

1. TruCa\$h cardholders may earn TruCa\$h Points through the point-earning opportunities of the program when providing their TruCa\$h card number for online purchases, which must be provided at the time of purchase to receive points. The purchase requirements and terms of issue of points may vary from one TruCa\$h provider to another.
2. TruCa\$h maintains the privacy of the cardholders' information in the administration and communication of the program. If you prefer not to receive program updates and/or special offers please contact us by calling 1 800 624 6171, or by email at [privacy@trucash.com](mailto:privacy@trucash.com). Please visit [www.trucash.com/misc/privacy.asp](http://www.trucash.com/misc/privacy.asp) to review our privacy commitment policy.
3. DCR Strategies Inc., an Ontario corporation as licensor of TruCa\$h ("Licensor") reserves the right to terminate the TruCa\$h Points program, to add and delete providers and to alter, limit, modify or add to the TruCa\$h program rules, regulations, terms and conditions without prior notice at any time and from time to time.
4. Points may be spent only on rewards as offered through TruCa\$h at the time of redemption.
5. Points can be redeemed for a TruCa\$h gift card. Please visit [trucash.com](http://trucash.com) or call 1 800 624 6171 for more information.
6. Required number of points per redemption may vary. Please check [www.trucash.com](http://www.trucash.com) for current rates.
7. No changes or refunds on redemption are allowed. All rewards are subject to availability and to terms, conditions, and restrictions imposed by providers.
8. DCR Strategies Inc. is not responsible and assumes no liability for changes or discontinuances of service from providers which may affect offers or the posting and accrual of points.
9. All points are issued on pre-tax amounts.
10. The TruCa\$h card is the property of Licensor, to whom it must be returned upon request TruCa\$h points are not sold to merchants, savers or any other persons, the title being expressly reserved at all times in the Licensor. The only right a TruCa\$h cardholder acquires in TruCa\$h points is to surrender them for redemption.
11. Licensor reserves the right to terminate the membership of any cardholder in the program who appears to be using TruCa\$h in a manner inconsistent with these terms and conditions or any TruCa\$h rules. Licensor reserves the right to discontinue membership privileges and void a member's point balance if points are issued, received or redeemed through fraud or theft or otherwise unlawfully or not as authorized in these Terms and Conditions or in other current TruCa\$h points rewards program rules. These rights are in addition to any other legal or equitable remedy which may be available to the Licensor under applicable law.
12. Qualifying members may earn TruCa\$h points through participation in published activities, programs or purchases and may redeem TruCa\$h points for specified benefits in accordance with rules, regulations, terms and conditions imposed by DCR Strategies. DCR Strategies reserve the right, in its sole discretion, to alter, limit, modify or add rules, regulations, terms and conditions, including, but not limited to, imposing time limits and changes in rewards and reward levels without prior notice at any time and from time to time.