

undeniable value in your wallet

Campaign Terms and Conditions

Section 1 – Terms and Conditions – Q1 2026 Premium Cash Back Campaign

From January 1, 2026, to March 31, 2026, (“Offer Period”), select new cardholders will be eligible to receive an additional ten times (10x) the amount of Flex Rewards points on top of their base earn rate of 1 Flex Rewards point per dollar spent on all Merchant Category Codes (MCCs) as part of the Consumer Premium Cash Back Bonus offer (the “Offer”).

The Offer applies only to new personal credit card accounts as follows:

Eligible cards	
Personal	Cash Back World Elite Mastercard

All other cards are **NOT** eligible for this Offer.

New card accounts must have an “Account Open Date” within the Offer Period to be eligible for the Offer when they spend using their card during their “Promotional Bonus Offer Period.”

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

The “Promotional Bonus Offer Period” is defined as the first 90 days following the Account Open Date and is when cardholders will be eligible for the bonus earn rate.

The maximum amount of Cash Back an eligible cardholder can receive for the Offer is 24,000 Flex Rewards points, which is equivalent to \$240. This 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 www.collabriacreditcards.ca/rewards.

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 towards

the Offer. For more details on the reward program associated with specific product accounts, please refer to the Rewards Program Rules at www.collabriacreditcards.ca/rewards.

The Offer is open to those with full or part-time employment at a partner credit union OR a member of a partner credit union board of directors, 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**.

During the Promotional Bonus Offer Period, the Cash Back Bonus offer rewards will be applied to the cardholder account at the time of their periodic account statement, as long as their account remains in Good Standing.

“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.

If the eligible account is closed or switched before the Cash Back Bonus offer has been applied to the account, the Offer will no longer apply to the account.

During the Promotional Bonus Offer Period, you will earn Flex Rewards points based upon the parameters of your Cash Back card. For more information, please refer to your cardholder agreement or go to www.collabriacreditcards.ca/cardholder-agreement.

The promotion does not take into consideration accelerated Flex Rewards points earned in various merchant code categories, and the bonus allocation will be based upon the base earn rate for all other purchases. For more information, please refer to the Rewards Program Rules at www.collabriacreditcards.ca/rewards.

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 refer to your cardholder agreement or go to 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.

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 the Collabria credit card product suite, please visit www.collabriacreditcards.ca or call Cardholder Services at **1.855.341.4643**. You can also access cardholder agreements at www.collabriacreditcards.ca/cardholder-agreement to see the agreement that applies to the card of your choice.

The Collabria Mastercard is issued by Collabria Financial Services Inc. pursuant to a licence from Mastercard International Incorporated.

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Section 2 – Terms and Conditions – 2026 Premium First Year Fee Rebate

Applications must be received between January 1 to December 31, 2026, in order to be eligible for the 1st Year Annual Fee Rebate Promotion. The Promotion applies **ONLY** to selected new approved, funded, and activated consumer and business credit primary card accounts as follows:

Consumer	Eligible Cards	Annual Fee
	Cash Back World Elite® Mastercard	\$120
	World Mastercard®	\$120

Business	Eligible Cards	Annual Fee
	World Elite® Business Mastercard	\$130

The Promotion 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. Members with a previously closed account for one of the above-mentioned cards, who are looking to open a new account, are also eligible for this promotion.

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

The 1st Year Annual Fee Rebate will apply to primary card account only once the new eligible credit card has been approved, activated and a first purchase has been made within 30 days of card activation. The annual fee will be charged to the new cardholder account and appear on their first statement. **The cardholder is responsible for paying this fee. A rebate of the fee will be credited to the account within the next two (2) following statement cycles following 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.

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

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 www.collabriacreditcards.ca or call

Cardholder Services at 1.855.341.4643. You can also access cardholder agreements at www.collabriacreditcards.ca/cardholder-agreement to see the agreement that applies to the card of your choice.

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