberment, illness or loss of life.
  - Coverage for spouse and hospitalization may also be available.
  - Maximum amount of insurance is \$25,000.
  - Cardholders can obtain more information regarding this insurance, or enroll, by calling 1-800-561-7849.

\*Conditions, limitations and exclusions apply.



# ***MasterCard Credit Card***

## ***Optional Features***

### ■ **Credit Alert \***

- cardholder's personal credit files are monitored for fraudulent activity each business day
- customers are alerted by mail or e-mail when new accounts are opened in their name, an address change is reported or a new inquiry is made. An Equifax credit report with a personal credit score, score analysis and quarterly credit updates are also included with the service
- CUETS Financial *MasterCard* credit card primary account holders can add the Credit Alert service to their account for \$19.99 per month plus taxes. Upon initiation, and thereafter on the anniversary date of initiation the service charge is automatically charged to the cardholder account. The service can be cancelled at any time
- Cardholders interested in enrolling in the service should call 1-800-548-2610.

\*Conditions, limitations and exclusions apply.



# Features (cuets.ca website)

## MasterPurchase®

### 90-day Purchase Assurance

- Protection against theft of or damage to covered items purchased with your *MasterCard* credit card, for a period of 90 days from the date of purchase
- Covered items will be replaced or repaired, or you will be reimbursed the purchase price
- Items given as gifts may also be covered

### Extended Warranty

- A manufacturer's warranty which is valid in Canada may be automatically extended for up to two additional years for covered items purchased with your MasterCard credit card

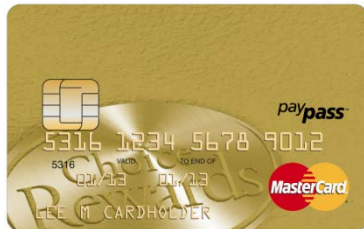
Details of insurance coverage, including terms, conditions, limitations, exclusions, and the identity of the underwriting insurer(s), are in the Certificate of Insurance provided with the applicable credit card



**World Elite**



**Platinum**



**Gold**



**Low Fee and Student**

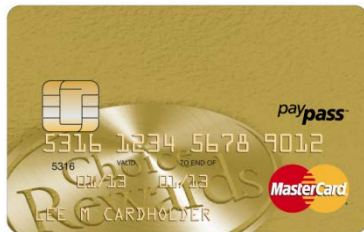
# Features (cuets.ca website)



**World Elite**



**Platinum**



**Gold**

**(Low Fee Gold - \$1,000  
Trip Cancellation)**



**Low Fee**

**(\$1,000 Trip Cancellation)**

## MasterTrip®

### Trip Cancellation

- Applies if the cardholder, an immediate family member or a travelling companion sustains a sudden illness, accidental injury or passes on, requiring the cardholder to cancel tickets prior to a scheduled departure date
- Coverage applies to the cardholder, cardholder's spouse, 69 years of age and under, and dependent children travelling with the cardholder
- Tickets will be refunded up to \$3,000 per account per trip, for any portion of eligible expenses which are not otherwise refundable or reimbursable

### Accidental Death

- \$1,000 will be paid to the cardholder's beneficiary if the cardholder sustains accidental bodily injury causing death
- Only offered on *World Elite*, *Platinum Class*, *Gold* and *Low Fee Gold MasterCard* credit card products

Details of insurance coverage, including terms, conditions, limitations, exclusions, and the identity of the underwriting insurer(s), are in the Certificate of Insurance provided with the applicable credit card

# Features (cuets.ca website)



**World Elite**



**Platinum**



**Gold and Low Fee Gold**

## MasterTrip®

### Common Carrier Accidental Death and Dismemberment

- Up to \$500,000 coverage when a ticket is purchased with a *MasterCard* credit card

### Unexpected Return Home Benefits

- In the event of death in the cardholder's immediate family, the cardholder is covered for up to \$2,000 for return travel

### Emergency Assistance Services

- Emergency Cash Transfer
- Lost Document and Ticket Replacement
- Lost Luggage Assistance
- Pre-Trip Information

Details of insurance coverage, including terms, conditions, limitations, exclusions, and the identity of the underwriting insurer(s), are in the Certificate of Insurance provided with the applicable credit card

# Features (cuets.ca website)



**World Elite**



**Platinum**



**Gold**

## MasterRental<sup>®</sup>

When the primary cardholder rents a covered vehicle with a MasterCard credit card, the following benefits apply:

- Collision Damage Waiver Benefit
- Car Rental Accidental Death and Dismemberment Benefits
- Personal Effects

## MasterLegal<sup>®</sup>

Legal Referrals and Payment Assistance - If legal assistance is required while traveling, the cardholder can call the MasterAssist Operations Centre for referral to a local legal advisor, and can receive assistance for arrangements with posting bail and payment of legal fees up to \$5,000 (billable to the MasterCard credit card account, and subject to credit availability)

Details of insurance coverage, including terms, conditions, limitations, exclusions, and the identity of the underwriting insurer(s), are in the Certificate of Insurance provided with the applicable credit card

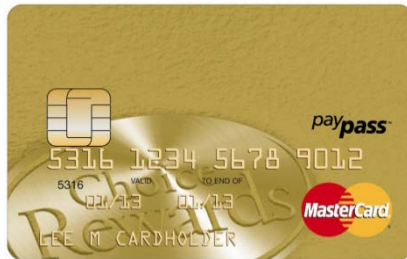
# Features (cuets.ca website)



**World Elite**



**Platinum**



**Gold**

**(excluding Low Fee Gold)**

## Travel Medical Insurance

- Covers the first 15 days of each trip outside the cardholder's home province or country
- Coverage up to \$2,000,000 per covered person for eligible medical emergency expenses
- Coverage applies to eligible cardholders and spouses under the age of 75 at time of activation or on the annual renewal date and dependent children travelling with the cardholder

## Travel Assistance

24-hour assistance to

- confirm coverage and payment,
- arrange for medical evaluation,
- transfer to another medical facility, if required, and
- assist in contacting cardholder's family or business partner

See the certificate of insurance when you receive your card

Details of insurance coverage, including terms, conditions, limitations, exclusions, and the identity of the underwriting insurer(s), are in the Certificate of Insurance provided with the applicable credit card



# Features (cuets.ca website)



World Elite

## ***World Elite MasterCard* credit card only:**

### **Concierge Service**

- In hotels, concierge services assist guests with various tasks like making restaurant reservations and arranging for spa services to name a few.

### **Price Protection Service**

- The Price Protection Service may help customers achieve savings on eligible items within 60 days of purchase

### **Exclusive *MasterCard* Offers**

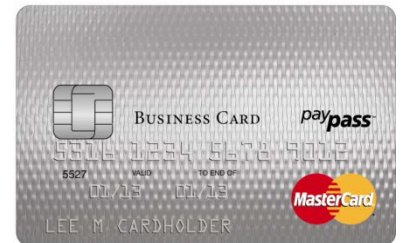
- CHOICE REWARDS *World Elite MasterCard* opens the door to a world of possibilities with valuable offers, upgrades, experiences and preferred access — exclusively for CHOICE REWARDS *World Elite MasterCard* cardholders.

Details of insurance coverage, including terms, conditions, limitations, exclusions, and the identity of the underwriting insurer(s), are in the Certificate of Insurance provided with the applicable credit card

# CUETS Financial Business *MasterCard* Credit Card

- Core features
- Common Carrier Travel Accident of \$1,000,000 \*
- Baggage Delay benefits \*
- Car Rental Collision Damage Waiver coverage \*
- Purchase Assurance and Extended Warranty \*
- Cash advances available to authorized cardholders
- Optional cash back feature

Details of insurance coverage, including terms, conditions, limitations, exclusions, and the identity of the underwriting insurer(s), are in the Certificate of Insurance provided with the applicable credit card



# Business *MasterCard* Credit Card

The Business *MasterCard* credit card helps business clients save time and money by providing an easier way to track and manage business expenses.

- Owners and designated employees have credit cards  
A convenient way to manage routine business expenses
- Choice of Consolidated Pay or Individual Pay options  
See the Business *MasterCard* credit card training tools and resources



# Student *MasterCard* Credit Card

- Core *MasterCard* credit card features
- Credit limit between \$500 - \$2000
- Purchase Assurance and Extended Warranty \*
- Common Carrier Travel Accident Insurance \*
- Baggage Delay (up to \$300) \*

Details of insurance coverage, including terms, conditions, limitations, exclusions, and the identity of the underwriting insurer(s), are in the Certificate of Insurance provided with the applicable credit card



# The Marketplace

## *Loyalty/Rewards Programs*

Numerous internet sites provide details on specific loyalty programs:

[www.creditcardsearch.ca](http://www.creditcardsearch.ca)

[www.choicerewards.ca](http://www.choicerewards.ca)

[www.aeroplan.com](http://www.aeroplan.com)

[www.cibc.com](http://www.cibc.com)

[www.airmiles.ca](http://www.airmiles.ca)

[www.bmo.com](http://www.bmo.com)

The information depicted on this slide is current as of July 2016.



# Loyalty Program

## ***CHOICE REWARDS and Platinum Class Rewards***

- **Flexible loyalty program**
- **Earn points on eligible purchases**
  - CHOICE REWARDS No Fee product earns 1 point for every \$2 in eligible purchases
  - CHOICE REWARDS program accumulates points at a rate of 1 point for every \$1 in eligible purchases
  - Platinum Class and *World Elite* Rewards program accumulates points at a rate of 2 points for every \$1 in eligible purchases
- **View and redeem points on-line at [choicerewards.ca](http://choicerewards.ca)**
- **Bonus points at sign-up**  
(Conditions apply. Excludes No Fee and Staff *MasterCard* credit card products.)

Information is current as of July 2016.



# Loyalty Program

## ***CHOICE REWARDS and Platinum Class Rewards***

- **Redeem for *non-restrictive* travel**
  - Airfare, travel packages, seat sales, bus tours, hotel rooms, train trips, car rentals
  - There is no minimum number of points required to redeem for any CHOICE REWARDS travel reward. A \$25.00 (plus applicable sales tax) administration fee will be applied to each travel redemption.
  
- **Redeem for merchandise**
  - Choose from the on-line CHOICE REWARDS catalogue
  - No minimum point balance required

Information is current as of July 2016.



# Loyalty Program

## ***CHOICE REWARDS and Platinum Class Rewards***

- **Redeem for certain charitable donations**
  - For example: Children's Wish Foundation, United Way or Canadian Cancer Society
  - As little as 2,500 points = \$25.00 donation
  - Tax receipts will be issued

**NOTE:** *MasterCard* credit card accounts that participate in the CHOICE REWARDS Program or Platinum Class Rewards Program are subject to a maximum point accumulation in each calendar year. The CHOICE REWARDS *World Elite MasterCard* credit card does not have an annual cap on points earned.

Information is current as of July 2016.





# Loyalty Program

## ***CHOICE REWARDS and Platinum Class Rewards***

### ▪ Redeem for Cash Rewards

- Redeem in increments of 5,000 CHOICE REWARDS or Platinum Class Rewards points
- 1% value of points is credited as a Cash Reward to the cardholder's *MasterCard* credit card statement (This account credit will not result in a corresponding reduction to the cardholders minimum payment obligation)

Information is current as of July 2016.




# choicerewards.ca

## How easy is it...really?

The screenshot shows the homepage of choicerewards.ca. At the top right, there are links for 'Français', 'CAD', and a Canadian flag. Below that are 'Login' and 'Register' links. A yellow navigation bar contains the following menu items: 'Home', 'How It Works', 'Your Options', 'Rewards Catalogue', and 'Cash Rewards'. The main content area is titled 'Welcome' and features the tagline 'YOUR CHOICE, YOUR REWARDS™'. A paragraph of text explains the program's benefits, followed by a link to 'See Rewards Program Terms & Conditions'. Below this is a large banner with two sections: 'Travel' (showing a couple in a mountain landscape) and 'Rewards' (showing a couple looking at a laptop). To the right of the banner are two call-to-action boxes: 'Register Today' and 'Have Questions?'. The bottom of the page features a promotional banner for 'Chip Card' information and PIN change locations.

Choice Rewards

Français CAD 

Login | Register

Home How It Works Your Options Rewards Catalogue Cash Rewards


### Welcome

YOUR CHOICE, YOUR REWARDS™.

Can there ever be too many rewards? We didn't think so. That is why we've packed the Choice Rewards program with more reward choices than ever before. Add value and turn qualifying everyday expenses into worldwide travel, brand name merchandise, charity donations and more†.


†See Rewards Program Terms & Conditions

#### Travel




Experience true travel freedom, with no blackout dates.

#### Rewards



Find all the things you need for you, your home and your lifestyle or reward yourself with a statement credit on to your MasterCard credit card account.


#### Register Today



Are you already a client and ready to start redeeming?


[Register Today](#)

#### Have Questions?



Consult our list of Frequently Asked Questions or speak directly with one of our agents.

[More Info](#)



[Click here for Chip Card information and PIN change location near you.](#)

# A month in the life of.....

- List what you would consider average monthly expenses for your household
- Use your own spending habits as an example (groceries, night out, clothing, shoes)
- What is your monthly total?
- What is your estimated annual spend?

# Average Spend Activity

Write down on a piece of paper what you would spend for each of the items below

Weekly	Monthly	Quarterly	Special
--------	---------	-----------	---------

Groceries		Phone/Internet		Insurance		Christmas	
Gas		Cell Phone		Car Repairs		Birthdays	
Movies		Natural Gas				Vacations	
Restaurants		Power				Tuition	
Sundry		Clothes				Other	
Alcohol/Cigs		Cable/Sat					
		Memberships					
		Magazines					

WEEKLY (x52)	\$	-
MONTHLY (x12)	\$	-
QUARTERLY (x4)	\$	-
SPECIAL (x1)	\$	-

TOTAL	\$	-
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# Sample Average Spend Activity

Weekly		Monthly		Quarterly		Special	
--------	--	---------	--	-----------	--	---------	--

Groceries	\$	75	Phone/Internet	\$	100	Insurance	\$	500	Christmas	\$	2,000
Gas	\$	75	Cell Phone	\$	75	Car Repairs			Birthdays	\$	600
Movies	\$	25	Natural Gas	\$	90				Vacations	\$	3,000
Restaurants	\$	50	Power	\$	80				Tuition		
Sundry	\$	40	Clothes	\$	75				Other	\$	500
Alcohol/Cigs	\$	50	Cable/Sat	\$	100						
			Memberships	\$	50						
			Magazines	\$	15						

WEEKLY (x52)	\$	16,380
MONTHLY (x12)	\$	7,020
QUARTERLY (x4)	\$	2,000
SPECIAL (x1)	\$	6,100

TOTAL	\$	31,500
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Woohoo!

\$ 315 CHOICE REWARDS points \$ value

\$ 630 World Elite/Platinum Class points value

# So what does this mean?

If you or your members use CHOICE REWARDS *MasterCard* credit cards for all eligible purchases, where accepted, points will accumulate faster.

**Tip:** Use your CHOICE REWARDS *MasterCard* credit card for pre-authorized monthly debits, such as power, energy and cable/satellite bills, to earn additional points.

# Features, Advantages, Benefits

- A **feature** explains what it is  
Example: An office chair with levers
- An **advantage** explains what it does  
Example: Provides adjustments to fit body and height
- A **benefit** explains how it fulfills their needs  
Example: Gives added comfort



# Features, Advantages, Benefits

<b>Office Chair</b>		
<b>Features</b> <i>What it is</i>	<b>Advantages</b> <i>What it does</i>	<b>Benefits</b> <i>What needs are fulfilled</i>
Back	Supports your back	<i>Protection</i>
Cushioned seat	Supports your “seat”	<i>Comfort</i>
Levers	Moves your seat and back to fit your body/ height	<i>Flexibility</i>
Wheels	Move from one room to another	<i>Saves \$</i>



# Features, Advantages, Benefits

## *Low Fee CHOICE REWARDS MasterCard Credit Card*

<b>Features</b> <i>What it is</i>	<b>Advantages</b> <i>What it does</i>	<b>Benefits</b> <i>What needs are fulfilled</i>
<p><b>Example:</b></p> <ul style="list-style-type: none"> <li>• \$24 Annual Fee</li>   <li>• MasterPurchase</li>   <li>• _____</li>   <li>• _____</li> </ul>	<p><b>Example:</b></p> <ul style="list-style-type: none"> <li>• Fee is automatically charged to the card annually</li>   <li>• 90 day purchase protection against loss, theft or damage</li>   <li>• _____</li>   <li>• _____</li> </ul>	<p><b>Example:</b></p> <ul style="list-style-type: none"> <li>• Convenient</li>   <li>• Added Security</li> <li>• Protection</li> <li>• Saves money</li>   <li>• _____</li>   <li>• _____</li> </ul>

Comparative materials about the credit card industry are published by  
the Financial Consumer Agency of Canada

www.fcac-acfc.gc.ca/

The screenshot shows the website's header with the Government of Canada logo and navigation links. The main navigation bar includes 'For consumers', 'For merchants', 'For the industry', and 'Financial literacy'. A search bar is located on the right. The breadcrumb trail reads: Home > Resources > Tools and calculators > Credit cards interactive tools. A left sidebar lists 'Tools and calculators' with sub-items: 'Credit cards interactive tools', 'Mortgage calculators', 'Budget Calculator', and 'Account selector tool'. The main content area features a red maple leaf graphic and the 'Canada' logo. The 'Credit cards interactive tools' section includes a description, a 'Credit Card Selector tool' with a question mark icon and a link to 'Rate the Credit Card Selector tool', and a 'Credit Card Payment Calculator' with a dollar sign icon and a link to 'Rate the Credit Card Payment Calculator'.

Government of Canada / Gouvernement du Canada

Canada.ca | Services | Departments | Français

Financial Consumer Agency of Canada

Canada

Search... Search

For consumers ▾ For merchants ▾ For the industry ▾ Financial literacy ▾

Home > Resources > Tools and calculators > Credit cards interactive tools

**Tools and calculators**

- Credit cards interactive tools
- Mortgage calculators
- Budget Calculator
- Account selector tool

**Credit cards interactive tools**

This section of FCAC's website will help you answer all the questions you may have about credit cards.

**Credit Card Selector tool**

 Which credit card is right for you?

Compare features and find the credit card that best suits your needs.

[Rate the Credit Card Selector tool](#)

**Credit Card Payment Calculator**

 How much does it cost if you only pay the minimum on your credit card balance?

Find out how long it would take you to pay off your credit card balance if you only made the minimum payments. This tool also shows you other options to pay off your credit card faster and pay less interest.

[Rate the Credit Card Payment Calculator](#)

- Quick Links**
- > Enhanced Branch Services
  - > Reports
  - > Staff Incentive Program
  - > **Marketing Tool Kit**
  - > System Status Board

Welcome to your new online resource

- Sales Tools
- Card Information
- Consumer Credit Cards
  - Business MasterCard Credit Cards
  - GLOBAL PAYMENT Cards
- CHOICE REWARDS®
- Sales Tips
- Marketing Campaigns and Contests
- Online Training
- Incentive Program
- CAP Overview
- Brand Guidelines

Sales Tools > Marketing Tool Kit

## Marketing Tool Kit

### Images and Watercolours

Use the following materials for pre-approved content to market CHOICE REWARDS® MasterCard® credit cards and GLOBAL PAYMENT™ MasterCard® cards on your website or other channels.

- > Card Images
- > CHOICE REWARDS Logo
- > Watercolour Images
- > Product Copy
- > Web Banners

### Card Images

### Recent Communications

Date	Communication
Aug 24, 2016	Get ready for
Aug 18, 2016	Communica
Aug 18, 2016	Communica
Aug 18, 2016	Communica
Aug 18, 2016	Communica
Aug 18, 2016	Communica

[View more communications](#)

### Card Authentication

### Quick Links

- > FAST APP
- > **Order Marketing Materials**
- > Card Selector Tool
- > Rewards Calculator
- > Available Credit Cards
- > Visit choicerewards.ca



Business MasterCard Credit Card

[Download](#)



CHOICE REWARDS MasterCard Credit Card (silver)

[Download](#)



CHOICE REWARDS World Elite MasterCard Credit Card

[Download](#)

## USER AUTHENTICATION

Username:

Password:

Remember me

[Register](#)

[Forgot your password?](#)

[Login](#)

- Order all marketing materials from DATAOnline :
1. Access via CUETS Financial secure client sign-in site.
  2. Follow the links to order Marketing Materials
  3. Log on to DATA or click Register.

# End of Presentation