

11.2 Terms and Conditions

1. Offer available from January 1, 2024, to December 31, 2024 (Always On Period).
 - Offer applies to selected new approved, funded and activated consumer credit card accounts as follows: Cash Back, Classic, Centra Gold, World Mastercard® and Visa Infinite*, World Elite Mastercard and Cash Back Visa Infinite. The following credit cards are not eligible for this offer: US Dollar, Platinum Business Mastercard® and Visa Infinite Business*, Low Rate Business and No Fee Cash Back Business.
 - Between January 1 – December 31, 2024, applicants will be awarded with New to Canada offer after their new eligible credit card has been approved, and activated.
 - Once the new eligible credit card has been approved and activated, a \$50 statement credit will be credited to the account within the next two following statement cycles after activation date.
 - To be eligible for this offer, applicants must:
 - Applicants must be age of majority in Province of residence.
 - Applicants must be a member of the Credit Union.
 - Applicants must be a New Immigrant to Canada, that may include:
 - International students
 - Federal skilled workers
 - Federal business streams like investors
 - Members under provincial or Atlantic immigration programs
 - The New to Canada program is created for Canadian Permanent residents from 0–5 years in Canada. Applicants are considered ineligible for the New to Canada program five years after arrival.
 - Applicants who meet the eligibility requirements and have an existing credit score in Canada are eligible for the offer.
 - Employees of participating credit unions and financial institutions are eligible for this offer.
2. 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®. ®Assurant 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/insurance.aspx. Insurance coverage is subject to change.
3. Only the Classic Card and Cash Back card offer no annual fee.
4. The cash rewards come in the form of a one-time \$50 statement credit.
5. World Mastercard® and Visa Infinite* are the only cards with a travel insurance program. 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 your insurance contract at

collabriacreditcards.ca/insurance. Some conditions and restrictions apply. Insurance coverage is subject to change.

6. 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 <https://www.collabriacreditcards.ca> or call Cardholder Services at 1.855.341.4643. You can also access cardholder agreements at <https://www.collabriacreditcards.ca/cardholder-agreement> 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.

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

® Mastercard, World Mastercard and World Elite are registered trademarks of Mastercard International Incorporated.

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

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