



4 Popular Ways to Boost Your Canadian Tire Money This Christmas

Description

Canadian Tire money has long been one of Canada's most lucrative loyalty programs. With a 1:1 ratio (one CT dollar equals one Canadian dollar), your Canadian Tire money can go a long way in helping you budget for your holiday expenses. But if you want to amass CT money more than the average Canadian Tire shopper, here are four tips to start implementing today.

1. Buy everything from Canadian Tire (and affiliates)

Yes, everything. If you're going to maximize your Canadian Tire money this holiday season, you're going to have to align your shopping list with Canadian Tire products, including those from affiliates.

Recall that you can earn 4% back in CT money with your Canadian Tire Triangle Mastercard or .04% with a Triangle Rewards card. That means, for every \$100 you spend, you could earn \$4 back with your [rewards credit card](#) or \$0.40 back on a loyalty card.

In addition, you could earn 1.5% back on all grocery purchases (up to \$12,000 spent) with a Triangle Mastercard. So, if you're planning a big Christmas, you might want to use your Canadian Tire rewards card, unless you have another [rewards card](#) that will earn you more.

Buy gas from Canadian Tire affiliates, too. When you fill up at Gas+ and Husky stations, you'll earn \$0.03 per litre in CT Money with your Triangle Rewards card, or \$0.05 per litre with a Triangle Mastercard.

Though earning 0.4% or 4% may not seem like much, if you buy the majority of your gifts from Canadian Tire, it will accumulate faster than you think.

2. Look out for bonus days

Occasionally, Canadian Tire will offer you more CT money back for eligible purchases within a specific period of time. As long as you have a Triangle Rewards membership (with a valid email address),

Canadian Tire will inform you ahead of time when these promotions are available.

Don't overspend if you don't need to (it's not worth the CT Money if the promotion doesn't apply to you), but if the promotion lines up with your shopping list, by all means — wait for the period to start, then collect the extra CT money on your purchase.

3. Earn a welcome bonus on the Triangle Mastercard

Often, Canadian Tire will give you a sign-up bonus when you apply for the Triangle Mastercard. For instance, they might give you \$100 in Canadian Tire money (a real bonus that's going on now) if your application is accepted.

This is perhaps the fastest way to accumulate Canadian Tire money. Of course, you don't want to take out Triangle Mastercard if you're not going to use it frequently. Nor do you want one if you've taken out numerous credit cards recently, as too many credit card applications could hurt your credit score.

But if you're a frequent shopper at Canadian Tire, and you haven't opened too many credit cards in the last two years, you could snag a sign-up bonus on the Canadian Tire Mastercard.

4. Sign up for Canadian Tire's exclusive program

If you're really serious about earning Canadian Tire money, you might want to look into Canadian Tire's Triangle Select program. It's pretty exclusive (you have to be invited to join), but if you drop your email on Canadian Tire's website, they might extend an invitation to you this holiday season.

Here's how it works. You pay an annual fee of \$89. For that rate, Canadian Tire will give you two bonus rates: 10 times CT money on all in-store purchases at Canadian Tire (and affiliates) and 25 times CT money when you buy certain brands. These rates are applied to your Triangle Rewards, which earns 0.4%, and you can earn them in addition to your Triangle Mastercard's 4% cash-back rate.

For instance, if you buy a Paderno pan in-store for \$100, you'll earn \$4 on your Triangle Mastercard. With a Triangle Select membership, you'll earn an additionally \$4 ($0.4\% \text{ of } \$100 = \$0.40 \times 10 = \4). Then, because Paderno purchases fall under the bonus 25 times bonus, you'll earn another \$10. All in all, you'd walk away with \$18 in CT money.

If you want to truly maximize your Canadian Tire money, putting your name on the Triangle Select waiting list might be a smart idea. Otherwise, apply the three tips above, and you'll start to amass more CT money than the average person.

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