

Important information about the Collabria FlexRate Mastercard®

The charges, fees, pricing and benefits described in these Terms and Conditions are valid as of March 1, 2020 unless otherwise noted, and are subject to change. For current information, please call Cardholder Service at 1.855.341.4643.

<p>Annual Interest Rate or Rates</p>	<p>These interest rates are in effect from the date your account is approved. 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 base rate announced by Fédération des Caisses Desjardins du Québec from time to time as being its reference interest rate then in force to determine the interest rates on commercial loans granted by Fédération des Caisses Desjardins du Québec in Canada in Canadian dollars 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.</p> <p>Purchases & Fees Base Rate + 6.9% to 15.9% Variable Annual Interest Rate is established at the time of credit adjudication.</p> <p>Cash Advances Base Rate + 6.9% to 15.9% Variable</p> <p>If a cardholder is 90 or more days delinquent on the account, the Annual Interest Rate may change to 24.9%.</p>
<p>Interest-Free Grace Period</p>	<p>25 days</p> <p>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.</p>
<p>Minimum Payment</p>	<p>2.0%</p> <p>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).</p>
<p>Foreign Currency Conversion</p>	<p>2.5%</p> <p>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 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.</p>
<p>Annual Fees</p>	<p>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.</p> <p>Annual Card Fee \$40.00 Additional Card Annual Fee (Per Card) \$0.00</p>
<p>Other Fees</p>	<p>The following fees are charged on the day the transaction or activity occurs:</p> <p>Over Limit Fee. \$0.00 Cash Advance Fee \$3.50 Balance Transfer Transaction Fee \$0.00 Balance Transfer Stop Pay Fee \$20.00 Payment Return Fee (NSF Fee) \$45.00 Late Payment Fee. \$0.00 Statement Copy Request Fee. \$0.00 Document Copy Fee \$15.00 Research Request Fee (Per Hour) \$15.00</p>

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. 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 protection of your Personal information is essential to us. Please refer to the document "Collabria privacy policy summary" (collabriefinancial.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 yours right regarding your Personal information, please contact: privacy@collabriefinancial.ca

This Privacy Statement is intended to be read in conjunction with Collabria's Privacy Policy. Please visit collabriefinancial.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
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Contact Us

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

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