

**IMPORTANT NOTICE OF CHANGES TO YOUR  
WALMART REWARDS MASTERCARD DISCLOSURE STATEMENT**

The Walmart Rewards Mastercard Disclosure Statement (“[Disclosure Statement](#)”) that applies to your Walmart Rewards Mastercard Credit Card account will change **effective June 30, 2022**. You can find the full updated document at [walmartfinancial.ca/apply](http://walmartfinancial.ca/apply) in the “Legal” section.

These changes reflect updates being made to the *Bank Act* (Canada), which is federal law that applies to banks.

- (i) **Lost or Stolen Cards and Unauthorized Transactions.** This change will enhance the protection for unauthorized use of a card on your account.:

Current language	Effective June 30, 2022
<p>You will not be responsible for any unauthorized transactions that occur after you have informed us that your card or account information has been lost, stolen, misused or missing. Unless the Mastercard Zero Liability Policy (the “Policy”) applies, your maximum liability in the event that your card is lost or stolen and used in an unauthorized manner is \$50.</p> <p>You will not be liable for purchases to which the Policy applies. If your card is used at an automated banking machine (an “ABM”) in conjunction with your PIN, you may be responsible for the full amount charged to your account before we receive notice from you that your Card has been lost or stolen. Please see the “Lost or Stolen Cards and Unauthorized Transactions” section of the Walmart Rewards Mastercard Cardholder Agreement (the “Agreement”) for more information.</p>	<p>You will not be responsible for any unauthorized transaction that occurs after you have informed us that your card, account information, or related personal authentication information (including your PIN) has been lost, stolen, misused or missing. Unless the Mastercard Zero Liability Policy (the “Policy”) applies, your maximum liability for the unauthorized use of your card, account information, or related personal authentication information is \$50, unless a cardholder has demonstrated gross negligence or, in Quebec, gross fault, in safeguarding their card or such information. You will not be liable for purchases to which the Policy applies. Please see the “Lost or Stolen Cards and Unauthorized Transactions” section of the Walmart Rewards Mastercard Cardholder Agreement (the “Agreement”) for more information.</p>

- (ii) **Balance Alerts.** We are required to send an electronic notification to you if the available credit on your account falls below a defined threshold (assuming we have your mobile number on file and you did not opt out of receiving these notifications). The section below will be added to the Disclosure Statement under “Balance Alerts”:

<p><b>Balance Alerts</b></p> <p>Federal legislation requires that we send the primary cardholder an alert (the “<b>Balance Alert</b>”) by electronic means (including email, text, or other electronic means that we may make available from time to time) when the available credit on your account falls below a specified amount of your credit limit (the “<b>Threshold Amount</b>”). For example, if your credit limit is \$1,000 and your Threshold Amount is \$100, then the primary cardholder will receive a Balance Alert when your outstanding balance is at \$900 or more.</p> <p>The primary cardholder can set the Threshold Amount, or if none is set we will apply the Threshold Amount required by law. You can opt out of Balance Alerts at any time.</p> <p>Each Balance Alert that you receive will include actions you can take to help you avoid any charges or penalties that may be imposed by us on your account (as set out in this Disclosure Statement and as further described in your Cardholder Agreement) for your most recent transaction(s) or subsequent transaction(s) made on your account, and the time within which such actions should be taken.</p>
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