



## Here's How to Get 20 Times Back on Your Largest Canadian Tire Purchase (and up to 35 Times Back on Other Purchases)

### Description

For Canadians who shop at **Canadian Tire** stores, the Triangle Rewards program is one of the most lucrative rewards systems for you. With a membership card, you get exclusive deals (such as storewide discounts and CT money back events), not to mention 0.4% back on all purchases. And if you're a Canadian Tire **Mastercard** holder, you can even earn 4% back on pre-tax purchases — a bonus rate that rivals Canada's best no-fee credit cards.

But for those who shop *exclusively* at Canadian Tire, there's a way to earn up to 35 times more CT money. It's called Triangle Selection, and for frequent Canadian Tire shoppers, it might be worth the \$89.

### What is Triangle Select?

Triangle Select is an exclusive annual subscription service offered to *certain* Triangle Mastercard holders.

The keywords there are *exclusive* and *certain*. Not every Triangle Mastercard user can apply to this program. In fact, there is no way you can apply: in order to enroll, Canadian Tire has to personally invite you via email.

That said, it's not as if Canadian Tire cherry-picks who can and can't be a part of the program. It's exclusive, but not *that* exclusive. To get an invite, you just have to submit your email address on their [webpage](#). When an opportunity opens, up the company will invite you to enroll.

### What can you earn with Triangle Select?

Let me put it this way: you'll earn a *lot* more than any other Triangle membership.

For one, you'll earn 10 times the CT Money on all in-store purchases at Canadian Tire and affiliates.

This 10 times reward is tacked onto your Triangle Rewards card, which has an earn rate of 0.4%. When you make a purchase of \$100 with your Triangle Rewards card, you would normally earn \$0.40 back. With Triangle Select, however, you'd earn \$4 (\$0.40 x 10).

Additionally, you'll earn an extra 25 times the CT Money when you buy certain brands, such as Denver Hayes apparel or Petco products. Again, this 25 times reward compounds the 0.4% rate on the Triangle rewards card. For a qualifying purchase of \$100 then, you would earn \$10 back (0.4% x 25).

That's *in addition* to the \$4 you earned off the 10 times rate. For a qualifying purchase then, you could earn \$14 for every \$100 you spend. Oh yeah, don't forget — if you pay with a Canadian Tire Mastercard, you'll also earn another 4% back.

So far, that's a pretty good deal. But Canadian Tire goes even further: it'll offer you an annual 20 times bonus CT Money "top-off" on your largest and second-largest Canadian Tire in-store purchases.

It'll also give you a welcome gift valued at \$50, free shipping on all online orders over \$50, reimbursement (in CT Money) for five ship-to-home orders (above \$20), and a free one-year subscription to Bell Media's Crave.

Yes, that's all for \$89 per year.

## Is this worth the \$89?

For frequent Canadian shoppers, the Triangle Select program can be pure *money*. Even so, you should be aware of some of its limitations.

For one, the bonus rates (10 times back and 25 times back on select brands) are for *in-store shopping*. If you do most of your Canadian Tire shopping online, you might get free shipping, but you won't get extra earnings.

## Should you try to enroll?

If you can earn more than \$89 off the bonus rates, this subscription is definitely for you. Likewise, if do all your shopping online, but you're planning on buying something major in store, like fitness equipment or lawn care machinery, the annual top-off could give you enough CT Money to make this subscription worth the fee.

For those who don't shop frequently in store at Canadian Tire, this subscription won't benefit you at all. You're better off getting a [cash-back credit card or rewards card](#) with a more lucrative earn rate than paying \$89 for extra Canadian Tire Money that you probably won't use.

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