MARCH 2017



How the best loyalty programs stay ahead of the curve. p02

TRAVEL REWARDS

Win a free Princess cruise with Air Miles. p04

U ATTENTION COFFEE DRINKERS

Espressos and lattes all at the touch of a button. p08

Loyalty and Rewards

LOYALTYANDREWARDS.CA



ith an unparalleled dedication to his team and culture, Nav Bhatia, the Toronto Raptors' Superfan, discusses the root of his loyalty to both the team and community.

Mediaplanet How did you first become a fan of the Toronto Raptors?

Nav Bhatia When the team arrived it was an exciting time in Toronto and so I took the chance to purchase my first two season seats. I did not know what to expect but I loved watching basketball on TV. I loved how close the fans were to the game and I knew I had to be a part of this experience in Toronto.

MP What does the Toronto Raptors organization mean to you?

NB The Raptors organization is like a family to me. When I am going through good or bad days, they are always there to pick me up! It's incredible to know from the ownerships right down to the ushers in the building, we all care for each other like any family cares for their own.

MP What can people learn from the Raptors organization and how they treat their fans?

NB Well, the Raptors organization can be summed up by how inclusive of an organization they are. When I faced discrimination in the late 1990s, it was the Raptors organization that gave me the opportunity to bring people together of all different backgrounds. Most organizations would not give a fan that type of chance. The Raptors have built a relationship with their fan base I have not seen across the NBA, which is maybe why you have hundreds of fans travelling to road games and thousands of fans watching outside in Jurassic Park during the playoffs.



"I knew I had to be a part of this

experience in Toronto."

MP How did you become *The Superfan*?

NB Well, I purchased my first set of season tickets when the Raptors first arrived in 1995 and never missed a home game since then. No matter the score or if we were winning or losing, I would always be cheering and supporting the team. In 1999, our GM, Isiah Thomas, called me to courtside and presented me with the jersey - Superfan. On that day The Superfan was born!

MP What perks come with being The

Superfan?

NB Contrary to popular belief there are no free tickets. But I can tell you the Raptors do their best to ensure I can purchase my signature seats on the baseline next to the hoop for any special basketball events at the ACC. However, I believe the biggest perk is helping thousands of kids from all different backgrounds fall in love with the game and the home team. The Raptors are very accommodating to the lineup of fans that show up courtside for a picture. And when I travel to other cities, the opposing organizations are very welcoming as well.

MP What was your favourite Raptors moment?

NB It had to be the Vince Carter slam dunk competition win or when we beat the Miami Heat in the second round of the 2016 playoffs to get to the conference final for the first time ever. I can't say I like one over the other. •

THE ALL-NEV



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Experience is everything **Profiling Jessica** Pollock's daily trip to Starbucks.



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Decisions, decisions How to choose the right debit and credit cards. p06



ast year was one that many Canadian loyalty program operators and members would probably like to forget. It seemed the industry was in the spotlight for all the wrong reasons. In some ways, 2016 was a wake-up call and a reminder of how important engagement is to the health of any

loyalty program.

And by engagement, I don't mean occasionally whipping out your card to collect the odd point here and there. I mean the type of engagement that allows you to confidently declare your point balance at any given time. Or that allows you to take advantage of some of the massive bonus deals that only the so-called insiders seem to access. I'm talking about the kind of engagement that puts knowing that you've somehow beat the system and are getting

something meaningful for free. For program operators, it's the type of engagement that allows the brands that support these programs to design and deliver highly relevant offers in return for your loyalty and purchase behaviour insight.

It's also the type of concept that works on the simple premise that the more you give (spend), the more you get (rewards).

Most airlines have now shifted away from rewarding the distance you travel, and have moved to a spend to earn program model where miles are awarded based on ticket price — for example, earn five Delta SkyMiles per dollar spent with Delta Airlines. The same is true for the hotel industry on the redemption side, with programs like Hilton Honors moving to dynamic award nights based on the going rate for a hotel room. And we can expect other reward program operators looking to simplify their offering to follow suit. Petro-Points is a great example of a program that has simplified its program to better

suit consumers' needs. Another trend anchored on the philosophy of engagement is the rise of experiences. Increasingly,



Patrick Sojka Founder, RewardsCanada.ca

"Identify the program that's most likely to reward you in a way you truly care about."

active and engaged collectors are gaining access to one-of-a-kind events and VIP treatment. Access to experiences are exactly what's needed. Are you an RBC Rewards points collector with an Avion card? Chances are you've been targeted for a special promotion or VIP event. Ultimately, rewarding customer loyalty should be about mak-

ing your best customers feel special. Want more out of your loyalty program? Consider these five tips to stay engaged:

1 Set a reward goal and stick to it. It's incredible what happens when you take the time to set a reward goal. For example, if you want to cut your annual vacation costs in half using reward points, look for a program that offers the most flexibility and allows you to apply points to any travel expense.

2 Sign up for program alerts. Or follow industry experts who report on bonus offers and industry alerts, such as The Points Guy or

RewardsCanada.ca.

3 Check your account balance frequently. Keep track of how much you're earning and make sure there aren't any discrepancies or unusual behaviour on your account.

Get rid of the dead weight. You need to clean out your closet occasionally, and the same holds true for your wallet. Too many

cards means you're spreading your

attention too thin. Identify the

program that's most likely to reward you in a way you truly care about and stick with it. 5 Set alerts. Some of the most dedicated collectors have spread-

sheets that allow them to track and calculate the dollar value of an offer. While you don't need to go this far, simply setting up a few calendar check-in dates can your game and realizing your reward goal. O

Patrick Sojka

Innovation Helps RBC Lead the **Way in Reward Programs**

It's no wonder that over the last decade reward programs have become increasingly popular in Canada. Consumers enjoy knowing that every time they pull out their plastic to pay for a purchase, they'll be compensated — be it in points, cash, miles, or more for spending their hard-

As loyalty cards' popularity increased, so too did the choices available to consumers. And Canadians are constantly on the lookout for a reward program that will truly re-

earned-dollars.

spond to their needs.

Stay in Touch

RBC Rewards is one of the most popular and long-standing reward programs in Canada. "RBC Rewards is Canada's largest and most flexible bank-owned proprietary loyalty program, offering significant value to RBC's clients," says Jacquelina Calisto, Vice President of Loyalty & Rewards, Digital, Payments and Cards, RBC. "It's an extremely client centric program focused on giving our clients more ways to earn rewards faster, more

ways to save through amazing offers and special perks, as well as more choices to redeem rewards, such as rich travel rewards; financial rewards (like paying off credit card, paying down your mortgage, making investment contributions); and access to exciting merchandise, gift cards, once in a lifetime experiences, and much more."

Responding to consumers'

needs RBC is aware that the increasingly competitive rewards market, combined with sophisticated consumers who demand a relevant and flexible reward model, means reward programs must make customer satisfaction a priority. "Our philosophy is to help clients get the most out of their rewards program while providing an exceptional and engaging experience. We have designed our program to provide our clients with the greatest rewards value. We want to make it easier for clients to redeem instantly and more frequently. We

also offer more ways to earn faster

through several partnerships.



Jacquelina Calisto Vice President of

Loyalty & Rewards The bank also recognizes the importance consumers place on the usability and selection of a rewards program. "We are laser focused on providing our clients with choice and real value. The breadth of redemption options provides clients with the ability to redeem for what's important to them," says Calisto.

The Avion credit card is the flagship of the bank's loyalty program and is one of the top travel rewards credit cards in the country. "We're committed to delivering on the promise of 'any, any, any' to our Avioners," explains Calisto. "That's why we provide clients with the flexibility to book travel on any airline, any flight, at any time-that means no blackout periods,

seat restrictions, or points expiry."

Embracing innovation To deliver on its promise of relevancy and ease of use, RBC stays at the forefront of reward program initiatives through a solid commitment to innovation and technology. "Innovation has played an important role in our ability to evolve our rewards program and provide our clients with a differentiated experience," says Calisto. "Our investments in technology and product innovation — such as blockchain, virtual reality, machine learning, and payments — have allowed us to provide our clients with remarkable and unique experiences. For example, most recently clients could explore what RBC Rewards has to offer through a VR experience at our Avion Holiday Boutique.

This willingness to embrace change and invest in the future is clear in RBC's most recent innovation: the RBC Rewards App. "Mobile has played a pivotal role in shifting consumer behaviour to be always on and always connected with instant access to information. We recognize this and felt it was important to provide our RBC Rewards members with the ability to engage with our program on the go-

anytime, anywhere," says Calisto. "The Rewards App provides our clients with the flexibility and convenience to explore, shop, and redeem their points when they want and for rewards that align with their personal preferences. We want to give our clients options that suit them whether that's taking a family vacation, getting a new iPhone, picking up a gift card for their friends, shopping for the latest and greatest merchandize, or making a positive impact in the world by donating to a series of charities. We are committed to providing our clients with engaging and relevant experiences, all focused on providing our rewards members with more value. Our rewards program is a place where we can engage with our clients to provide them with real value beyond points and we're really excited about that." •

Sandra MacGregor











Why do we make it so easy for you to redeem your rewards points?



Because we actually want you to redeem your rewards points.

Rewards programs are meant to be, well...rewarding. And RBC Rewards actually makes it that way. So, what does that mean? It means there's a personalized app that lets you earn, track and redeem your rewards points anytime, anywhere. It means you can shop the catalogues of leading retailers like Apple[‡] and Best Buy[‡] and gift cards from over 100 retailers, so you get the things you want most. Really, it means that we're constantly creating innovative new ways for you to get the most out of RBC Rewards. After all, isn't that the whole point of a rewards program?

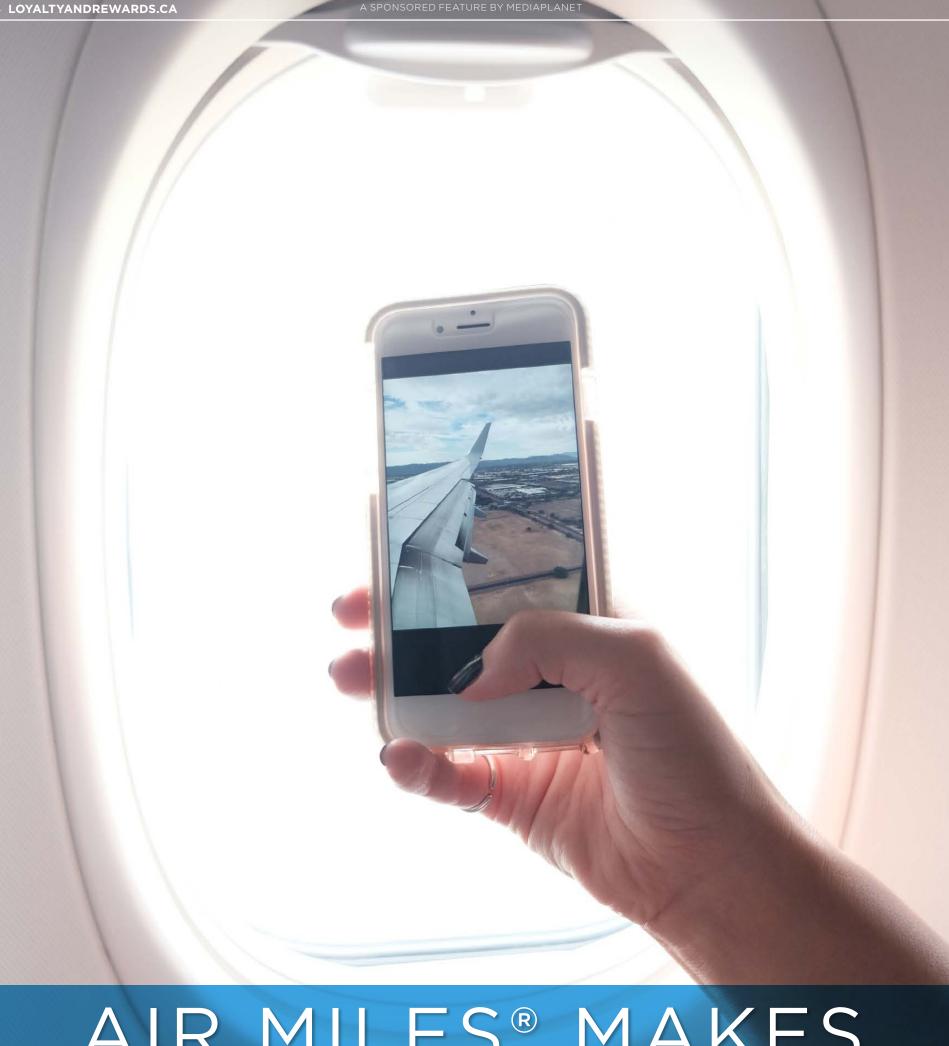
Download the new RBC Rewards app today!1



Not an RBC Rewards member? Apply for an RBC Avion® card today and get started with 15,000 Welcome points.† Visit rbc.com/avion.







AIR MILES® MAKES TRAVEL DREAMS COME TRUE

ith spring just around the corner, many Canadians are dreaming of warmer weather and making plans for the summer. Whether you're planning a trip back home to see your family, or need a rental car to get to that out-of-town wedding in cottage country, there are a few things you can do to ensure you travel smarter this year, limit the time you spend planning details, and ensure you're focusing on the trip ahead.

Travel loyalty programs are a great, cost-effective way to budget and plan for travel and vacations. For instance, AIR MILES allows you to get Dream Miles you can use for travel while making purchases on everyday items like groceries and gas, just by swiping your AIR MILES Card. In addition to travel reward options, this year, in celebration of 25 years of rewards, AIR MILES is offering Collectors a chance to get the ultimate experience: a cabin aboard the AIR MILES All Aboard Cruise and flights for two!

The AIR MILES All Aboard Giveaway gives Collectors the chance to win 1 of 1,300 staterooms aboard a Princess cruise ship and flights for two. Throughout the contest, from March 16 to April 6, every Base or Bonus Mile collected at participating Partner locations will provide one entry into the AIR MILES All Aboard Cruise Giveaway (exclusions apply). In addition, Collectors can automatically receive five entries if they have a select valid AIR MILES Credit Card on March 16, 2017, and can also receive five entries if they visit www.learnapplyearn.com to learn

more about AIR MILES Credit Cards from March 16 to April 6, 2017 (applying for an AIR MILES Credit Card is not required).

Whether you're travelling abroad this summer or preparing for your first cruise, we've got a few tips that can help you get ready, stay safe, and travel smarter — so you can focus on the fun ahead.



TRAVEL TIPS AND TRICKS:

- Bring extra bags for shopping while on vacation — ensuring you don't have to worry about cramming souvenirs into your suitcase.
- Pack a separate carry-on bag with essential items (toothbrush, bathing suit, flip-flops, sunglasses, electronics, and medications) just in case your luggage gets misplaced on the way to your final destination.
- Bring a heavy sweater or light jacket to make sure you're prepared for changes in weather.
- Pack some workout clothing and running shoes — many hotels have a fitness centre guests can take advantage of to keep active while on vacation.
- Bring a portable battery charger so you'll never have to worry about finding somewhere to charge your phone or tablet, which can be tricky while travelling.
- Alert your bank, credit card company, and cell phone provider of your travel plans to avoid overages and unnecessary holds on your accounts.

To make the vacation stress free, you may also want to think about booking a rental car in advance — particularly if you're travelling with children and need additional accessories like a car seat or added storage. Booking your rental car through AIR MILES Partners like Budget, National, and Alamo allows you to book ahead of time and gets you Miles! Thinking about what you'll need when you arrive at your destination saves time, and booking ahead eliminates any surprises when you land.

Make sure you're covered by getting travel insurance — it's an important step in your travel planning process to ensure you have a safe and fun vacation.

Travelling can be stressful, but planning ahead is key to having a great vacation. Thinking ahead, making sure you've planned transportation, travel, accommodations, and protecting yourself with insurance are a few simple ways you can maximize the value of your trip or vacation this year.

Don't forget to keep getting Miles on your everyday purchases; you can use them for your next trip! •

For more information on the AIR MILES Reward Program, visit www.airmiles.ca, and to enter the AIR MILES All Aboard Giveaway, visit www.airmilescruise.ca.

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You could win 1 of 1,300 cruise vacations!

Every Mile you collect at participating AIR MILES® Partners from March 16 to April 6, 2017 gets you a contest entry.*

Exclusions apply.



Visit airmilescruise.ca





*See airmilescruise.ca/en/terms for details and exclusions. Contest ends April 6, 2017. Must be 21 or older to enter. Each prize approximate value \$3,219.05 CDN. ®TM Trademarks of AIR MILES International Trading B.V. Used under license by LoyaltyOne, Co.

Three Easy Ways to Maximize Your Credit (and Debit) Card Rewards

here have never been more options when it comes to choosing a new credit or debit card. Besides the important factors of fees and interest rates, many consumers make their decisions based on what the card can offer in terms of rewards. Whether it's trips, movie tickets or merchandise from retailers, consumers now have a wide range of options when it comes to deciding how they'd like to be rewarded. In fact, 74 percent of Scotiabank credit card holders say they opted for a specific credit card because of the rewards it offers.

For many consumers, an attractive option is using a credit card with cashback rewards. These cards provide users with a percentage of their purchase back in cash, which gives them the freedom to use that reward on anything they choose — not just a flight or a car rental or a night out — making it one of the most popular types of rewards-based credit cards. In a recent Scotiabank survey, 64 percent of cashback credit card users said they view their annual cash back as a nice little bonus at the end of the year.

Whether it's to earn cash back, save up for a dream vacation or earn rewards to put towards a new vehicle, consumers are always looking for ways to make the most of their rewards programs. Here are three ways to help maximize your credit AND debit rewards to try to ensure you're getting the most out of what you're carrying

1 Focus. Don't just apply for the first card you see. If you don't love to travel, why carry around a card rewarding you in travel points? Find a card with a loyalty program that will reward you in a way that matters most to you. Once you've found it, its probably a good idea to stick with that rewards program in order to maximize your earnings. To earn even more, consider pairing a credit card with a debit card using the same loyalty program. With 82 percent of Canadians holding both a credit card and a debit card, earning rewards for both payment types can make a big difference. For example, if you're interested in cash rewards, choose a cashback credit



Jennifer **Douglas** Senior Vice President. Credit Cards & Unsecured Lending, Scotiabank

card like the Scotia Momentum VISA Card and then open a Scotiabank Momentum Chequing Account, which also offers cashback on debit purchases. This way, no matter which form of payment you're using for your everyday purchases and other spending, you're always earning rewards.

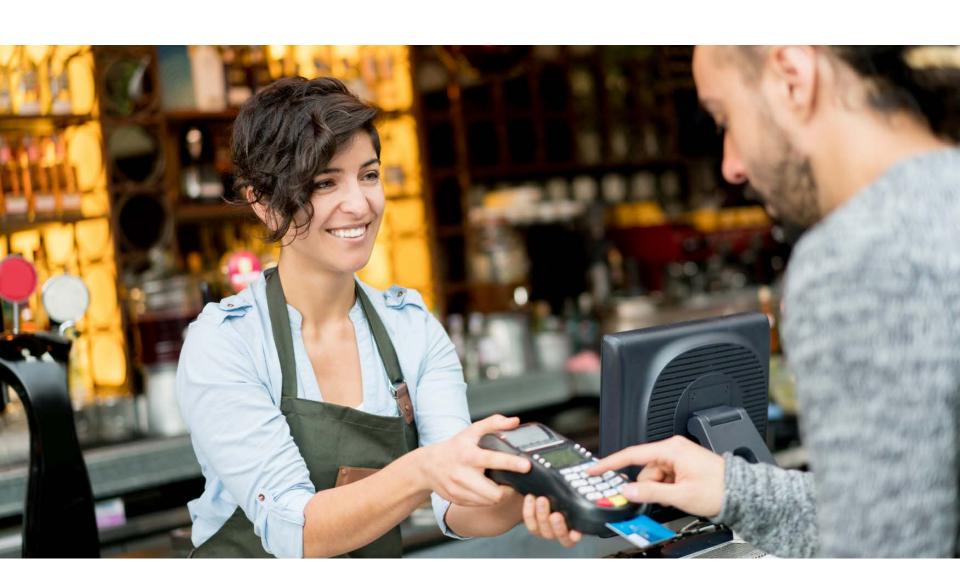
2 Consolidate. When it comes to maximizing rewards, consolidate your spending with a focus on one credit card and one debit card in one loyalty program, and you'll be able to earn more rewards, faster. Spreading your everyday purchases over multiple loyalty programs will likely dilute your earnings, taking you long-

er to reach the rewards you'd like. Not only will this method help you earn rewards quicker, it will make tracking your spending even easier, with one credit card bill to pay every month.

3 Accelerate. Get to know the most effective ways to use your card. Some cards provide increased rewards rates based on category. For example, the Scotia Momentum VISA Infinite card rewards its users for everyday purchases, like gas and groceries, by offering a higher cashback rate in those categories. Other cards, like the Scotiabank SCENE VISA credit card and the Scotiabank SCENE debit card, give users five times the points for every dollar spent at Cineplex. Research and take advantage of the categories that will push you towards your rewards goals quicker.

Taking these few small steps could help get you closer to reaching your rewards goals more quickly. What are you going to do with your rewards? •

Jennifer Douglas



THE FUTURE OF LOYALTY PROGRAMS IN CANADA

A strong loyalty program can build brand awareness and recognition, which ultimately leads to customer acquisition. Mediaplanet interviewed Aimia's Chief Marketing Officer, **John Boynton**, to find out how to create a successful loyalty program.

Mediaplanet How do brands create customer loyalty?

John Boynton Today's customers expect tailored and relevant experiences. To meet their expectations and maintain their loyalty, companies need to focus on personaliz-

ing the value proposition.

Marketers can do this by using data and customer insights intelligently to offer personalized and relevant experiences and perks their customers actually care about. In turn, customers will see value in continuing to engage with companies that understand and anticipate their needs.

However, mapping customer journeys, understanding behaviour, catering to expectations, and ensuring seamless, streamlined experiences across all channels are all complex challenges that we and our partners face every day. The brands that have it right can inspire true loyalty.

MP Does data collection play a role in the creation of the loyalty program?

JB Yes, and a very important one. We live in a world driven by data, and this is especially true in the world of marketing. The data value exchange should be the backbone of any

At the same time, Canadians are becoming increasingly aware of the value of their personal data. So when they share their data with brands, they have increasingly high expectations. We invest a lot in research to follow these trends. According to the Aimia Loyalty Lens study, 41 percent of Canadians highly value their data, and 6 in 10 consumers expect better experiences with companies who they know hold their data. Com-

panies need to pay attention to consumers'



John **Boynton** CMO, Aimia

growing expectations, lest they risk consumers turning off the tap of data and taking their business elsewhere.

In that context, loyalty programs are amongst the most tangible and voluntary means for consumers to get value for their data. Good loyalty programs leverage data collected from customer interactions to develop a deeper understanding of customers. Armed with this insight, they can personalize offers and interactions that both react to customers' behaviours (eg. what they're doing and what they want) and anticipate what they may do or want in the future.

MP Does customer experience factor

in the creation of a loyalty program? JB Yes. Loyalty programs should always have a customer-first approach in order to properly engage with customers and improve their experiences. Good loyalty programs aggregate the right data from multiple channels to produce a holistic view of the customer journey, quality of experience, and cus-

tomer expectations. And different programs provide different experiences to consumers. Retail rewards programs like Shoppers' Optimum, for example, offer discounts and options

that appeal to people looking for day-to-

"LOYALTY PROGRAMS SHOULD ALWAYS **HAVE A CUSTOMER-**FIRST APPROACH.

day savings. Travel programs such as Aeroplan are tailored for people who want to travel, which otherwise they might not be

able to afford. As part of the customer experience, a loyalty program should be a companion to the customer, guiding them and providing offers, content, and advice that are actually relevant and unique to them. For example, to better understand what Aeroplan members want to do with their miles, we launched a goal-setting functionality on the Aeroplan website and app. When members enter their goals, we use the information to better tailor their experience in the program by providing custom-tailored offers or tips to help them accumulate more miles and make the most of the miles when redeeming.

MP Are there any misconceptions or myths surrounding loyalty programs

in Canada? JB There is a misconception that loyalty programs are all about rewarding purchases and

that they provide less value to consumers than cash back and direct discounts. However, this ignores the fact that for most loyalty programs, the value increas-

es with engagement, so consumers have a

direct influence in the value they get. Many

programs provide ways to increase accumulation velocity: ie. opportunities for more en-

gaged members to get more points or miles At the other end of the spectrum there's also a related misconception amongst some marketers that loyalty programs actually

timately fail to engender loyalty. A discount is just a discount, and those customers only attracted to discounts will always present a challenge for loyalty and retention, regardless of whether it's through a loyalty program.

train customers to expect discounts and ul-

Good programs provide means for their customers to get more value from their engagement through a personalized experience and relationship, beyond being rewarded for repeat purchases or being encouraged to shop on discount. Customers see value in personalized recommendations and exclusive access to services, products, and events, for instance. Companies can use these perks to reward loyalty and engagement while avoiding the vicious cycle of endless discounting. •

John Boynton

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The standard cash back is 1% on debit purchases to a maximum of \$300 annually, subject to the account terms. In order to qualify for the additional 1% cash back bonus until June 30, 2017, which also has a \$300 maximum, you must open a Scotiabank Momentum Chequing Account (an "Eligible Account") between March 1, 2017 and May 31, 2017. You must set up a monthly payroll or total of 2 monthly pre-authorized credits (PACs) or 2 monthly pre-authorized debits (PADs), or 1 PAC and 1 PAD. Automatic payroll, PADs and/or PACs must be set up and clear the account within 60 days of account opening. Employees of Scotiabank and individuals who are/ were previously holders or joint holders of an Eligible Account, Scotia® Moneyback™ Account, Scotia One™ Account, Basic Banking Plan, or Scotia Value® Account, are not eligible. Maximum one bonus offer per customer. For debit purchases after June 30, 2017, only the standard cash back of 1% will apply, provided the \$300 maximum has not been reached. To receive any cash back, the new Eligible Account must remain open and in good standing throughout November 2017 which means that it has not been in continuous overdraft with or without Overdraft Protection for a period of three consecutive months. This offer cannot be duplicated or combined with any other offer. Scotiabank may withdraw or change this offer at any time without notice.

You will earn 5% cash back on the first \$3000 in purchases posted to your new Scotiabank Momentum Visa Infinite Credit Card account (the "Account") beginning on the account open date and ending three

Protection for a period or three consecutive months. This order cannot be duplicated or combined with any other order. Scotlabank may withdraw or change this order at any time without notice.

You will earn 5% cash back on the first \$3000 in purchases posted to your new Scotlabank Momentum Visa Infinite Credit Card account (the "Account") beginning on the account open date and ending three months after the account open date. You will earn regular cash back on purchases made after you have reached the 5% threshold / \$3000 in purchase in the first three months. The bonus cash back amount will be applied to your Account within 2–3 months after the three-month offer period ends provided your Account is open and in good standing. All other terms of the Cash Back Program Terms and Conditions that apply to your Account continue to apply during this promotional offer. Cash Back is not awarded for cash advances (including balance transfers, Scotla Credit Card cheques or cash-like transactions), fees, interest, service/transaction charges, payments, or returns and other similar credits. Offer applies to new Accounts opened between February 1, 2017 and April 30, 2017. Offer may be changed or extended and cannot be combined with any other offer.



THE DIARY OF A STARBUCKS AFICIONADO



JESSICA POLLOCK STARBUCKS ENTHUSIAST

recently came to the realization that during my teen years, I spent more time in Starbucks coffee shops than anywhere else. During high school, a friend introduced me to Starbucks® Vanilla Bean Frappuccino blended beverages. It was heaven and because I looked for any excuse to order one, Starbucks became my go-to study spot over the library. During university, I continued this tradition, often sitting all day in my local Starbucks, cramming for exams, writing essays, and texting with friends. The background noise of customers coming in and out of the store, and the amazing culture largely created by my friendly baristas kept me alert, engaged, and focused. The only difference was my drink of choice. After discovering espresso, there was nothing standing in the way between me and my beloved lattes and macchiatos. Once I graduated and jumped right into a fulltime job, I was worried that my cherished Starbucks experience would come to a sudden end. Thankfully, I quickly learned that the Starbucks Rewards loyalty program which I signed up for in 2008 — would keep me connected as I started my career.

Be endlessly rewarded

With Starbucks Rewards, I am constantly earning free food and drinks. As a member, almost anything that I buy in store or online earns me two stars for every \$1 spent using my Starbucks app or registered card. The membership itself is free and anyone 13 or over can sign up. My latest drink of choice is a non-fat extra foam caramel macchiato which tastes even better on a cold winter's day knowing I was gifted it free

my birthday, free in-store refills on select beverages, as well as exclusive member events and personalized offers. Just the other day I received 100 bonus stars for completing a personalized challenge that appeared on my app.

D MORNING!

Why carry a wallet?

Since I started working full time, my days start bright and early, and I keep the same Monday to Friday schedule. Every morning, I wake up at 6 AM and leave my house by 7 AM to commute from my place in Thornhill to my office in downtown Toronto, where I begin my day of charge. Other perks include a free reward on around 8 AM. I'm constantly searching for ways

to make my mornings go more smoothly, Starbucks' Mobile Order & Pay has allowed me to simplify when every minute counts! Even on days I am running late to work, I feel confident that I can make my early meetings on time with coffee in hand. Using Mobile Order & Pay is one of the fastest and easiest ways for me to order and pay ahead, and then skip the line when I pick up my order and go. Somehow I never forget my phone, but constantly manage to forget my wallet after swapping bags. Luckily a forgot-

ten wallet doesn't keep me from my morning coffee or breakfast sandwich because as long as I've got my phone, I can zip in and grab my order. I love that the app makes ordering so easy. It has allowed me to store my favourite Starbucks stores and items under my profile. Because of this, I can easily pick up my mobile order at the King and Sherbourne location during the week, which is near my office, or opt for my go-to Thornhill location on weekends.

Though my drink of choice may change over time and my local Starbucks store may vary, what won't fade away is my passion for coffee coupled with my love of the Starbucks experience, especially the relationship I have with all my favourite baristas. Even when I am just running in to grab my coffee, they make time to have a quick chat and put a smile on my face. As time goes on, my Starbucks experience will endure, largely due to the Starbucks Rewards program. I will tell anyone who will listen to join the loyalty program and see their rewards unfold.

For more information about Starbucks Rewards program restrictions, see starbucks.ca/terms.



*NO PURCHASE NECESSARY. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. NON-PARTNER PROGRAM IS OPEN TO LEGAL RESIDENTS OF CANADA, 18 AND OLDER AND WHO ARE MEMBERS OF THE STARBUCKS REWARDS™
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www.starbucksroadtrip.ca/partner (English version of Partner program). Mathematical skill-testing question must be correctly answered to win. Non-Partner prizes: 145,550 instant win prizes (approximate retail values of \$0.20 to \$876.00) available to be won.
Partner prizes: 4,302 instant win prizes (approximate retail values from \$0.40 to \$3,000) available to be won. Sponsor: Starbucks Coffee Canada, Inc. 5140 Yonge Street, Suite 1205, Toronto, Ontario M2N6L7 Canada.