

Frequently Asked Questions about the Meridian Visa* Rewards Program

General Program Q&A

Q: What is Meridian Visa Rewards?

A: Meridian Visa Rewards is a rewards program offering points for qualifying purchases with your Meridian Visa. Points can be redeemed for a variety of items, such as cash back rewards, gift cards, merchandise, airfare, hotels, travel packages, and more.

Q: How do I access Meridian Visa Rewards website?

A: The Meridian Visa Rewards is powered by ScoreCard, a loyalty rewards management system. To access ScoreCard, simply log in to your eZCard account through Meridian online banking. Once you log in, you will see your account information, including your Rewards balance. You may browse the rewards site by clicking on the "View Rewards" button from the eZCard page.

Q: How do I know how many points I have?

A: Point balances are always available online. You may also call Meridian Visa Rewards at 1(833)-998-4692.

Q: How do I earn points?

A: Simply use your Meridian Visa 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 (that is, not delinquent, in default, closed, canceled, blocked, suspended or otherwise inactive and not available for use as a source of funding). You can't earn points for cash advances, balance transfers, unauthorized or fraudulent charges or for fees of any kind.

Q: If I don't have enough points for the reward I want, can I buy the extra points I need?

A: No. A sufficient number of points must be available in your account to redeem the reward you want. Points are not available for purchase. Please note that some travel Rewards, as specified on the Meridian Visa Rewards site, offer split tender option that involves using a combination of points and credit and/or debit payment to settle the cost of a single redemption. See the Program website for specific travel Reward terms and conditions.

Q: Do my Meridian Visa Rewards points expire?

A: No, your points will not expire as long as you have a Meridian Visa and keep your account in good standing (that is, not delinquent, in default, closed, canceled, blocked, suspended or otherwise inactive and not available for use as a source of funding).

Q: What happens to my points if I close my Meridian Visa account?

A: If you close your Meridian Visa 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: 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 kinds of rewards are there and how can I order them?

A: To access Meridian reward site, simply log in to your eZCard account through Meridian online banking. Once you log in, click on the "View Rewards" button from the eZCard page. You can redeem for the following rewards:

- Merchandise rewards: You can order merchandise rewards online or by calling customer service at 1(833)-998-4692.
- Travel awards, airline tickets, vacation packages, and cruises may be ordered by calling and speaking with a Travel Services Representative. You may also use the online travel booking site to obtain select air rewards. In addition, you may purchase additional airline tickets and make car and hotel reservations online. If you prefer, Travel Services Representatives can assist with booking both purchased as well as redeemed rewards travel items.
- Cash back and gift card rewards may be redeemed online only.

Q: Do 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 Meridian Visa 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 Meridian Visa Rewards points?

A: Call Meridian Visa Rewards at 1(833)-998-4692.

Merchandise Awards Q&A

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 ordered items are on backorder with the manufacturer. If the backorder is for a short period, such as for no more than a couple of weeks, we will notify you of your backorder status and ship the item once it is again available to us. If the backorder status is going to be longer, we may contact you to allow you to select an alternate award or you may elect to cancel your order and have the points added back to your rewards account.

Q: For merchandise redemptions, how long after I place my order should I expect to receive the ordered items?

A: Generally, merchandise awards 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: What happens if my merchandise award 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 Meridian Visa 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: Will I be able to use any applicable manufacturer warranties for my redemption(s)?

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

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

A: Visit Meridian Visa Rewards site to view the online catalogue. Simply log in to your eZCard account through Meridian online banking. Once you log in, click on the "View Rewards" button from the eZCard page.

Q: Are gift cards or certificates transferable?

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

Travel Awards Q&A

Q: When are Travel Services agents available?

A: Travel Services agents are available Monday – Sunday 8:00am – 12:00am (Eastern 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. Simply log in to your eZCard account through Meridian online banking. Once you log in, click on the “View Rewards” button to navigate to Travel rewards.

Q: How many points are required for a ticket?

A: The actual number of points required will be based on your travel dates, origin and destination cities, airline, availability, and 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 program allows you to fly from virtually anywhere to virtually anywhere in the world!

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

A: You can now 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 online account.

Note: Points required for travel may change, and are not final until travel is redeemed for.

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?

No, your cruise can only be booked over the phone. Please call Meridian Travel Rewards at (833)-998-4693.

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

A: You must contact the Travel Rewards Center at 1(833)-998-4693 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: The 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 point requirement differs between online and travel agent assisted booking due to a higher fee 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.

Reward	Channel	Booking Fee (per ticket, in U.S. dollars)
Air	Web	\$15.00
	Call Center	\$25.00
Car	Web	\$5.00
	Call Center	\$15.00
Hotel	Web	\$5.00
	Call Center	\$15.00
Cruise	Web	\$30.00
	Call Center	\$40.00
Activities	Web	\$5.00
	Call Center	\$15.00
Tours/Packages	Web	\$30.00
	Call Center	\$40.00
Booking fees are included in the total number of points required for the travel redemption.		

Reward	Channel	Modification Fee (per ticket, in U.S. dollars)
Air Modifications	Web and Call Center	\$40.00
Cruise Modifications	Web and Call Center	Fees may vary by cruise line
Hotel/Car/Activity Modifications	Web and Call Center	Fees may vary by hotel, car rental or activity supplier
Modification fees are paid separately in cash.		

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 rewards 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 Meridian Visa Rewards representative by calling 1(833)-998-4693. 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 IN ORDER TO USE YOUR CERTIFICATE.** At time of check in, present your certificate with your method of payment for any additional fees.

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