

Terms & Conditions

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Campaign Terms and Conditions

From **September 1, 2025 to October 31, 2025** (“Offer Period”), select new Premium card holders will be eligible to receive:

- a first year annual fee rebate, **PLUS**, depending on the card selected, **either**:
- up to 40,000 Flex Rewards points (World Mastercard or Cash Back World Elite Mastercard) **OR**
- up to 50,000 Flex Rewards points (World Elite Business Mastercard)

In addition, new cardholders may be eligible for the **Balance Transfer Offer**: 0% interest for 12 months when transferring balances from other credit cards (until December 31, 2025).

Full offer details and offer Terms and Conditions below:

Card	Offer Benefits	Details
Cash Back World Elite Mastercard	<ul style="list-style-type: none">▪ 40,000 Flex Rewards points▪ 1st Year Annual Fee Rebate▪ Balance Transfer Offer	Section 1 Section 2 Section 3
World Mastercard	<ul style="list-style-type: none">▪ 40,000 Flex Rewards points▪ 1st Year Annual Fee Rebate▪ Balance Transfer Offer	Section 1 Section 2 Section 3
World Elite Business Mastercard	<ul style="list-style-type: none">▪ 40,000 Flex Rewards points▪ 1st Year Annual Fee Rebate▪ Balance Transfer Offer	Section 1 Section 2 Section 3

Section 1 – 2025 Fall Premium Campaign Terms and Conditions (Fee Rebate & Flex Rewards)

From September 1, 2025 to October 31, 2025 (“Offer Period”) select new cardholders will receive an Annual Fee Rebate of \$120 for the Primary Card account, as well as be awarded up to 40,000 Flex Rewards Welcome Points based on a tiered system.

This Offer applies only to new personal primary credit card accounts opened during the Offer Period as follows:

Eligible Cards		Annual Fee (Primary card)
Personal	Cash Back World Elite Mastercard®	\$120
	World Mastercard®	\$120

The Annual Fee Rebate will apply to the primary card account only once the new eligible credit card has been approved and if a first purchase is completed within 30 days of card activation. The annual fee will be charged to the new account, with the amount appearing on a statement. **When this amount appears, the cardholder is responsible for paying this fee.** A rebate of the fee will be credited to the account within the two (2) following statement cycles following the completion of a first purchase within 30 days of card activation. Any interest incurred by the cardholder as a result of not paying this initial fee is the responsibility of the cardholder.

Twelve (12) months after the credit card open date, the primary cardholder and any additional cardholders will be charged the regular annual fee.

Members and employees of participating credit unions and financial institutions can apply for their new card in branch and online.

Employees of participating credit unions and financial institutions are **eligible** for this offer. Since partner employees pay a reduced annual fee for consumer products, as a part of this particular offer they will receive a rebate for what would be the equivalent of their first 2 years upfront, within two (2) statement cycles following application approval, card activation and a first purchase made within 30 days of card activation.

The first tier of 10,000 Flex Rewards Welcome Points will be applied to eligible accounts after the account is activated and the first purchase is made within 40 days of the “Account Open Date” by the new cardholder, given that the account remains open and in Good Standing at the time the Flex Rewards Welcome Points are applied to the account.

“Account Open Date” is defined as two (2) business days after receiving your application approval email.

“Good standing” is defined as no more than two (2) consecutive credit card account statement periods being overdue, closed, charged off or in credit revoked status.

The second tier of 30,000 Flex Rewards Welcome Points will be applied to eligible accounts in Good Standing after the new cardholder has attained \$5,000 in qualifying net purchases (“Qualifying Transaction Amount”), posted to their eligible credit card account within 100 days of the Account Open Date.

If the cardholder's first transaction within 40 days of Account Open Date is greater than or equal to the Qualifying Transaction Amount of \$5,000, they will receive both tiers of Flex Rewards Welcome Points within two (2) statement cycles following fulfillment of the Qualifying Transaction Amount of \$5,000.

Purchases contributing to the Qualifying Transaction Amount will be determined by the posting date of each transaction and **not** the date the transaction was made. Any purchases made prior to the final day of the Offer Period will not be considered eligible towards the Qualifying Transaction Amount of \$5,000, if the purchase has not yet been posted or processed by the merchant, the payment network (Mastercard) or Collabria Financial Services within 100 days of the Account Open Date.

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, do not qualify for Reward Points or contribute to the Qualifying Transaction Amount. For more details on the reward program associated to specific product accounts, please refer to the Rewards Program Rules at collabriacreditcards.ca/rewards for complete details.

The value of up to \$520 could be earned in the first 100 days of Account opening, and is based on the combined value of:

- \$120: Annual Fee Rebate for the Primary cardholder
- \$400: 40,000 Flex Rewards Welcome Points awarded based on the following requirements:
 - 10,000 Flex Rewards Welcome Points when you make your first purchase within 40 days of Account opening
 - 30,000 Flex Rewards Welcome Points when you have attained \$5,000 in qualifying net purchases within 100 days of Account opening

The base value of one Flex Rewards 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 or, for the Cash Back World Elite Mastercard, as a cash back redemption to the Daily Deposit Account from the financial institution from which you obtained your Cash Back World Elite Mastercard. Account information used to request a cash back redemption is the sole responsibility of the Cardholder and any delays or disruptions to the successful completion of the redemption request are not the responsibility of Collabria. The valuation is for cash equivalent only; the value of redeeming for merchandise and travel may vary. For more details regarding redemption options, please refer to collabriacreditcards.ca/rewards

The Offer is open to all members of participating credit unions, including '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. Existing Collabria cardholders switching their existing accounts to one of the above-mentioned cards are **not eligible** for this offer.

Additional/sub-accounts/joint/supplementary cards are **excluded**. Replacement and renewal cards are **excluded**.

Application is subject to approval by Collabria Financial Services, Inc.

The first tier of 10,000 Flex Rewards Welcome Points will be posted to eligible accounts within two (2) statement cycles following first purchase.

The second tier of 30,000 Flex Rewards Welcome Points will be posted to eligible accounts within two (2) statement cycles after the cardholder reaches \$5,000 in Qualifying Transaction Amount, given that the account remains open and in good standing at the time the second tier of Flex Rewards Welcome Points are credited to the account.

If the eligible account is closed or switched before the first or second tier of Flex Rewards Welcome Points have been applied to the account, the offer will no longer apply to the account.

This offer may be withdrawn or changed without notice.

The interest rates are in effect from the date the credit card is approved. For more information, please reference your cardholder agreement or visit online www.collabriacreditcards.ca/cardholder-agreement

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, World Mastercard and World Elite are registered trademarks of Mastercard International Incorporated.

All other trademarks are the property of their registered owners.

B. Terms and Conditions – Business Cards

From September 1, 2025 to October 31, 2025 ("Offer Period") select new cardholders will receive an Annual Fee Rebate of \$130 for the Primary Card account, as well as be awarded up to 50,000 Flex Rewards Welcome Points based on a tiered system.

This Offer applies only to new business primary credit card accounts opened during the Offer Period as follows:

Eligible Cards		Annual Fee (Primary card)
Business	World Elite Business Mastercard®	\$130

The Annual Fee Rebate will apply to the primary card account only once the new eligible credit card has been approved and if a first purchase is completed within 30 days of card activation. The annual fee will be charged to the new account, with the amount appearing on a statement. **When this amount appears, the cardholder is responsible for paying this fee.** A rebate of the fee will be credited to the account within the two (2) following statement cycles following the completion of a first purchase within 30 days of card activation. Any interest incurred by the cardholder as a result of not paying this initial fee is the responsibility of the cardholder.

Twelve (12) months after the credit card open date, the primary cardholder and any additional cardholders will be charged the regular annual fee.

Members and employees of participating credit unions and financial institutions can apply for their new card in branch and online.

The first tier of 10,000 Flex Rewards Welcome Points will be applied to eligible accounts after the account is activated and the first purchase is made within 40 days of the “Account Open Date” by the new cardholder, given that the account remains open and in Good Standing at the time the Flex Rewards Welcome Points are applied to the account.

“Account Open Date” is defined as two (2) business days after receiving your application approval email.

“Good standing” is defined as no more than two (2) consecutive credit card account statement periods being overdue, closed, charged off or in credit revoked status.

The second tier of 40,000 Flex Rewards Welcome Points will be applied to eligible accounts in Good Standing after the new cardholder has attained \$25,000 in qualifying net purchases (“Qualifying Transaction Amount”), posted to their eligible credit card account within 100 days of the Account Open Date.

If the cardholder’s first transaction within 40 days of Account Open Date is greater than or equal to the Qualifying Transaction Amount of \$25,000, they will receive both tiers of Flex Rewards Welcome Points within two (2) statement cycles following fulfillment of the Qualifying Transaction Amount of \$25,000.

Purchases contributing to the Qualifying Transaction Amount will be determined by the posting date of each transaction and **not** the date the transaction was made. Any purchases made prior to the final day of the Offer Period will not be considered eligible towards the Qualifying Transaction Amount of \$25,000, if the purchase has not yet been posted or processed by the merchant, the payment network (Mastercard) or Collabria Financial Services within 100 days of the Account Open Date.

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, do not qualify for Reward Points or contribute to the Qualifying Transaction Amount. For more details on the reward program associated to specific product accounts, please refer to the Rewards Program Rules at collabriacreditcards.ca/rewards for complete details.

The value of up to \$630 could be earned in the first 100 days of Account opening, and is based on the combined value of:

- \$130: Annual Fee Rebate for the Primary cardholder
- \$500: 50,000 Flex Rewards Welcome Points awarded based on the following requirements:
 - 10,000 Flex Rewards Welcome Points when you make your first purchase within 40 days of Account opening
 - 40,000 Flex Rewards Welcome Points when you have also attained \$25,000 in qualifying net purchases within 100 days of Account opening

The base value of one Flex Rewards 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.

The Offer is open to all members of participating credit unions, including '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. Existing Collabria cardholders switching their existing accounts to one of the above-mentioned cards are **not eligible** for this offer.

Additional/sub-accounts/joint/supplementary cards are **excluded**. Replacement and renewal cards are **excluded**.

Application is subject to approval by Collabria Financial Services, Inc.

The first tier of 10,000 Flex Rewards Welcome Points will be posted to eligible accounts within two (2) statement cycles following first purchase.

The second tier of 40,000 Flex Rewards Welcome Points will be posted to eligible accounts within two (2) statement cycles after the cardholder reaches \$25,000 in Qualifying Transaction Amount, given that the account remains open and in good standing at the time the second tier of Flex Rewards Welcome Points are credited to the account

If the eligible account is closed or switched before the first or second tier of Flex Rewards Welcome Points have been applied to the account, the offer will no longer apply to the account.

This offer may be withdrawn or changed without notice.

The interest rates are in effect from the date the credit card is approved. For more information, please reference your cardholder agreement or visit online www.collabriacreditcards.ca/cardholder-agreement

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.

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Section 3 – Terms and Conditions – 2025 0% Balance Transfer Offer

The 0% Balance Transfer Offer (the “Offer”) is available from July 1, 2025, to December 31, 2025, on all Personal and Business credit card accounts, except the US Dollar card.

The promotional 0.0% interest rate for balance transfers applies for 12 months from the date of transfer and will be applied automatically. This Offer does not apply to your existing account balance.

Each balance transfer is subject to a one-time, upfront fee of 3% of the balance amount, which will be charged to your account on the date that the balance transfer is booked. For example, if an amount of \$1,000 is transferred to your account, you will be charged a fee of \$30.

This promotional offer does not apply to transfers between Collabria credit card accounts.

Partner and Collabria employees are **eligible** for this offer.

To receive the promotional 0.0% annual interest rate for balance transfers, a minimum transfer amount of \$500 is required. Multiple balance transfers are allowed within the promotional period if the transfer amount and fee do not exceed the cardholder’s credit limit. Up to four balance transfers can be completed within a 30-day period.

The maximum balance transfer that can be initiated through digital account management tools is \$7,500. Balance transfers of amounts greater than \$7,500 can be facilitated by visiting your credit union branch, or by contacting Collabria’s Cardholder Services at 1.855.341.4643.

If the amount of the balance transfer and fee exceeds the available credit on your credit card account at the time of processing, the transaction will not be completed: the maximum transfer is limited by the credit available on your credit card.

Please continue to make your regular payments on transferred accounts until you receive confirmation that the transfer has been completed.

At the expiration of the offer, any remaining balances that were subject to the promotional interest rate under this offer will be subject to the regular cash advance interest rate of your credit card, without any grace period. Flex Rewards points are earned on net purchases only. Any cash-like transactions, including cash advances and balance transfers, do not qualify for reward points. The rates described below in these Terms and Conditions are valid as of June 16, 2025, and are subject to change. For current information, please call Cardholder Services at 1.855.341.4643 or the number on the back of your card.

Centra Gold Card	Classic Card	Cash Back Card, Travel Rewards Gold Card	World Mastercard®, Cash Back World Elite® Mastercard®	Low Rate Business Card	No Fee Cash Back Business Card	World Elite Business Mastercard®, Platinum Business Mastercard®
12.99%	13.99%	22.99%	22.99%	13.99%	22.99%	22.99%

The promotional interest rate will only apply if your account remains in “good standing” during the promotional period. If you exceed the credit limit at any time or if you do not make at least the minimum payment required by the date indicated on your statement, the standard interest rate will apply.

“Good standing” is defined as no more than two (2) consecutive credit card account statement periods being overdue, closed, charged off or in credit revoked status.

Please refer to your Cardholder Agreement for more information about promotional interest rates and balance transfers. You can also access the agreement that applies to the card of your choice at www.collabriacreditcards.ca/cardholder-agreement. This offer may be withdrawn, changed or ended at any time without prior notice.

Balance transfer process: Balance transfers can be requested after the cardholder receives and activates their card. Cardholders can initiate a balance transfer via CardWise (online banking), at their branch or by contacting Collabria’s Cardholder Services at 1.855.341.4643. The cardholder will need to provide the destination biller/payee name as well as the account/card number associated with the account.

Exclusions: Account credits on a credit card, which is the money the card issuer owes you, cannot be transferred as a balance transfer to a Collabria credit card. This promotional offer does not apply to transfers between Collabria accounts. To identify a Collabria-issued credit card, please check the credit card back; the issuer (Collabria) is

always stated on the top-left corner. If the credit card issuer is listed as Collabria, this card is not eligible for a balance transfer to another Collabria-issued credit card.

How we apply payments to your account: Purchases may be subject to interest charges if the full balance is not paid. Please refer to your Cardholder Agreement, under the section

How we apply Payments to your Account for more information:

www.collabriacreditcards.ca/cardholder-agreement

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