

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® Cash Back Visa Infinite* Cash Back World Elite® Mastercard® Platinum Business Mastercard® Visa Infinite Business*	15,000 points	\$150

[^]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, Cash Back World Elite Mastercard, Cash Back 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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