

## 3.9% Balance Transfer Offer

### Terms and Conditions

<sup>1</sup>This offer is available from February 1, 2022 to December 31, 2022 on all consumer and business credit card accounts, except the US Dollar card. During the promotional period, cardholders will be able to transfer balances to a Collabria credit card at the promotional annual interest rate of 3.9%. The US Dollar card is not part of this promotional offer. Please refer to your Cardholder Agreement for further details regarding Collabria cards that are eligible for this offer. You can also access this agreement at <https://www.collabriacreditcards.ca/cardholder-agreement> to see the agreement that applies to the card of your choice.

**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. The cardholder requires the destination biller/payee name as well as the account/card# associated with the account. The minimum transfer amount without promotional offers is \$100. There is no balance transfer fee.

**BALANCE TRANSFER PROMOTIONAL OFFER:** The promotional 3.9% annual interest rate for balance transfers applies for 6 months from the date of transfer and will be applied automatically. When the promotional rate ends, your standard interest rate will apply. The promotional balance transfer rate can only be used during the promotional period between February 1, 2022 to December 31, 2022. This offer may be withdrawn or ended at any time without prior notice. This offer applies to consumer and business credit cards. The US Dollar card is excluded from this offer. 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.

<sup>2</sup>This promotional offer does not apply to transfers between Collabria accounts. Please continue to make your regular payments on transferred accounts until you receive confirmation that the transfer has been completed.

<sup>3</sup>In order to receive the promotional 3.9% annual interest rate for balance transfers, a minimum transfer amount of \$500 is required and 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 minimum transfer amount without promotional offers is \$100.

\*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.

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