

Effective August 16, 2021, the following changes will come into effect on the American Express Cobalt™ Card:

- The monthly fee will be increasing to \$12.99 on the next Cardmembership anniversary date on or after August 16, 2021.
- NEW - Earn 3X the points on eligible streaming subscriptions in Canada.*
- NEW - Mobile Device Insurance^{**†}, which is in addition to the other insurance coverages already available on this Card For more information about the Card's coverages, please visit www.amex.ca/myinsurance.

* You can earn Membership Rewards points for eligible consumer purchases at American Express retail merchants as follows: Earn 5 points for every \$1 at (i) restaurant, quick service restaurant, coffee shop and drinking establishments in Canada, (ii) stand-alone grocery stores in Canada, (iii) delivery of food and groceries in Canada as a primary business, up to a combined maximum of \$30,000 in net purchases posted to your account annually on these categories. Once the maximum is reached, you will no longer earn at 5 points for every \$1 regardless of credits, returns and adjustments. Earn 1 point for every \$1 thereafter. Calculation resets to zero each year on the Cardmembership anniversary date. Earn 2 points for every \$1 at or for (i) stand-alone automobile gasoline stations in Canada, (ii) travel services or travel bookings including air, water, rail and road transport, lodging and tour operator sales, (iii) local commuter transportation in Canada including subway, streetcar, taxi, limousine and ride sharing services. Purchases at merchants where these categories are not their primary business such as general merchandise retailers do not qualify. Merchants are typically assigned codes and categorized based on what they sell. Earn rate of 1 point for every \$1 applies when the merchant code is not in an eligible category, using a payment account or service of a third party, a card reader attached to a mobile phone, or online retailer that sells goods of other merchants, or the merchant category is otherwise not identified. Interest charges, annual fees, other fees and cash equivalent transactions are not purchases and do not qualify for Membership Rewards points. Effective August 16, 2021, earn 3 points for every \$1 on eligible streaming subscriptions at select providers in Canada. The current list of providers is available at americanexpress.ca/streaming. Purchases with merchants that are not on the list or that are on the list but bundled with another product or service or billed by a third party such as a digital platform or a cable, telecommunications or internet provider, or a car manufacturer, are not eligible.

** Underwritten by Royal & Sun Alliance Insurance Company of Canada. You may contact the insurer at 1-888-877-1710 in Canada and the U.S. or visit www.rsagroup.ca.

† All insurance coverage is subject to the terms and conditions of their respective master policies. Certain limitations, exclusions and restrictions apply. Please read your Certificates of Insurance carefully. If you are a Quebec resident, please read your Insurance Summary and Fact Sheet.