

Frequently asked questions about the Servus Circle Rewards™ Program

General Program Q&A

Q: What is Servus Circle Rewards?

A: Servus Circle Rewards is a rewards program offering points for qualifying purchases with your Servus Mastercard®. Points can be redeemed for a variety of items, such as merchandise, airfare, hotels, travel packages, cash back rewards, GICs, and more.

Q: Why does the URL for Servus Circle Rewards appear as “scorecardrewards.com”?

A: The Servus Circle Rewards program is powered by ScoreCard, a loyalty rewards management system. You will be safely redirected to the ScoreCard website that hosts the rewards information after you log in to your Servus Mastercard account.

Q: Why don't the links for Facebook, Pinterest and Twitter direct me to Servus Circle Rewards pages?

A: The Servus Circle Rewards program is powered by ScoreCard, a loyalty rewards management system, and their social media links are part of the larger ScoreCard system. To see offers and promotions related to Servus Circle Rewards, connect with us on Servus [Facebook](#) or follow us on [Twitter](#).

Q: How do I know how many Servus Circle Reward points I have?

A: Point balances are always available online. If you are a Servus Credit Union member, log in to your Servus Mastercard account through online banking. If you do not have online banking with Servus, visit servus.ca/mastercard to log in. You may also call Servus Circle Rewards at 1-844-334-3808 to check your balance.

Q: How do I earn Servus Circle Reward points?

A: Simply use your Servus Mastercard for your purchases. You will earn reward points based on your qualifying net purchases. Credits to your account (such as for returns of purchases) will reduce the points available in your account. Your account must be in good standing to earn points, meaning that it is not overdue, in default, closed, cancelled, blocked, suspended or otherwise inactive and not available for use. You can't earn points for cash advances, balance transfers, unauthorized or fraudulent charges or for fees of any kind.

Q: Is there a limit to the number of points I can earn?

A: No

Q: Is there a limit on how many points can be redeemed in one session?

A: There is no limit. You can redeem as many points as you like within a session as long as you don't spend more than you have in your account.

Q: Can I combine my points from multiple cards?

A: Yes, you can combine your points by setting up what is called a household group on the Circle Rewards website. If you have multiple cards under your name, you can combine rewards into one collection account. Either the primary or supplementary card holder can redeem rewards.

For businesses, the business owner must setup a household group for the rewards from each supplementary card to accumulate into. The business owner can then redeem rewards. If a business owner does not setup a household group, each individual card holder would be able to redeem rewards collected on their card.

Points earned on personal accounts and business accounts cannot be combined.

Q: Do my Servus Circle Reward points expire?

A: Your points will not expire as long as you have a Servus Mastercard and keep your account in good standing, meaning that it is not overdue, in default, closed, cancelled, blocked, suspended or otherwise inactive and not available for use.

Q: What happens to my points if I close my Servus Mastercard account?

A: Servus Circle Rewards is a loyalty program designed specifically for Servus Mastercard. If you close your Mastercard account, you can no longer access your reward points to redeem them. You will need to redeem your points before you close your account.

Q: What happens to my points if I don't keep my Servus Mastercard account in good standing?

A: If your card is blocked due to delinquency (such as non-payment), you will not be able to redeem your rewards until your account is back in good standing.

Q: When can I order rewards?

A: You may order rewards anytime during the program as long as your account is in good standing and you have enough points to redeem the requested reward.

Q: What kind of rewards are there and how can I order them?

A: If you are a Servus Credit Union member, log in to your Servus Mastercard account through online banking. If you do not have online banking with Servus, visit servus.ca/mastercard to log in. Click on the link for Servus Circle Rewards:

- Merchandise rewards: You can order merchandise awards using the online shopping feature or by calling customer service at 1-844-334-3808.
- Travel rewards: Travel rewards, airline tickets, vacation packages and cruises may be ordered by calling 1-844-316-1965 and speaking with a Travel Services Representative. You may also use the online travel booking site to get select air rewards. You may also purchase additional airline tickets and make car and hotel reservations online. If you prefer, a Travel Services Representative can help with booking purchased as well as redeemed rewards travel items.
- Cash back rewards: Cash back rewards may be redeemed online only.
- GICs: Contact your Servus branch for details.

Q: Can I redeem my Servus Circle Reward points for charitable donations?

A: At this time, the program does not offer this option. We are looking at introducing this in the future.

Q: Do Servus Circle Reward points have a cash equivalent?

A: No, the points can't be redeemed for cash directly. However, there is a cash back rewards option that lets you redeem your points for a credit on your Servus Mastercard account. Cash back rewards will reduce your credit card balance but they do not count as a payment—you'll still need to make your regular minimum payment.

Q: Whom should I contact if I have questions about redeeming my Servus Circle Reward points?

A: Call Servus Circle Rewards at 1-844-334-3808.

Merchandise Rewards Q&A

Q: Can I buy reward points if I don't have enough points for the reward I want?

A: No. Your account must have the number of points needed to redeem the reward you want. Points are not available for purchase.

Q: If I order more than one item, will they be shipped together?

A: We cannot guarantee that items will be shipped together. You may receive several shipments to complete your order.

Q: What if the item I order is not available?

A: Sometimes items are on backorder with the manufacturer. If the backorder delay is for a short period (no more than a couple of weeks), you'll receive a notice from the vendor about the backorder and they will ship the item once it is again available. If the backorder delay is going to be longer, we may contact you to allow you to select an alternate reward or you may choose to cancel your order and have the points added back to your rewards account.

Q: What is the expected date of delivery after placing an order for a merchandise reward?

A: Generally, merchandise rewards will be shipped using a parcel delivery service or by Canada Post and should arrive no more than 4-6 weeks after your order is received. Some items may be shipped directly from the manufacturer. You will be notified if there is a delay in filling your order. Please note that shipments cannot be made to a post office box or outside Canada.

Q: Can I monitor the status of my order?

A: Yes, your order can be checked on the Servus Circle Rewards website or you can call customer service to check the status.

Q: What happens if my merchandise reward arrives damaged?

A: Please check your packages closely for any apparent damage before signing to accept a package. If there is damage, please write a note on the delivery receipt before signing to accept the package. If after you open the package you find the merchandise is damaged, please follow the directions on the packing slip included with your shipment and notify Servus Circle Rewards. You will be given instructions and a return authorization number to return the merchandise for replacement. Merchandise that is received damaged or defective may be returned within thirty (30) days of receipt for replacement. Please refer to your Terms, Conditions and Program Rules for additional requirements.

Q: Are manufacturer warranties applicable for my redemption/order?

A: Most merchandise is covered by a manufacturer's warranty. Please keep your packing slip as proof of purchase. For extended warranties or product specific inquiries or repair, you may call the manufacturer directly.

Q: Will my gift card or certificate have an expiration date or any other restrictions?

A: Any expiration date and terms of use will be printed on the gift card or certificate.

Q: Are gift cards or certificates transferable?

A: Yes. They are not personalized and may be given to someone else.

Q: Where can I get a complete list of available merchandise rewards?

A: If you are a Servus Credit Union member, log in to your Servus Mastercard account through online banking. If you do not have online banking with Servus, visit servus.ca/mastercard to log in. Click on the link for Servus Circle Rewards to view the online catalogue.

Q: Is a merchandise catalogue available in printed copy?

A: No, all our merchandise selection is online.

Travel Rewards Q&A

Q: When are Travel Services agents available?

A: Travel Services agents are available Monday to Sunday from 6am – 10pm (Mountain Standard Time) to book your travel arrangements.

Q: Can I book my travel online?

A: Yes, your travel can be booked online. In addition, you can purchase airline tickets and hotel/car reservations. If you are a Servus Credit Union member, log in to your Servus Mastercard account through online banking. If you do not have online banking with Servus, visit servus.ca/mastercard to log in. Click on the link for Servus Circle Rewards.

Q: How many points are needed for a ticket?

A: The actual number of points needed will be based on your travel dates, origin and destination cities, airline and availability, as well as how far in advance you are making your reservations. The good news is you are in control and the choice is yours!

Q: Can I still redeem if I do not have enough points for a ticket?

A: Yes! We want to make sure your next trip is within reach, which is why we've added the flexibility of allowing you to redeem the points you do have and pay the difference.

Q: Are there any origin or destination restrictions?

A: The Servus Circle Rewards program allows you to fly from virtually anywhere to virtually anywhere in the world.

Q: Are there blackout dates for travel?

A: No. You can book your travel whenever there is availability.

Q: How far in advance do I need to make my travel reservations?

A: You can make reservations as close as one day prior to your actual departure date. We recommend you plan your travel at least 14 to 21 days in advance for the best availability.

Q: I want to save my points for an airline ticket. How will I know the number of points I need to save?

A: The actual points required for your travel depends on the specific itinerary you select. You can check point requirements online by logging in to your account.

Note: Points required for travel may change and are not final until you redeem them for travel.

Q: Can I change or return my airline ticket if my plans change after the ticket is issued?

A: Changes and cancellations can be made only if the supplier and specific air ticket rules permit the modifications. A per ticket service fee will be charged by the travel supplier for all exchanges, modifications or cancellations, in addition to any applicable airline penalties and/or fare difference. Contact Travel Services for up-to-date information about service fees.

Q: Can I book a cruise online?

A: Yes, you can. If you are planning to book a flight or another component to go along with your cruise, you must book the cruise as a separate order from any other travel component you wish to redeem for on the catalogue.

Q: How do I change or cancel my car, hotel, activity or cruise booking?

A: You must contact Travel Services for all modification and cancellation requests as the policies are different for each travel award.

Q: Can I purchase airline tickets or other travel items from Travel Services without using my points?

A: Yes. Travel Services can assist in booking your purchase travel needs and you can also purchase online.

Q: What are the fees for each reward?

A: Booking fees are included in the total number of points required for the travel redemption so you can use your points and you don't have to pay the booking fees out of pocket. Please note the points requirement differs between online booking and travel agent assisted booking because a higher fee is charged for the agent assistance. While booking fees are included in the points total, modification service fees are not and must be paid separately. Contact Travel Services for up-to-date information about fees.

Q: What is the order process for a hotel or car travel reward certificate?

A: In addition to booking online, you can also order certificates to be used to cover a portion or the cost for hotel reservations and car bookings. Prior to redeeming points for a hotel or car travel reward certificate, please contact the hotel or car rental location you plan to visit to confirm they will accept the certificate with the discount offered in the certificate. Once confirmed, you can submit your order online or through a Servus Circle Rewards representative by calling 1-844-316-1965. Certificates are usually shipped within 4-6 weeks of processing your order. Upon receipt of your certificate, make your advance reservation by calling the number listed on the certificate and inform the reservation agent of the certificate. **ADVANCE RESERVATIONS ARE REQUIRED TO USE YOUR CERTIFICATE.** At time of check in, present your certificate with your method of payment for any additional fees.