



5 Little-Known Benefits of the Canadian Tire Triangle Mastercard

Description

The Canadian Tire Triangle Mastercard is one of Canada's finest rewards cards. For a card that doesn't charge an annual fee, the 4% earn rate on **Canadian Tire** purchases is fairly lucrative, and the 1.5% back on grocery purchases and five cents per litre on gas is icing on the cake.

But aside from these obvious features, the Canadian Tire Triangle Mastercard has several "hidden" perks that may surprise you. If you're contemplating applying for this card, here are five things you could enjoy.

1. No-interest financing

Rare for a credit card, no-interest financing is certainly one of the Canadian Tire Triangle Mastercard's best little-known perks.

Basically, you can split any Canadian Tire purchase of \$150 or more into 24 equal payments. As long as you pay the minimum on your monthly statement by the due date, you'll pay no interest and no fees. For a \$150 purchase, that means paying only \$6.25 per month for 24 months.

And it's not just purchases made at Canadian Tire. This perk applies to all Canadian Tire affiliates, too, such as Mark's, Party City, and SportChek.

Just be careful. If you don't make the minimum payment with 59 days of your statement's due date, Canadian Tire will terminate the no-interest financing and start charging you interest. The interest you pay will be set by your card's APR, and you'll pay interest for every day since you made the purchase.

2. 24/7 medical assistance

Through **Mastercard's** "concierge service," the Canadian Tire Triangle Mastercard can help you make arrangements for shopping, travel, entertainment, and even business. While this isn't totally unknown, one part of the concierge service is frequently overlooked: medical assistance.

Through your card's concierge, you can you make appointments, plan prescription refills, and book visitations through certain medical providers. You can also call to make arrangements for emergency medical transportation, which can come in handy if you're traveling abroad and you don't know the country's emergency number.

3. Roadside-assistance gold plan

Canadian Tire's roadside-assistance gold plan is a must-have for Canadians who travel long distances or commute frequently. Under this plan, you get five free service calls per year, one towing service to a destination of your choice, unlimited tows to Canadian Tire Auto Service Centres across the country, a battery boost, fuel delivery, and free extrication and winching services.

Without a Canadian Tire Triangle Mastercard, you'd be stuck paying \$99.99 per year for the gold plan. With the card, however, you pay nothing. You just have to activate your membership online, and you'll enjoy free roadside assistance.

4. No-receipt returns at Canadian Tire stores

Normally, Canadian Tire won't accept returns without a receipt. But if you made the purchase with your Canadian Tire Triangle Mastercard, you have nothing to worry about. Canadian Tire will look up your purchase on your card. That means no more digging through the trash to find that scrunched up receipt paper.

5. Members-only invites and promotions

Finally, Mastercard will send you frequent invites to private functions and members-only events, ranging from dining experiences to promotions on sports tickets. If you download the Triangle App, you can keep track of these private events (you should also receive an email from Mastercard).

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