

## Kawartha Personal Credit Card Products

	<b>Kawartha Collabria Cash Back MasterCard®</b>	<b>Kawartha Collabria Platinum Rewards MasterCard®</b>	<b>Kawartha Collabria Centra Gold MasterCard®</b>	<b>Kawartha Collabria Classic MasterCard®</b>	<b>Kawartha Collabria US Dollar MasterCard®</b>
					
ANNUAL FEE	None	\$120.00	\$50.00	\$30.00	\$65 USD
ADDITIONAL CARD FEE	None	\$50.00	\$10.00	None	\$35 USD
ANNUAL INTEREST RATE	19.90% Fixed	15.90% Fixed	9.90% Fixed	11.90% Fixed	19.90% Fixed
REWARDS <sup>1</sup>	1 point for every \$1 CAD of net purchases (except gas stations); 2 points for every \$1 CAD of net purchases at gas stations	1 point for every \$1 CAD of net purchases; 2 points for every \$1 CAD of net purchases in foreign currencies	1 point for every \$1 CAD of net purchases	None	1 point for every \$1 USD of net purchases
GLOBAL CUSTOMER SERVICE	Lost/stolen card reporting Emergency cash advance Emergency card replacement service	Lost/stolen card reporting Emergency cash advance Emergency card replacement service	Lost/stolen card reporting Emergency cash advance Emergency card replacement service	Lost/stolen card reporting Emergency cash advance Emergency card replacement service	Lost/stolen card reporting Emergency cash advance Emergency card replacement service
ZERO LIABILITY <sup>2</sup>	Included	Included	Included	Included	Included
AUTO RENTAL COLLISION/LOSS INSURANCE <sup>3</sup>		Maximum 48 days	Maximum 48 days		Maximum 48 days
MOBILE DEVICE INSURANCE <sup>3</sup>	Included				Included
PURCHASE PROTECTION AND EXTENDED WARRANTY <sup>3</sup>	90 days purchase protection and double the manufacturer's warranty (maximum 1 year)	90 days purchase protection and double the manufacturer's warranty (maximum 1 year)	90 days purchase protection and double the manufacturer's warranty (maximum 1 year)	90 days purchase protection and double the manufacturer's warranty (maximum 1 year)	90 days purchase protection and double the manufacturer's warranty (maximum 1 year)

# Product Benefits (Continued)



	Kawartha Collabria Cash Back MasterCard®	Kawartha Collabria Platinum Rewards MasterCard®	Kawartha Collabria Centra Gold MasterCard®	Kawartha Collabria Classic MasterCard®	Kawartha Collabria US Dollar MasterCard®
EMERGENCY HEALTH CARE COVERAGE <sup>4</sup>		Up to \$5,000,000 CAD Duration of coverage for each trip is established based on the insured's age group: Age 59 or under: 48 days Age 60 to 64: 23 days Age 65 to 75: 15 days Age 76 or over: no coverage			Up to \$5,000,000 CAD Duration of coverage for each trip is established based on the insured's age group: Age 59 or under: 48 days Age 60 to 64: 23 days Age 65 to 75: 15 days Age 76 or over: no coverage
PROTECTION FOR GRANDCHILDREN TRAVELING WITH YOU <sup>4</sup>					Included
TRIP CANCELLATION INSURANCE <sup>4</sup>		Cancellation before departure Delayed departure Missed connection Default of a travel service supplier up to \$2,000 CAD			Cancellation before departure Delayed departure Missed connection Default of a travel service supplier up to \$2,000 CAD
TRIP INTERRUPTION INSURANCE <sup>4</sup>		Unlimited			Unlimited
LOST OR DELAYED BAGGAGE COVERAGE <sup>4</sup>		Theft or damage: \$1,000 CAD Late delivery: \$500 CAD Up to age 59: 48 days Age 60 to 64: 23 days Age 65 to up: 15 days			Theft or damage: \$1,000 CAD Late delivery: \$500 CAD Up to age 59: 48 days Age 60 to 64: 23 days Age 65 and up: 15 days
COMMON CARRIER ACCIDENT PROTECTION <sup>4</sup>		\$1,000,000 CAD	\$125,000 CAD		\$1,000,000 CAD
24/7 TRAVEL ASSISTANCE <sup>5</sup>		Included			Included

The products, features, benefits and rewards are valid as of January 1, 2016 unless otherwise noted and are subject to change.

### <sup>1</sup>REWARDS

Eligibility for rewards and/or account credit is subject to the terms and conditions of the Collabria MySelect Rewards and Cash Rewards programs. For full terms and conditions, visit [collabriacreditcards.ca/kawartha](http://collabriacreditcards.ca/kawartha).

### <sup>2</sup>ZERO LIABILITY

Zero Liability applies to your purchases made with your credit card in the store, over the telephone, online or via a mobile device. As a cardholder, you will not be held responsible for unauthorized transactions if:

1. you have used reasonable care in protecting your card from loss or theft; and
2. you have reported to Cardholder Service at 1.855.341.4643 (Canada and U.S.) or 1.515.343.8995 (International Collect) when you knew that your credit card was lost or stolen.

If you believe there has been unauthorized use on your account and you meet the conditions above, you are protected by Zero Liability. If you do not meet the conditions above, please reference your Cardholder Agreement for additional information regarding liability.

### <sup>3</sup>INSURANCE

Insurance coverage is underwritten by American Bankers Insurance Company of Florida (ABIC). ABIC, its subsidiaries and affiliates carry on business in Canada under the name of Assurant Solutions®. Assurant Solutions is a registered trademark of Assurant, Inc. Details of insurance coverage, including definitions, benefits, limitations and exclusions, are in the Certificate of Insurance. The Certificate of Insurance is available online at [collabriacreditcards.ca/kawartha](http://collabriacreditcards.ca/kawartha). Insurance coverage is subject to change.

### <sup>4</sup>INSURANCE

Insurance coverage is underwritten by Desjardins Financial Security Life Assurance Company. This document is provided for information purposes only. For details of the coverage, refer to the insurance contract or insurance certificate available online at [collabriacreditcards.ca/kawartha](http://collabriacreditcards.ca/kawartha). Some conditions and restrictions apply. Insurance coverage is subject to change.

### <sup>5</sup>24/7 TRAVEL ASSISTANCE

24/7 Travel Assistance is provided by Desjardins Financial Security Life Assurance Company. This document is provided for information purposes only. For details of the coverage, refer to the insurance contract available online at [collabriacreditcards.ca/kawartha](http://collabriacreditcards.ca/kawartha). Eligibility is conditional on the card account being active and in good standing. Coverage is subject to change.

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