

## Terms and Conditions

This promotion applies to select new consumer and business credit card accounts, which are approved and funded by Collabria Financial Services. The Welcome Points will be applied to eligible accounts after the account is activated and the first purchase is made by the new cardholder.

- The Welcome Points offer applies to the following participating products:
  - Consumer Cards: Centra Gold, World Mastercard, Visa Infinite, Cash Back World Elite Mastercard, Cash Back Visa Infinite
  - Business Cards: Platinum Business Mastercard, and Visa Infinite Business.
- Cash Back card, Classic card, US Dollar card, Low Rate Business, Cash Back Business card are not eligible for this offer.

Upgraded and switched card accounts are **excluded**.

- Employees are **eligible** for this offer.
- Additional/sub-accounts/joint/supplementary cards are **excluded**.
- Between January 1 – December 31, 2024, applicants will be awarded with Welcome Points on after their new eligible credit card has been approved, activated and upon 1<sup>st</sup> purchase based on the rewards structure as follows:
  - 1,000 Welcome Points on a newly approved Centra Gold;
  - 5,000 Welcome Points on the following newly approved cards: World Mastercard, World Elite Mastercard, Visa Infinite, Cash Back Visa Infinite, Platinum Business Mastercard, or Visa Infinite Business Card
- Applications completed before January 1, 2024 but approved, activated and complete a first purchase after this date are eligible for this offer; applications completed before December 31, 2024 but approved, activated and upon first purchase after this date are not eligible for this offer.
- Application is subject to approval by Collabria Financial Services, Inc. 'New' credit card accounts are defined as cards that have been applied for between January 1 - December 31, 2024.
- Members and employees of participating credit unions and financial institutions can apply for their new card in branch and online.
- Welcome Points will be posted to eligible accounts within two statement cycles.