



## 5 Reasons Everyone Should Stop Hating On the Canadian Tire Mastercard

### Description

Look, I get it: when compared with some of Canada's finest [rewards](#) and [cash-back credit cards](#), the **Canadian Tire Triangle Mastercard** leaves one wanting more. The base rate is about as low as you can get (0.8% on non-Canadian Tire purchases). And though this rewards card earns 4% back on Canadian Tire purchases, you earn 4% back *pre-tax*, meaning you'll never earn rewards on HST.

But hear me out. The Canadian Tire Mastercard is still one of Canada's finest retail cards. Putting aside our differences, here are five reasons we should all stop hating on this Canadian favourite.

### 1. No annual fee

First off, the Canadian Tire Mastercard charges no annual fee. I mean, come on: for a card that earns 4% CT money (plus 1.5% on groceries and five cents per litre on gas), you can't really complain. While, true, other [no-fee credit cards](#) have higher earn rates, for frequent Canadian Tire shoppers, perhaps no card will earn you more rewards than this one.

### 2. 24/7 medical assistance

The Canadian Tire Triangle Mastercard has a slew of "concierge services" built into it, which can help you make arrangements for shopping, travel, entertainment, and even business. While these services can come in handy, there's one that's 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.

Again, this is a *free* service for Canadian Tire Triangle Mastercard holders. That's not bad for a card that doesn't charge an annual fee.

### 3. Bonus days and stacking

Canadian Tire will often schedule “bonus days,” during which you can earn a significant amount of CT money.

For instance, this month, Canadian Tire will have three bonus days. The first is March 7. You can earn 40 times back when you use your Mastercard in-store or online. The next bonus days are a pair: March 16 and March 17. On these days, you’ll earn 30 times the Canadian Tire money when you buy select items online only.

Bonus days could be a great opportunity to practice another benefit of the CT rewards program: stacking. Unlike other retail stores, Canadian Tire will let you use multiple offers on a single purchase, which can help you earn some serious CT money. If you stack offers *and* use your Canadian Tire Mastercard, you’ll also earn 4% back.

### 4. 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’ll 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.

### 5. 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.

## Should you get the Canadian Tire Mastercard?

The Canadian Tire Triangle Mastercard is ideal for Canadians who shop frequently at Canadian Tire and buy gas at Husky or Gas+ stations. Because your earnings will come to you in the form of Canadian Tire Money, you’ll benefit the most from this card if you buy most of your products there.

If you don’t shop at Canadian Tire, don’t sweat it: take a look at some of Canada’s best [rewards cards](#) or [cash-back cards](#). Choose a card that will reward you more points or cash back for your spending and you could amass some serious rewards.

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## **Date**

2025/06/27

## **Date Created**

2022/02/27

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