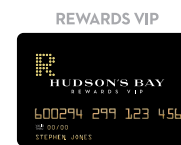


# SIMPLER... MORE POINTS... FASTER!

## What are your points worth?

2,000 points = \$10 Hudson's Bay Gift Card



Annual net purchases between \$0 and \$399.99\*      Annual net purchases between \$400 and \$1,199.99\*      Annual net purchases of \$1,200\* and over

### Hudson's Bay Rewards points

Rewards points earned for almost every dollar spent when you use your Hudson's Bay Rewards<sup>†</sup> Card at Hudson's Bay<sup>†</sup>, thebay.com and Home Outfitters<sup>†</sup>.

1 point

1.5 points

2 points

Double Rewards points<sup>1</sup> earned for almost every dollar spent when you also use your Hudson's Bay<sup>†</sup> MasterCard<sup>®</sup> or Hudson's Bay Credit Card at Hudson's Bay, thebay.com and Home Outfitters.

2 points

3 points

4 points

### Use your Hudson's Bay MasterCard everywhere else for these extras

Rewards points earned for almost every dollar spent when you use your Hudson's Bay MasterCard everywhere else MasterCard is accepted<sup>2</sup>.

2 points

2 points

2 points

25% Rewards points bonus – awarded twice annually on your credit statement (Jan. and July)<sup>3</sup>.

25% bonus points

25% bonus points

25% bonus points

A lower annual interest rate on all purchases and cash advances after your first purchase or cash advance made outside of Hudson's Bay, thebay.com and Home Outfitters stores<sup>4</sup>.

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### Complimentary Services

Up to 90-day returns when you make a purchase at Hudson's Bay, thebay.com or Home Outfitters using your Hudson's Bay MasterCard or Hudson's Bay Credit Card<sup>5</sup>.

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Special Payment Plans when you use your Hudson's Bay MasterCard or Hudson's Bay Credit Card<sup>6</sup>.

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Free shipping on online purchases with a minimum purchase<sup>7</sup> using your Hudson's Bay MasterCard or Hudson's Bay Credit Card.

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### Savings and exclusive access

Access to savings events and promotions when you use your Hudson's Bay MasterCard or Hudson's Bay Credit Card.

20 events per year

24 events per year

28 events per year

Advance notice of sales so you can shop before the general public.

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President's discount and catalogues with offers mailed to you.

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Exclusive invitations to events including shopping nights at Hudson's Bay.

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Beauty offers and deluxe beauty samples.

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Exclusive access to the VIP website and dedicated toll-free customer service line.

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\* Before taxes and net of returns at Hudson's Bay, thebay.com and Home Outfitters. Rewards Plus and Rewards VIP benefits are effective when the minimum purchase amount is reached, in at least two store purchase visits during the calendar year. Visit [www.hbc.com/rewards](http://www.hbc.com/rewards) for full details.

1. When you present your Hudson's Bay Rewards Card. Some conditions apply – visit [www.hbc.com/rewards](http://www.hbc.com/rewards) for full details.

2. Some conditions apply. Visit [www.hbc.com/rewards](http://www.hbc.com/rewards) for full details.

3. Bonus points are applied to your Hudson's Bay Rewards account semi-annually.

4. No Annual Fee. Initial interest rate for Purchases and Cash Advances is 29.9%. You can trigger the lower interest rate of Prime plus 17% in any billing cycle when you shop outside of Hudson's Bay or Home Outfitters and do not return the purchase in that billing cycle, or by taking a Cash Advance, as permitted, on your account (excluding Quick Cash).

Accounts must be in good standing to trigger and keep the lower interest rate. The Canadian Prime rate is as published in *The Globe and Mail* on the last Friday of the month preceding your billing cycle. See your Hudson's Bay Credit Account Agreement for more details.

5. Original receipt required. Some exceptions apply. See in store for details.

6. Special Payment Plans are available on approved credit only. Some conditions and exceptions apply. Speak with a store associate for details.

7. On a minimum purchase of \$29 of cosmetics/fragrances or a minimum purchase of \$45 of any other merchandise.