

Important information about Collabria Credit Cards

WE'RE MAKING CHANGES TO COLLABRIA CREDIT CARDS

Please note that on January 26, 2021 changes will come into effect for Collabria credit cards.

Please find a summary below of what will be changing, along with the detailed changes to the [Rewards Program Rules](#) (for Collabria Credit Cards with Reward Points).

Your use of the Account or your Card after the changes go into effect on January 26, 2021 will mean that you have accepted all of those changes.

The charges, fees, pricing and benefits described in these Terms and Conditions are valid as of November 1, 2020, unless otherwise noted, and are subject to change. For Collabria US Dollar credit cards, fees and charges are in US Dollars. For current information, please call Cardholder Services at 1.855.341.4643.

Annual Interest Rate or Rates

These interest rates are in effect from the date your account is approved.

Purchases & Fees

	Centra Gold Card	Classic Card	Cash Back Card, Travel Rewards Gold Card, US Dollar Card	World Mastercard®	Low Rate Business Card	No Fee Cash Back Business Card	Platinum Business Mastercard®
Before Jan 26, 2021	9.90%	11.90%	19.90%	19.90%	12.90%	19.90%	19.90%
Jan 26, 2021 and after	11.99%	12.99%	19.99%	20.99%	12.99%	19.99%	20.99%

Cash Advances

	Centra Gold Card	Classic Card	Cash Back Card, Travel Rewards Gold Card, US Dollar Card	World Mastercard®	Low Rate Business Card	No Fee Cash Back Business Card	Platinum Business Mastercard®
Before Jan 26, 2021	9.90%	11.90%	19.90%	21.90%	12.90%	21.90%	21.90%
Jan 26, 2021 and after	11.99%	12.99%	22.99%	22.99%	12.99%	22.99%	22.99%

If a cardholder is 90 or more days delinquent on the account, the Annual Interest Rate may change to 24.90% (which will be increased to 24.99% on Jan 26, 2021).

Interest-Free Grace Period

25 days

Your due date is at least **25 days** after the close of each billing cycle. We will not charge you any interest on purchases and fees if you pay your entire balance by the due date each month. We will begin charging interest on cash advances, balance transfers and convenience cheques on the transaction date.

Minimum Payment

2.0%

The Minimum Payment Due is **2.0%** of the new balance (rounded to the nearest dollar), but at least **\$40.00** (or the entire new balance if it is less than **\$40.00**).

Foreign Currency Conversion

2.5%

Transactions in a foreign currency are converted to Canadian dollars (for Canadian dollar cards) and to US dollars (for US dollar cards) no later than the date we post the transaction to your credit card account at our exchange rate which is **2.5%** over a benchmark rate that is in effect and that Collabria must pay on the date of conversion. We make the conversion on the date the transaction or refund is posted to your account.

Annual Fees

To be charged within the first two monthly statements following the opening of your new account (regardless of activation) and annually on your statement anniversary date.

Annual Card Fee

	Cash Back Card, No Fee Cash Back Business Card	Classic Card	Centra Gold Card	Travel Rewards Gold Card	US Dollar Card	World Mastercard®	Platinum Business Mastercard®	Low Rate Business Card
Before Jan 26, 2021	\$0	\$30	\$50	\$110	\$65	\$150	\$120	\$25
Jan 26, 2021 and after	\$0	\$0	\$50	\$99	\$50	\$120	\$99	\$25

Additional Card Annual Fee (Per Card)

	Cash Back Card, No Fee Cash Back Business Card	Classic Card	Centra Gold Card	Travel Rewards Gold Card	US Dollar Card	World Mastercard®, Platinum Business Mastercard®	Low Rate Business Card
Before Jan 26, 2021	\$0	\$0	\$10	\$30	\$35	\$50	\$5
Jan 26, 2021 and after	\$0	\$0	\$10	\$30	\$35	\$50	\$5

Other Fees

The following fees are charged on the day the transaction or activity occurs:

Over Limit Fee	\$0.00	Late Payment Fee	\$0.00
Cash Advance Fee	\$3.50	Statement Copy Request Fee	\$0.00
Balance Transfer Transaction Fee	\$0.00	Document Copy Fee	\$15.00
Balance Transfer Stop Pay Fee	\$20.00	Research Request Fee (Per Hour)	\$15.00
Payment Return Fee (NSF Fee)	\$45.00		

Rewards Program

What you'll earn on eligible purchases (points granted for every \$1 of net purchases)¹

	Cash Back Card	Centra Gold Card	Travel Rewards Gold Card	World Mastercard®	US Dollar Card	No Fee Cash Back Business	Platinum Business Mastercard®
Before Jan 26, 2021	<p>2 points / \$1 spent on gas purchases</p> <p>1 point / \$1 spent on all other purchases</p>	<p>1 point / \$1 spent on all purchases</p>	<p>2 points / \$1 spent on foreign currency purchases</p> <p>1 point / \$1 spent on all other purchases</p>	<p>2 points / \$1 spent on all purchases</p>	<p>1 point / \$1 USD spent on all purchases</p>	<p>0.5 points / \$1 spent on all purchases</p>	<p>2 points / \$1 spent on all purchases</p>
Jan 26, 2021 and after	<p>2 points / \$1 spent on gas purchases</p> <p>1 point / \$1 spent on entertainment purchases</p> <p>0.5 points / \$1 spent on all other purchases</p>	<p>1 point / \$1 spent on all purchases</p>	<p>1 point / \$1 spent on all purchases</p>	<p>3 points / \$1 spent on grocery purchases</p> <p>2 points / \$1 spent on dining and entertainment purchases</p> <p>1 point / \$1 spent on all other purchases</p>	<p>0.5 points / \$1 USD spent on all purchases</p>	<p>0.5 points / \$1 spent on all purchases</p>	<p>1.5 points / \$1 spent on all purchases</p>

¹ Please refer to 'Collabria Rewards Program Rules, Section 2. How to Earn Collabria Rewards Points' in the [Rewards Program Rules](#) for complete details.

Terms and Conditions

I, the Applicant, certify the information included in this application is true and accurate and request that Collabria establish a Collabria credit card account in my name. I understand that omission of information requested may be reason for denial.

I understand that I must be a Canadian resident of the age of majority in my province or territory of residence to qualify for this offer and that I am of age to legally contract and that I have read and reviewed all terms, conditions and disclosures provided.

I understand that approval is based upon satisfying Collabria's credit standards. Collabria maintains the right not to open my account if:

- (a) the information provided on or with my application is incomplete, inaccurate or cannot be verified,
- (b) I no longer meet Collabria's standards for creditworthiness; or
- (c) my name has been altered.

I understand that the exact amount of my credit line will be determined after review of my application and other information.

By submitting this application, I authorize Collabria to obtain credit information to confirm credit-worthiness in connection with my request for an account. Collabria may obtain a credit report from either a credit reporting agency, credit bureau, financial institution or other reporting entity for the sole purpose of assessing and updating credit-worthiness, authorizing or declining the issuance of a card or subsequent uses of the account, including the addition, removal or modification of certain features of the account, changes to the interest rates applicable to the account, changes to the credit limit, managing credit risk, deterring fraud and maintaining the integrity of the credit reporting system.

I request that a card be issued, renewed or replaced at Collabria's discretion and that the requested services be made available to holders of the card which may be issued to me and understand that such services may vary or be terminated from time to time.

I agree to be liable for any use of the card(s) and for all amounts, fees and charges to the account. If my card or account is used by an authorized user, I will be liable for all resulting transactions and any interest, fees and losses incurred, even if the other person was a minor or did not comply with any limitations I placed on their use of the card or account.

I understand I may pay the new balance in full or in part at any time, without prepayment charge or penalty. However, I must pay at least the minimum payment by the payment due date as it appears on the front of the statement each month. I understand that I will receive a statement of account monthly.

Balance Transfers

Please continue to make your regular payments on transferred accounts until you receive confirmation the transfer has been completed.

Minimum transfer amount is \$100. If your balance transfer request will exceed your available credit, Collabria will process your transfer for less than the amount requested, in the order requested. By signing the application, you authorize Collabria to pay any account listed on the form and add the balance to your new Collabria credit card. Review all terms and conditions for complete details. Please call Cardholder Service at **1.855.341.4643** if you have additional accounts you would like to transfer.

Please note that balance transfers cannot be completed on US Dollar cards.

Privacy Notice and Consent

Upon receipt of your application form, Collabria will open a file under the cardholder's name so that the cardholder may receive financial services as they relate to the various credit and payment services offered by Collabria.

The protection of your Personal information is essential to us. Please refer to the document "Collabria privacy policy summary" (collabriafinancial.ca/privacypolicysummary) to understand how and why we collect, use and share your Personal information. The "Collabria privacy policy summary" also explains how long and where we retain Personal information and the rights you may have in relation to your Personal information. If you have any question or complaint regarding the "Collabria privacy policy summary" or any question regarding our privacy practices and/or your rights regarding your Personal information, please contact: privacy@collabriafinancial.com

This Privacy Statement is intended to be read in conjunction with Collabria's Privacy Policy. Please visit collabriafinancial.ca/privacypolicy for a copy of our full Privacy Policy. If you do not have access to the internet, the Collabria Privacy Policy can be obtained through a written request by contacting:

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PO Box 82029 RPO Connaught
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Contact Us

Canada and U.S.: **1.855.341.4643**
International Collect: **1.647.252.9564**

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