

2023 Welcome Points Offer - Terms and Conditions

Offer Description: The Welcome Points Offer (the 'Offer') is available from January 1 to December 31, 2023, and applies only to eligible new, approved, funded, and activated Consumer and Business credit card accounts ("Accounts") upon first qualified purchase based on the rewards structure as follows:

Eligible Cards	Welcome Points	Cash Equivalent
Centra Gold No fee Cash Back Business	5,000 points	\$50
Visa Infinite* World Mastercard® Platinum Business Mastercard® Visa Infinite Business*	15,000 points	\$150
Cash Back Visa Infinite* Cash Back World Elite Mastercard®	15,000 points** 30,000 points*** (From August 15 to November 15, 2023 as part of a special promotion)	\$150 \$300

****The always-on Welcome Points campaign, which runs from January 1 to December 31 annually, stipulates that cardholders who apply and get approved for the Cash Back World Elite Mastercard or Cash Back Visa Infinite cards will receive 15,000 Welcome Points on their first purchase, except on special promotions such as the Premium Campaign running from August 15, 2023 to November 15, 2023.**

*****As part of a special launch promotion, cardholders that submit applications for Cash Back World Elite Mastercard or Cash Back Visa Infinite cards between August 15, 2023 until November 15, 2023 will receive 30,000 Welcome Points upon first purchase. To view full terms and conditions for this special promotion, [click here](#).**

^The base value of one reward point is equal to one cent (a penny per point). The cash equivalent shown for illustration purposes only is based upon the redemption of these points as a statement credit. The valuation is for cash equivalent only; the value of redeeming for merchandise, and travel may vary.

Eligible purchases include purchases of any amount, but do not include any Cash-like Transactions including Cash Advances, 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. The Welcome Points will be posted within one

statement cycle after the first eligible purchase is posted to the eligible Account, provided the Account is open and in good standing. Only one offer is awarded per Account.

Applications completed before January 1, 2023, but approved, activated, and upon first purchase after this date are eligible for this offer; applications completed before December 31, 2023, but approved, activated, and upon 1st purchase after this date are not eligible for this offer. Offer may be changed, canceled, or extended at any time without notice.

Eligibility: The Offer applies to the following participating products: World Mastercard, Visa Infinite, Centra Gold, Platinum Business Mastercard, Visa Business Infinite, and No Fee Cash Back Business. Employees of participating credit unions and financial institutions are eligible.

Exclusions: The Cash Back card, Classic card, US Dollar card, and Low Rate Business card are not eligible for this offer. Existing cardholders switching or upgrading their existing accounts to one of the above-mentioned accounts are NOT eligible for this offer. Additional/sub-accounts/joint/supplementary cards are EXCLUDED.

Application is subject to approval by Collabria Financial Services, Inc. 'New' credit card accounts are defined as cards that have been approved for between January 1 - December 31, 2023.

Reward points are earned on net purchases only. Any Cash-like Transactions including Cash Advances, interest charges, fees¹, 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 Points. For more information visit collabriacreditcards.ca/rewards

For current information about Collabria's full range of consumer and business credit cards and more details on the various fees and terms and conditions associated with Collabria credit cards, 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.

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

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