

## Important information about the Collabria Visa\* Flex Card

The charges, fees, pricing and benefits described in these Terms and Conditions are valid as of September 1, 2017 unless otherwise noted, and are subject to change. For current information, please call Cardholder Service at 1.855.341.4643.

<b>Annual Interest Rate or Rates</b>	<p>These interest rates are in effect from the date your account is activated. The Annual Interest Rate applicable to Purchases unpaid as at the due date shown on the statement of account and to Cash Advances from the date on which the transaction was made, corresponds to the prime rate of Caisse Centrale Desjardins du Québec in effect on the billing date, plus a maximum additional interest up to 15.90% per year, which shall vary with each change to the said prime rate. The Annual Interest Rate charged to the cardholder, which is composed of the two elements described above, shall appear on each of the monthly statements of account of the cardholder.</p> <p>Purchases &amp; Fees            up to <b>18.90%</b> Annual Interest Rate is established at the time of credit adjudication.</p> <p>Cash Advances                up to <b>18.90%</b> Annual Interest Rate is established at the time of credit adjudication.</p> <p>If a cardholder is 30 or more days delinquent on the account, the Annual Interest Rate may change to <b>24.90%</b>.</p>																				
<b>Interest-Free Grace Period</b>	<p><b>25</b> days Your due date is <b>25</b> days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.</p>																				
<b>Minimum Payment</b>	<p><b>2.0%</b> The Minimum Payment Due is <b>2.0%</b> of the new balance (rounded to the nearest dollar), but at least <b>\$40.00</b> (or the entire new balance if it is less than <b>\$40.00</b>).</p>																				
<b>Foreign Currency Conversion</b>	<p><b>2.5%</b> Transactions in a foreign currency are converted to Canadian dollars no later than the date we post the transaction to your credit card account at our exchange rate which is <b>2.5%</b> 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.</p>																				
<b>Annual Fees</b>	<p>To be charged within the first two monthly statements following the opening of your new account and annually on your statement anniversary date.</p> <table data-bbox="358 1304 976 1377"> <tr> <td>Annual Card Fee</td> <td style="text-align: right;"><b>\$40.00</b></td> </tr> <tr> <td>Additional Card Annual Fee (Per Card)</td> <td style="text-align: right;"><b>\$0.00</b></td> </tr> </table>	Annual Card Fee	<b>\$40.00</b>	Additional Card Annual Fee (Per Card)	<b>\$0.00</b>																
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<b>Other Fees</b>	<p>The following fees are charged on the day the transaction or activity occurs:</p> <table data-bbox="358 1440 976 1797"> <tr> <td>Over Limit Fee</td> <td style="text-align: right;"><b>\$0.00</b></td> </tr> <tr> <td>Cash Advance Fee</td> <td style="text-align: right;"><b>\$3.50</b></td> </tr> <tr> <td>Balance Transfer Transaction Fee</td> <td style="text-align: right;"><b>\$0.00</b></td> </tr> <tr> <td>Balance Transfer Stop Pay Fee</td> <td style="text-align: right;"><b>\$20.00</b></td> </tr> <tr> <td>Payment Return Fee (NSF Fee)</td> <td style="text-align: right;"><b>\$20.00</b></td> </tr> <tr> <td>Late Payment Fee</td> <td style="text-align: right;"><b>\$0.00</b></td> </tr> <tr> <td>Statement Copy Request Fee</td> <td style="text-align: right;"><b>\$0.00</b></td> </tr> <tr> <td>Cheque Copy Fee</td> <td style="text-align: right;"><b>\$20.00</b></td> </tr> <tr> <td>Document Copy Fee</td> <td style="text-align: right;"><b>\$15.00</b></td> </tr> <tr> <td>Research Request Fee (Per Hour)</td> <td style="text-align: right;"><b>\$15.00</b></td> </tr> </table>	Over Limit Fee	<b>\$0.00</b>	Cash Advance Fee	<b>\$3.50</b>	Balance Transfer Transaction Fee	<b>\$0.00</b>	Balance Transfer Stop Pay Fee	<b>\$20.00</b>	Payment Return Fee (NSF Fee)	<b>\$20.00</b>	Late Payment Fee	<b>\$0.00</b>	Statement Copy Request Fee	<b>\$0.00</b>	Cheque Copy Fee	<b>\$20.00</b>	Document Copy Fee	<b>\$15.00</b>	Research Request Fee (Per Hour)	<b>\$15.00</b>
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## 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.

I understand I am applying for a variable rate credit product which has a variable interest rate that may change during the term of the credit agreement. The Annual Interest Rate applicable to regular purchases unpaid and cash advances at the due date shown on the statement of account corresponds to the Prime Rate of Caisse Centrale Desjardins du Québec in effect on the billing date plus a maximum additional interest of 15.90% per year, which shall vary with each change to the said Prime Rate. The Annual Interest Rate charged to the cardholder, which is composed of the two elements described above, shall appear on each of the monthly statements of account of the cardholder. If the Prime Rate changes, your new Annual Interest Rate will take effect on your next billing period.

If the Annual Interest Rate associated with an offer is variable, the Annual Interest Rate will equal:

- **Regular Purchases:** Prime Rate as described above plus a maximum additional interest of 15.90%.
- **Balance Transfers and Cash Advances:** Prime rate as described above plus a maximum additional interest of 15.90%
- **Late Payment Charge:** If a cardholder is 30 or more days delinquent on the account, the Annual Interest Rate may change to 24.9%.

The additional interest rate is established by Collabria at the time of credit adjudication and may be subject to change based on your future credit worthiness. Any change in the additional interest, which is not the Prime Rate, will be communicated 30 days prior to the change in the said rate.

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. 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.

## 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.

## 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 personal information contained in this file is kept at the offices of Collabria or Collabria's agents and is consulted by authorized Collabria employees or its agents when warranted in the performance of their duties. The cardholder has a right to access the contents of his/her file and to correct any erroneous information by making a written request to that effect to Cardholder Service at the address listed below. The cardholder may also have his/her name excluded from Collabria's direct marketing lists. The cardholder may address these requests in writing to: Collabria, PO Box 82029 RPO Connaught, Calgary, Alberta T2R 0X1.

The cardholder agrees that Collabria may obtain and update, from any credit reporting agency, financial institution, employer or credit card issuer ("Third Parties"), only information required for the subject matter of its file, that being the provision of financial services as they relate to the various credit and payment services, in order to assess the cardholder's creditworthiness; to administer the cardholder's account; and to review financial commitments to Collabria within the context of this application; or the cardholder's other financial dealings with it.

The cardholder authorizes Third Parties to disclose such information to Collabria, even though said information may be in an inactive or closed file. The cardholder agrees that Collabria may disclose to service provider, potential assignee or any other person authorized under the law any information regarding the cardholder's financial commitments to Collabria arising from the use of a Collabria credit card or product.

In the event Collabria's service provider is located in the United States, the service provider is bound by, and the information may be disclosed in accordance with, the laws of the jurisdiction in which the service provider is located.

Collabria makes your privacy a priority. Collabria has a detailed Privacy Policy that addresses its collection, use and disclosure of personal information, and related matters, in further detail. **This Privacy Statement is intended to be read in conjunction with Collabria's Privacy Policy. Please visit [collabriafinancial.ca/privacypolicy](http://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:**

Collabria  
PO Box 82029 RPO Connaught  
Calgary, Alberta T2R 0X1

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## Contact Us

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

Collabria  
PO Box 82029 RPO Connaught  
Calgary, Alberta T2R 0X1

