



Here's How to Double-Dip Your Canadian Tire Membership and Rewards Card

Description

The **Canadian Tire Mastercard** is, hands down, one of the most generous retail credit cards in Canada. With a 4% earn rate on Canadian Tire purchases, not to mention 1.5% on grocery purchases (up to \$12,000), you can't be a Canadian Tire regular *without* this card in your arsenal.

That said, the Canadian Tire Mastercard does have one disadvantage: under the revamped Triangle Rewards program, you can't double-dip your rewards credit card with a Triangle Rewards card, which earns 0.4% on every purchase. You can either earn 4% on your Mastercard or 0.4% on your Triangle Rewards card.

That said, there is *one* way to double-dip. It's super exclusive (literally), and it might take you some time to join the club. But if you can do it, here's how you can double-dip rewards.

Triangle Select: The basics

Triangle Select is Canadian Tire's invite-only subscription service. As a Triangle Select member, you pay \$89 per year in exchange for higher rewards:

- 10 times the CT money on all in-store purchases at Canadian Tire and affiliates
- 25 times the CT money when you buy certain brands (such as Denver Hayes, Petco, Golfgreen, and PADERNO)
- 20 times bonus CT money on your largest and second-largest purchases of the year
- Shipping fees waived on all qualifying online purchases of \$50 or more

To become a Triangle Select member, Canadian Tire has to personally invite you. That said, you can *request* an invite on their homepage. When an opportunity opens up, the company will email you with an invitation to enroll.

Can you double-dip as a Triangle Select member?

Yes, you can double-dip your Canadian Tire Mastercard and Triangle Select membership card. That means you can earn 4% on the purchase price through your Mastercard, along with 10 times for Canadian Tire purchases and 10 times plus 25 times for certain brands.

Let's look at an example to see how much you could save.

Let's say you're interested in buying a CANVAS armchair for \$429.99. You're going to use your Triangle Select membership card to earn 10 times back in CT money. This 10 times rate is applied to your Triangle Rewards card, which, again, earns 0.4%. So, for your 10 times rate, you'll earn around \$17.1.

But this is a CANVAS armchair. As such, you'll get a brand boost of 25 times or \$42.99 in CT money.

Finally, there's the 4% earnings on your Canadian Tire Mastercard. When you charge the CANVAS armchair to your rewards card, you'll earn another \$17.1 back.

So, here's what your earnings look like:

- Everyday Bonus: \$17.1
- Brand Boost: \$42.99
- Triangle rewards card: \$17.1

For this purchase, you earned \$77.19 in Canadian Tire money — almost 18% of the pre-tax purchase price.

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.

If you don't shop frequently at Canadian Tire, you probably won't earn enough extra CT money to make the subscription worth the cost. 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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