



MORE REWARDS® PROGRAM TERMS AND CONDITIONS

Rev. April 2021

1. The More Rewards customer loyalty program (“**More Rewards**”) is administered by More Rewards, a division of Save-On-Foods Limited Partnership (“**SOF**”). The “More Rewards” name and design are the trademarked property of SOF and may only be used by permission of SOF.

Membership Enrollment

2. To participate in the More Rewards program, applicants must apply online to become a member or obtain a More Rewards card at a SOF store. Membership is free and no initial purchase is required. Simply provide an email address to receive a Card at any SOF store, apply through the www.morewards.ca website (the “**Website**”), or at any other location or process designated by SOF from time to time. After receiving an application or completion of an online account, SOF in its sole discretion will determine if a person qualifies for membership in More Rewards. If accepted, an applicant (“**Member**”, “**you**”, and “**your**”) will be allocated a More Rewards account and receive a More Rewards card bearing a unique account number.
3. Applicants must be at least 14 years of age or provide the consent of an adult parent or legal guardian in order to enroll in the More Rewards program.
4. SOF reserves the right to refuse membership to any individual who, in SOF’s sole discretion, does not follow the prescribed enrollment procedures or is not fully eligible to become a Member.
5. Members should only have one More Rewards account at a time. Inactive or extra accounts may be deleted or merged with a Member’s active account as decided by SOF in its own discretion.
6. Members must create an online account at the Website, using a unique username and password combination (“**Website Credentials**”) within sixty (60) days of receiving a Card, and the account will be associated with their Card. Members must not use Website Credentials that are the same as they use on any other website. Once logged in to the Website, Members will be able to update their personal information, consent to receiving emails, redeem Points for items in the online catalogue, review account transaction history, as well as other activities enabled by SOF from time to time.
7. The More Rewards Card is not a credit card and has no inherent value. The More Rewards Card is the property of SOF and it may be revoked and membership cancelled at any time by SOF in its sole discretion.
8. Members should advise SOF immediately of any changes to their personal information, including last name, address, telephone numbers and e-mail, either by visiting the Website or by contacting the customer service centre at 1.800.242.9229.
9. More Rewards membership is only available to individuals except with special permission from SOF. Otherwise, corporations, businesses, charities, partnerships, enterprises or organizations

(collectively "**Organizations**") can only obtain a Card through an individual, who will be deemed the authorized representative of the organization for purposes of the More Rewards program. Organizations may be allowed to participate in the More Rewards program as recipients in the "Donate your Points" program.

Collection of Points

10. To collect More Rewards points ("**Points**") following enrollment, a Member must make eligible purchases at participating SOF stores or other More Rewards program partners (collectively "**Partners**") and present their More Rewards Card. The Member's Card and/or any other access device or method capable of verifying More Rewards membership, as SOF may determine from time to time (collectively, the "**Card**") must be presented to the cashier or point of sale at a participating Partner before the qualifying purchase transaction is completed. Some Partner locations might not participate in the More Rewards program.
11. If the Card or number is not available at the time of purchase, the Member may present the receipt and Card to the Partner within seven (7) days of the qualifying transaction to receive the applicable Points.
12. Points will be awarded based on the advertised or promoted offers of each Partner. Most of our Partners award one (1) Point per dollar spent on a qualifying purchase. If Points are awarded based on dollars spent, the number of Points to be awarded will be calculated by reference to the net pre-tax total (purchase price less discounts) of each qualifying purchase rounded to the nearest dollar spent. Partners may run special promotions from time to time offering additional Points on certain products or for spending a certain amount on qualifying purchases. Such bonus Points, once awarded, shall form part of the Member's Points balance.
13. Points multiplier offers (e.g. "10x the Points") apply to the base offer of one (1) Point per dollar spent on a qualifying purchase. Multiplier offers do not apply to any bonus points (e.g. VIP points offers or extra points for purchasing specific products).
14. Points may not be issued on the purchase of the following items/services: Post Office, cigarettes, tobacco, vaping products, or alcohol (where sold), lottery tickets, transit passes, delivery charges (where applicable), insurance, gift with purchases, charitable donations, the Points redemption portion of a transaction, pharmacy services and products, and any other items specified as exclusions from time to time or where prohibited by law. Points will be awarded when a Member pays for a purchase with a gift card. Points will not be issued on the purchase of gift cards. SOF reserves the right to add or delete items eligible for Points issuance from Partners at any time.
15. Points may be shown on the cash register receipt for each purchase at an SOF store when a Card is presented before the completion of the purchase transaction. Points earned on purchases made at other Partners will not necessarily show up in your account immediately, and may take up to thirty (30) business days depending upon the Partner. Points earned through a special promotion may take longer than thirty (30) days to show up in your account. SOF is not responsible if a Partner delays or fails to notify SOF or for any other delay in recording Points in your account.
16. SOF may refuse to record Points in your account, or if already recorded, may cancel them or refuse to honour them, if SOF cannot confirm that they were properly issued or collected. SOF may also cancel Points if the issuing Partner does not pay amounts owing to SOF for the Points,

or requests that SOF cancel the Points (for example, because you returned or didn't pay for products or services for which the Points were originally issued).

17. Returns of purchases from a Partner that originally earned Points will cause the applicable Points to be deducted from the Member's account (whether or not the Card is presented at the time of return).
18. Any discrepancies in Points earned must be addressed with SOF within sixty (60) days of the date on which the transaction giving rise to the discrepancy occurred, unless such discrepancy relates to Points allocated to a Member improperly or in error.
19. You must reimburse SOF for, or return to SOF, any Rewards for which you redeemed Points that were allocated to your account improperly or in error, in SOF's sole discretion. SOF may deduct any such Points from your account or seek any other legal alternatives available to SOF.
20. Upon the death of a Member or cancellation of a More Rewards account:
 - a. if the More Rewards account is linked with another More Rewards account, all collected Points will remain available to the remaining linked More Rewards account(s); or
 - b. if the More Rewards account is not linked with another More Rewards account, all collected Points will be forfeited without compensation and the Points balance will be reduced to zero.
21. Should any Member not acquire or redeem any Points for a period of eighteen (18) consecutive months, at SOF's sole discretion their membership may be deemed to be inactive, the Member's account closed, and any Points in the account forfeited without compensation.

Household Accounts

22. Members residing in the same household may link their Card accounts together by all such Members attending the customer service desk at any SOF store, contacting the SOF customer service centre, or providing proof of common intention acceptable to SOF. Proof of common address acceptable to SOF may be required.
23. A Member may request to be linked to another household Member through the Website by providing the name and email address for the other household Member. Once SOF is satisfied that the other household Member verifies and consents to the linking, the accounts will be linked.
24. Any linked Member's Card may be used to redeem Points held by the linked More Rewards accounts, regardless of which Member's account earned the Points.
25. In the event a Member makes a request of SOF that linked Card accounts be severed, the current Points balance will be divided equally between the linked Card accounts regardless of which Card was used to collect the Points. SOF may, in its discretion, allocate Points between Cards disproportionately at the time of unlinking with written authorization from all Members affected.

26. Points are not transferable from one Member to another, except at the time of unlinking Cards, in conjunction with the “Donate your Points” program, or other special Points transfer programs that may be offered by SOF from time to time.
27. Points are not divisible in the case of divorce except pursuant to Paragraph 25 of these Terms and Conditions.

Redemption of Points

28. Points may be redeemed for rewards contained in the current More Rewards catalogue, made available on the Website, or for select goods and services through Partners (collectively “**Rewards**”). SOF reserves the right to add or delete Rewards at any time or change the number of Points required to redeem a specific Reward. A reduction in the number of Points required to redeem a specific Reward does not entitle a Member who previously redeemed Points for the Reward to a refund of any Points.
29. From time to time, special promotions may be run during which one or more redemption level(s) may temporarily be altered and/or suspended, new redemption levels added, or Points may be redeemed directly towards the purchase of specific Rewards. SOF may, from time to time, offer supplementary programs or promotions related to the More Rewards program. Such related programs may be governed by additional or distinct terms and conditions applicable therein, such terms to be made available on the Website.
30. In accordance with Federal and Provincial tax legislation, GST, PST, HST and any other applicable taxes are calculated and payable by the Member on the purchase price of Rewards after any reduction for redeemed Points. Other fees, such as environmental handling fees, may be added to the purchase price where required by law.
31. A Member’s Points balance will be reduced by the number of Points redeemed during a transaction. Unredeemed Points plus any Points earned in the current transaction will remain in the Member’s Points account and can be applied to a subsequent transaction. Points can only be redeemed for a Reward if the required Point redemption level is acquired prior to the Rewards transaction.
32. Points may be redeemed in store by any Member presenting a Card, or online through the Website, provided they have completed the required information for their online account. Members may be required to provide proof of identity when redeeming Points or picking up a Reward.
33. Members are responsible for the security and privacy of their Cards, Account numbers and their Website Credentials. You must immediately report a lost or stolen Card or compromise of your Website Credentials to SOF through the customer service centre or at any participating SOF store. Upon SOF being reasonably satisfied of the Member’s identity, a new Card will be issued with a new More Rewards program account number and the old account number deactivated. The Member’s accumulated unredeemed Points balance will be transferred to the new account. In the case of the Website, a password reset will be performed by SOF.
34. Members are responsible for all use of their Card, Account number or Website Credentials by any other person, and SOF assumes no liability or responsibility for Points redeemed by any person(s), prior to SOF receiving notification from a Member that their Card has been lost or stolen or that their Website Credentials have been compromised.

35. From time to time, SOF may advertise exclusive offers to Members with respect to the collection of Points or Rewards other than as specified in the current Rewards catalog or on the Website.
36. Points have no cash value and are not exchangeable for cash. Points cannot be sold or purchased. Points are void if sold for cash or any other consideration. The value of Points varies with the method of redemption chosen by the Member.

General Information

37. You consent to SOF's collection, use and disclosure of your personal information in accordance with SOF's More Rewards program privacy policy. SOF shall maintain the privacy, security and integrity of all personal information collected from Members, such as but not restricted to: name, address, telephone numbers, date of birth and purchasing information. Such information may be used by SOF and More Rewards program partners for purposes of administering rebate programs and contests, to better develop our relationship with you, and to develop products and offers that may be of interest to you. The full More Rewards program privacy policy can be found here: [More Rewards privacy policy](#).
38. SOF reserves the right to terminate the More Rewards program at any time by providing reasonable notice in SOF stores and on the Website, as well as by notification to such Members as have provided an email address to SOF. If events beyond SOF's control materially affect SOF's ability to operate the More Rewards program, the More Rewards program may be suspended or terminated without notice.
39. SOF may restrict, suspend or otherwise alter any aspect of the More Rewards program, without notice. Any material changes to these terms and conditions will be made available on the Website.
40. A Member may cancel their More Rewards account with written notice to SOF or such other communication reasonably satisfactory to SOF.
41. Submission of an online application form, creation of an online account and/or first usage of a Card constitutes agreement by the Member to these Terms and Conditions.
42. Any abuse by a Member of the More Rewards program privileges, any failure by a Member to follow the More Rewards program rules, regulations, these Terms and Conditions, or any misrepresentation by a Member may, at SOF's sole discretion, subject the Member to expulsion from the More Rewards program, including forfeiture of all accumulated Points without compensation.
43. Upon suspension or termination of the More Rewards program for any reason whatsoever, SOF will not have any liability therefor to Member and is automatically released from all claims by Members in respect of such suspension, termination, forfeiture, or redemption of Points or otherwise resulting from such suspension or termination.
44. Any federal and/or provincial tax liability and reporting obligations for any taxes (including, but not limited to, personal income tax reporting) arising from the accrual or redemption of Points, is your responsibility. You should consult with your personal tax advisor in order to determine any personal tax consequences. You understand and agree that SOF will not issue tax receipts in respect of the Program. You hereby agree to release SOF and its affiliates, directors, officers

and employees from any and all claims in respect of any tax liability resulting from your participation in the Program.

45. If a Member has an issue with a Reward item, it may be returned to SOF for a refund or replacement (at SOF's sole discretion) within sixty (60) days of item receipt if accompanied by proof of purchase and all original packaging and parts. Some exceptions may apply. In the event a refund is approved by SOF, the Member's More Rewards account will be credited with the number of Points originally redeemed for the item, and any original payment of funds will be refunded to the original source of the funds paid (for clarity, refunds of credit card payments will be credited back to the original credit card and not paid to the Member in cash). After 60 days, Members must contact item manufacturer directly for warranty coverage. Gift cards and vouchers that carry a balance are non-refundable.
46. SOF and its affiliates, officers or directors have any responsibility or liability for any expense, loss, cost, injury, damage, delay, accident or any other matter or thing whatsoever (collectively, "**Costs**"), however suffered or caused (including compensatory, incidental, indirect, special, punitive, consequential or exemplary damages or damages for loss of income or profits), directly or indirectly arising out of or related to
 - a. the More Rewards program or your participation in the More Rewards program;
 - b. any failure, delay or decision by us in administering the More Rewards program or amending these Terms and Conditions or the basis on which you can redeem Points;
 - c. unauthorized use of your Card or account number;
 - d. any offer, representation, statement or claim about the More Rewards program, any Partner or their products or services, made by a Partner or any other person; or
 - e. the purchase, redemption for or use of any goods or services of Partners, including any travel arrangements or other Rewards, whether made available by us, any of our affiliates, Partners or otherwise.

This limitation applies even if SOF is advised of the possibility of such Costs. Partners are not responsible for the More Rewards program beyond their direct involvement with issuing Points. Any liability SOF may have to you or anyone else who obtains the benefit of any Points you redeem, under any circumstances, for any negligence, breach of contract or otherwise, is limited to crediting your account with the number of Points you redeemed in connection with the relevant Reward. Use of SOF's website is subject to the terms of use displayed thereon from time to time.

47. Any waiver by SOF of the strict observance, performance or compliance by a Member with any of the Terms and Conditions contained herein, either expressly granted or by course of conduct, shall not be deemed to be a waiver of any rights or remedies of SOF as a result of any other failure to observe, perform or comply with the Terms and Conditions. No delay or omission by SOF in exercising any right or remedy hereunder shall operate as waiver thereof or of any other right or remedy.
48. These Terms and Conditions may be different from what you understand about the More Rewards program. These Terms and Conditions constitute the entire agreement between you and SOF regarding your participation in the More Rewards program, your entitlement to collect and redeem Points and your entitlement to any other benefits of the More Rewards program, and supersede all previous versions. Except as expressly contained in these Terms and Conditions, there are no conditions, representations, warranties, express or implied, statutory or otherwise. When you deal with SOF over the Internet, you consent to the formation of

contractual relations through electronic communications. We are the final authority as to the interpretation of these Terms and Conditions and as to any other questions or disputes regarding the More Rewards program or any Reward. Unless we otherwise elect, any dispute regarding these Terms and Conditions, including validity, existence, binding effect, interpretation, performance, breach or termination, and including tort claims, shall be referred to and finally determined, to the exclusion of the courts, by a single arbitrator. The arbitration shall take place in Vancouver, British Columbia, in English, and in accordance with British Columbia laws. The arbitration shall be conducted in strict confidence with no disclosure to any person of the fact of the dispute or any aspect of the dispute except as necessary for resolution of the dispute.