

## 2023 3,9% Balance Transfer Offer - Terms and Conditions

**Offer Description:** The 3,9% Balance Transfer Offer is available from January 1 to December 31, 2023, on all Consumer and Business credit card accounts, except the US Dollar card. The promotional 3.9% interest rate for Balance Transfers applies for 6 months from the date of transfer and will be applied automatically. There is not balance transfer fee from Collabria. This promotional offer does not apply to transfers between Collabria credit card accounts. At the expiration of the offer, any remaining balance(s) that was subject to the promotional interest rate under this offer will be subject to the regular cash advance interest rate indicated below

Centra Gold Card	Classic Card	Cash Back Card, Travel Rewards Gold Card	Visa Infinite*, Cash Back Visa Infinite*, World Mastercard®, Cash Back World Elite® Mastercard®	Low Rate Business Card	No Fee Cash Back Business Card	Visa Infinite Business*, Platinum Business Mastercard®
<b>11.99%</b>	<b>12.99%</b>	<b>22.99%</b>	<b>22.99%</b>	<b>12.99%</b>	<b>22.99%</b>	<b>22.99%</b>

To receive the promotional 3.9% annual interest rate for balance transfers, a minimum transfer amount of \$500 is required. You can transfer as many balances as your credit card limit allows during the promotional period, as long as each transfer is \$500 or more. The maximum balance transfer is \$7,500. If the amount of the balance transfer exceeds the available credit on your credit card account at the time of processing, the transaction will not be completed: the maximum transfer is limited by the credit available on your credit card.

Please continue to make your regular payments on transferred accounts until you receive confirmation that the transfer has been completed. If the account goes delinquent within the 6-month promotional period, the promotional rate will be revoked, and any remaining balance(s) that was subject to the promotional interest rate under this offer will be subject to the regular cash advance interest rate indicated above.

Please refer to your Cardholder Agreement for more information about Promotional Interest Rates and Balance Transfer. You can also access this agreement at [www.collabriacreditcards.ca/cardholder-agreement](http://www.collabriacreditcards.ca/cardholder-agreement) to see the agreement that applies to the card of your choice. This offer may be withdrawn or ended at any time without prior notice.

**Balance Transfer Process:** Balance transfers can be requested after the cardholder receives and activates their card. They can initiate a balance transfer via MyCardInfo (online banking), in their branch or by contacting Cardholder Services at 1.855.341.4643. The cardholder requires the destination biller/payee name as well as the account/card number associated with the account. The minimum transfer amount without promotional offers is \$100. There is no balance transfer fee.

**Exclusions:** Account credits on a credit card, which is the money the card issuer owes you, cannot be transferred as a balance transfer to a Collabria credit card. This promotional offer does not apply to transfers between Collabria accounts. To identify a Collabria-issued credit card, please check the credit card back; the issuer (Collabria) is always stated on the bottom left corner. If the credit card issuer is listed as Collabria, this card is not eligible for a balance transfer to another Collabria-issued credit card.

Collabria Financial Services Inc. (“Collabria”) is an independent entity from your credit union with no ownership interest in the other. If you choose to obtain Collabria credit card services through a referral from your credit union, it will receive compensation from Collabria.

The Collabria Mastercard is issued by Collabria Financial Services Inc. pursuant to a license from Mastercard International Incorporated.

The Collabria Visa Card is issued by Collabria Financial Services Inc. pursuant to a license from Visa.

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