

Terms and Conditions

The “Earn 50% Bonus Reward Points” offer is available from April 1 to June 30, 2022 on all eligible credit cards:

- Consumer reward credit cards: Cash Back, Centra Gold, World Mastercard®, Visa Infinite*, Travel Rewards Gold;
- Business reward credit cards: No Fee Cash Back, Platinum Business Mastercard®, Visa Infinite Business*.

USD, Classic & Low Rate Business cards are excluded from this offer. This offer may be withdrawn or changed without notice.

Cardholders will receive their Bonus Reward Points based on their spend within 2 statement cycles of the campaign end date (June 30,2022), as long as their account remains in good standing.

During the promotional period, cardholders will receive an additional 50% Bonus Reward Points on every dollar spent on ‘Grocery’ Merchant Category. After the promotional period, cardholders will earn Reward Points on ‘Grocery’ Merchant Category at the regular rate of their credit card:

	Eligible Cards	Regular Reward Points	Bonus Reward Points
Consumer	Cash Back	0.5 points/\$1 spend	0.75 points/\$1 Spend
	Centra Gold	1 point/\$1 spend	1.5 points/\$1 Spend
	Travel Rewards	1 point /\$1 spend	1.5 points/\$1 Spend
	Visa Infinite/World Mastercard	3 points/\$1 spend	4.5 points/\$1 Spend
Business	No Fee Cash Back	0.5 points/\$1 spend	0.75 points/\$1 Spend
	Platinum Business Mastercard /Visa Infinite Business	1.5 points/\$1 spend	2.25 points/\$1 Spend

Merchant Category Codes (MCCs): The details of each category correspond to merchant code descriptions established by the card payment network. To receive 50% Bonus Reward Points, qualifying transactions must be made in eligible merchant category codes (MCCs) classified as Supermarket & Grocery Stores; and Bakeries:

- MCC 5411: Supermarket & Grocery Stores
- MCC 5462: Bakeries

Bonus Reward Points will be awarded ONLY in MCC 5411 and MCC 5462 merchant categories. Eligible categories are subject to change without notice. Collabria Financial has no control over how a merchant is classified. Collabria Financial is not responsible for how merchants are categorized. Collabria Financial will not issue additional bonus rewards should the merchant from whom cardholder made their Net Purchase not be classified in the category they expected.

Bonus Reward Points earned during the promotion period will **not** affect Grocery transaction limits for the World Mastercard and Visa Infinite Card. After the promotional period, if annual GROCERY purchase

volume on a World Mastercard or Visa Infinite Card exceeds \$20,000 in a calendar year, the points earned for all new net purchases after this amount is reached are those associated with the 'All other purchases rate' category until January 1 of the following calendar year. Please refer to the [Reward Program Rules](#) for complete details.

Any Cash-like Transactions including Cash Advances, and interest charges, fees, payments, credit or debit adjustments and any amount other than Purchases that may be charged to your Account with your Card or Convenience Cheques, do not qualify for Reward Points. We may establish other qualifying and non-qualifying transactions from time to time, provided that we will provide you with prior written notice of such change at least 60 days prior to that change and that notice will contain a description of the change (including, as applicable, a description of the new/amended clause and the former version of the clause). Please refer to the [Reward Program Rules](#) for complete details.

For current information about Collabria's full range of consumer and business credit cards and further details regarding applicable credit card charges, fees, pricing, and benefits of Collabria credit card product suite, please visit collabriacreditcards.ca or call Cardholder Services at 1.855.341.4643. You can also access cardholder agreements [here](#) to see the agreement that applies to the card of your choice.

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