

Terms and Conditions

Offer available from August 15, 2022, to September 30, 2022 (Promotional Period).

- Offer applies to selected new approved, funded and activated consumer credit card accounts as follows: Cash Back, Classic, Centra Gold, Travel Rewards Gold, World Mastercard® and Visa Infinite*. The following credit cards are not eligible for this offer: US Dollar, Platinum Business Mastercard® and Visa Infinite Business*, Low Rate Business and No Fee Cash Back Business.
- Eligible accounts approved between August 15 to September 30th, 2022 and activated between August 15 to October 31st, 2022 are eligible for this offer. Application is subject to approval by Collabria Financial Services, Inc.
- Once the new eligible credit card has been approved, funded, and activated, a one time \$75 statement credit will be credited to the account within the next two following statement cycles following card activation.
- To be eligible for this offer, applicants must:
 - Have reached the age of majority in their province/territory of residence and be 24 years old or younger during the Promotional Period.
 - Be 'new' applicants for the above-mentioned cards who have not before held one of these cards either in their name, or jointly with another individual or entity.
 - Be members of participating credit unions and financial institutions.
- In addition, between January 1st – December 31st, 2022, applicants will be awarded Welcome Points after their new eligible credit card has been approved and activated, based on the rewards structure as follows:
 - 10,000 welcome points if they apply for a Centra Gold or a Travel Rewards Gold
 - 15,000 welcome points if they apply for a World Mastercard® or Visa Infinite*
 - Welcome points will be posted to eligible accounts within two statement cycles.
- Employees of participating credit unions and financial institutions are eligible for this offer.

Only the Classic Card and Cash Back card offer no annual fee.

The cash rewards come in the form of a one-time \$75 statement credit.

Reward points are earned on net purchases only. Any Cash-like Transactions including Cash Advances, and 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, do not qualify for Points. For more information visit collabriacreditcards.ca/rewards

Travel Rewards Gold, World Mastercard® and Visa Infinite are the only cards with a travel insurance program. Insurance coverage is underwritten by Desjardins Financial Security Life Assurance Company. Details of insurance coverage, including number of days of coverage, definitions benefits, limitations and exclusions are in the Travel Insurance Contract. Please visit collabriacreditcards.ca/insurance.aspx for complete details. Insurance coverage is subject to change.

Insurance coverage is underwritten by American Bankers Insurance Company of Florida (ABIC). ABIC, its subsidiaries, and affiliates carry on business in Canada under the name of Assurant®. ®Assurant is a registered trademark of Assurant, Inc. Details of insurance coverage, including definitions, benefits, limitations and exclusions, are in the Certificate of Insurance. The Certificate of Insurance is available online at collabriacreditcards.ca/insurance.aspx. Insurance coverage is subject to change.

For current information about Collabria’s full range of consumer and business credit cards and further details regarding applicable credit card charges, fees, pricing, and benefits of Collabria credit card product suite, 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.

® Mastercard and World Mastercard are registered trademarks of Mastercard International Incorporated.

The Collabria Visa Card is issued by Collabria Financial Services Inc. pursuant to a license from Visa.

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