

## **SPECIAL PAYMENT PLAN (“SPP”) TERMS AND CONDITIONS**

**Once you accept an SPP offer, the terms and conditions in this document and in your Hudson’s Bay Cardholder Agreement apply to your SPP.**

<b>SPP Term</b>	<input type="checkbox"/> <b>6</b> months <input type="checkbox"/> <b>12</b> months <input type="checkbox"/> <b>24</b> months
<b>SPP Type &amp; Monthly Payment</b>	<p><input type="checkbox"/> <b>Instalment plan:</b> Your SPP monthly payment equals the SPP original balance divided by the number of months in your SPP.</p> <p><input type="checkbox"/> <b>Flex plan:</b> Your SPP monthly payment equals <b>1%</b> of the SPP original balance.</p> <p>The SPP original balance consists of the purchase amount (including taxes) plus shipping fees and the SPP fee (if applicable).</p> <p>Your SPP monthly payment is included as part of the minimum payment due each month on your account. You do not need to pay them separately. The minimum payment due each month is shown on your monthly statement.</p> <p><b>Please note:</b> The minimum payment on your account will always be at least <b>\$10</b>, unless your new total balance is less than <b>\$10</b>.</p>
<b>SPP Fee</b>	<p><b>\$0</b> on any instalment plan or a <b>6</b> month flex plan</p> <p><b>\$79</b> on a <b>12</b> month flex plan</p> <p><b>\$99</b> on a <b>24</b> month flex plan</p> <p>The fee is charged on the date your SPP posts to your account.</p> <p>The fee may be reduced if a promotional offer is available and will be disclosed at the time the offer is made. <b>There is no fee on any plan originated in Quebec.</b></p>
<b>SPP Annual Interest Rate</b>	<p><b>0%</b> interest will accrue on your SPP balance between the transaction date and the date your SPP ends.</p>

### **FREQUENTLY ASKED QUESTIONS**

#### **Q. When will my SPP end?**

**A.** Your SPP will end when you have paid off your entire SPP balance or when your SPP reaches the end of the term (whichever occurs first).

#### **Q. Will I be charged interest on an SPP purchase?**

**A.** You will not be charged interest on any purchases made under an SPP before the SPP ends. When your SPP ends, starting in the billing period after the last SPP monthly payment is due, any remaining balance will be treated as a regular purchase and will be subject to the interest rate on purchases that applies to your account at that time. Subject to any interest-free grace period that applies, interest on the remaining balance will be calculated from the date your SPP ended until the balance is paid off.

***Please note:** Even though you will not be charged interest on SPP purchases before your SPP ends, you must continue to pay the new regular balance by the payment due date each month to benefit from the interest-free grace period on your other purchases.*

**Q. Can I prepay my remaining SPP balance at any time?**

**A.** Yes, you may prepay any amount of your remaining SPP balance at any time without charge or penalty. However, as described in your agreement, payments over the amount of your minimum payment will be applied to the balances on your monthly statement, starting with the balance with the highest annual interest rate, and then to other balances in descending order based on their applicable annual interest rates. Without paying down the higher interest rate balances in full, you will not be able to pay off the entire SPP amount.

**Q. Can I return purchases made under an SPP?**

**A.** Purchases made under an SPP are subject to the regular return policy as described on your receipt. The SPP fee, if applicable, will only be refunded if all merchandise purchased under the SPP is returned.

**Q. Can I earn Hudson's Bay Rewards points on an SPP purchase?**

**A.** You will be eligible to earn Hudson's Bay Rewards points on SPP purchases in accordance with the terms and conditions of the Hudson's Bay Rewards program.

**Q. Can an SPP be used for any purchases?**

**A.** SPPs are available on select purchases that meet a qualifying purchase amount with your Hudson's Bay MasterCard® or Hudson's Bay Credit Card. Hudson's Bay reserves the right to limit the use of an SPP for specific departments.

**Q. Where can I find more information?**

**A.** Visit a Hudson's Bay or Home Outfitters store for more information about SPP offers and the Hudson's Bay Rewards program. For additional questions about your account or your SPP, please call Customer Service at 1-866-640-7858 for your Hudson's Bay MasterCard or 1-800-263-2599 for your Hudson's Bay Credit Card.