

## Shop Local Terms & Conditions:

### enviro™ Visa\* Classic card with Vancity Rewards

^You will receive an incremental bonus of 4.5 Vancity Reward points for every \$1 spent (“**Top-up Offer**”) on eligible purchases made, which appear on your first three (3) monthly statements (“**Top-up Offer Period**”) calculated as of your account opening date, up to a maximum of \$1,000 in total net purchases, which entitles you to a maximum of 4,500 Top-up Offer Vancity Reward points.

For purchases to be eligible, they must fall within one of the following merchant codes as classified in the Visa credit card network: (i) *Restaurants & food delivery* merchant classified as “Eating Places and Restaurants” (MCC 5812) and “Fast Food Restaurants” (MCC 5814); (ii) *Cafes & bakeries* merchant classified as “Bakeries” (MCC 5462) ; (iii) *Beauty & wellness spas* merchant classified as “Health and Beauty Spas” (MCC 7298); (iv) *Salons & barbers* merchant classified as “Beauty and Barber Shops” (MCC 7230); (v) *Nurseries, garden stores, and florists* merchant classified as “Nurseries and Lawn and Garden Supply Stores” (MCC 5261) and “Florists” (MCC 5992) (vi) *Ice cream parlours* merchant classified as “Eating Places and Restaurants” (MCC 5812) and “Fast Food Restaurants” (MCC 5814) ; (vii) *Vintage & second-hand stores merchant* classified as “Used Merchandise and Secondhand Stores” (MCC 5931); and (viii) *Tourist attractions & museums* merchant classified as “Tourist Attractions and Exhibits” (MCC 7991).

Some merchants may sell products/services that appear to fall within the foregoing categories but are classified by the Visa credit card network outside of the noted categories, in which case the offer will not apply. If your Vancity enviro™ Visa\* card already has an accelerated earn rate for Vancity Reward points in these select merchant categories, you will only receive points for the higher accelerated earn rate.

You must be a Vancity member and have a Vancity deposit account to redeem for cash. See [Vancity Rewards Program terms and conditions](#) for Vancity Reward point redemption details.

No minimum spend required for Top-up Offer. During the initial three (3) months, your Top-up Offer Vancity Reward points will accrue and then be credited to your account within 4-8 weeks from the end date of your Top-up Offer Period. Top-up Offer Vancity Reward points are earned on net card purchases (purchases less returns or other similar credits) during the Top-up Offer Period. Any returns, refunds, adjustments, rebates or other similar credits on any eligible purchases will reduce or cancel the Top-up Offer Vancity Reward points earned and the applicable reduction or cancellation in Top-up Offer Vancity Reward points will be made at any time. Cash advances, cash-like transactions, interest charges and fees are not eligible purchases for the Top-up Offer. Vancity reserves the right to determine at any time what qualifies as eligible purchases.

Your account must be in good standing to qualify for the Top-up Offer.

After the earliest of: (i) the end of the Top-up Offer Period; and (ii) earning 4,500 Top-up Offer Vancity Reward points, you will receive 1 Vancity Reward points per \$1 in eligible Travel

Purchases and .5 Vancity Reward point per \$1 in eligible Other Purchases within a statement period.

The Top-up Offer applies to the enviro™ Visa\* Classic card with Vancity Rewards and enviro™ Visa\* Classic card low interest rate with Vancity Rewards. You can qualify for the Top-up Offer if you apply for a new enviro Visa Classic card with Vancity Rewards by June 30, 2025 and are approved.

enviro™ is a trademark of Vancouver City Savings Credit Union.