unreal prizes this summer!
Campaign Terms and Conditions

Collabria Financial Services 2026 Summer Sweepstakes - Official Rules

NO PURCHASE NECESSARY TO ENTER OR WIN. MAKING A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING.

1. Agreement

Please read these official rules (the "**Official Rules**") carefully. They contain important information about your rights and obligations, as well as limitations and exclusions that may apply to you if you enter the Collabria Financial Services 2026 Summer Sweepstakes (the "**Sweepstakes**") sponsored by Collabria Financial Services Inc. (the "Sponsor").

By participating in the Sweepstakes, you signify your agreement to these Official Rules and the decisions of the Sponsor and RAVEN5 Ltd. (the "**Administrator**"). If you do not agree to the Official Rules, you may not enter the Sweepstakes.

2. Sweepstakes Period

The Sweepstakes begins at 12:00:01 AM Eastern Time ("**ET**") on July 1, 2026 and ends at 11:59:59 PM ET on September 30, 2026 (the "**Sweepstakes Period**"). Administrator's computer is the official timekeeper for the Sweepstakes.

The Sweepstakes includes an **Early Bird Entry Period** from July 1, 2026 at 12:00:01 AM ET to July 31, 2026 at 11:59:59 PM ET (the "Early Bird Entry Period"). Entries received during the Early Bird Entry Period will be eligible for the Early Bird Prize draw and all other prize draws. Entries received after the Early Bird Entry Period will not be eligible for the Early Bird Prize draw but will remain eligible for all other prize draws.

3. Eligibility

The Sweepstakes is open to legal residents of Canada (excluding Quebec) who have reached the age of majority in their province or territory of residence and are active members of a participating Credit Union in Canada at the time of entry ("**Participant**", "**entrant**" or "**you**"). A participating Credit Union is defined as a Credit Union in Canada in a partnership agreement with Collabria Financial Services, offering credit cards issued by Collabria Financial Services.

Employees, officers, directors, agents or representatives of the Sponsor, Administrator, their parent companies and their respective subsidiaries, affiliates, suppliers of prizes,

advertising and promotion agencies involved in the administration, development, fulfillment and execution of this Sweepstakes (collectively, the "**Sweepstakes Parties**"), and the immediate family (spouse, parents, siblings and children) of, and/or those living in the same household of each are not eligible to enter the Sweepstakes. In addition, employees, officers, directors, agents or representatives of participating Credit Unions in Canada are not eligible to enter the Sweepstakes.

The Sweepstakes is subject to all applicable federal, provincial, territorial, municipal and local laws and regulations. If it is found that a person who does not meet the eligibility criteria set forth in these rules has submitted an entry, that entry will be deemed ineligible. Sponsor reserves the right to verify eligibility requirements. **Void outside Canada, in the province of Quebec, and wherever else prohibited by law.**

4. How to Enter

There is no purchase necessary to enter the Sweepstakes. Making a purchase will not improve your chances of winning. **Limit of one (1) entry per person into the Sweepstakes, regardless of entry method.**

There are two (2) ways to enter the Sweepstakes:

i) During the Sweepstakes Period, complete and submit a credit card application for an eligible credit card (as described below) at a participating Credit Union branch across Canada or online by visiting https://www.collabriacreditcards.ca/. Applicants that are successfully approved for an eligible credit card during the Sweepstakes Period will receive one (1) entry into the Sweepstakes (each, an "Application Entry" and collectively, "Application Entries").

Eligible credit cards include the following:

- Cash Back Mastercard
- Classic Mastercard
- Centra Gold Mastercard
- World Mastercard
- Cash Back World Elite Mastercard

For greater certainty, entries will only be awarded for new, approved consumer credit card applications. Replacement cards, renewal cards, additional, supplementary or joint card applications, and product upgrades or switches are not eligible for entry into this Sweepstakes.

Applicants will be provided with the opportunity to opt out of receiving a Sweepstakes entry at the time of application. If an applicant opts out, no entry will be awarded in connection with their application.

ii) To enter the Sweepstakes without applying for an eligible credit card, entrants may submit an alternate entry (each, an "**Alternate Entry**" and collectively, "**Alternate Entries**") by completing the alternate entry form at https://forms.office.com/r/nvhD0Mngrd during the Sweepstakes Period, including submitting all required personal information and completing a brief survey in accordance with the instructions provided.

An Alternate Entry must include all requested information to be considered valid. You will receive one (1) entry into the Sweepstakes for submitting a valid Alternate Entry during the Sweepstakes Period. Alternate Entries become the property of the Sponsor. Requests for confirmation of receipt of an Alternate Entry will not be acknowledged.

Entries shall be deemed to be submitted by the individual associated with the Application Entry or the authorized account holder of the email address associated with the Alternate Entry, as applicable. For the purpose of these Official Rules, "authorized account holder" of an email address is defined as the natural person who is assigned to an email address by an Internet service provider or other organization responsible for assigning the email address. Entrants may be required to provide the Sponsor with proof that the selected entrant is the authorized account holder of the email address associated with the selected entry.

Entries which are incomplete, illegible or fraudulent are null and void. Anyone found to use multiple email addresses to submit multiple Alternate Entries will be disqualified. The Sponsor accepts no responsibility for entries that are lost, misdirected or delayed for any reason. Further, the Sponsor accepts no responsibility for incomplete entries, the incorrect or inaccurate capture of entry information, including but not limited to as a result of malfunction, human error, lost, delayed or garbled Internet or email transmission, omission, interruption, deletion, defect or failures of any telephone, technical, network, online, hardware or software or any combination thereof.

5. Prizes / Approximate Retail Value ("ARV") / Odds of Winning

Grand Prize:

One (1) grand prize is available to be won, consisting of a trip for the winner and one (1) guest to Canada's East Coast (the "Grand Prize"). The winner will have the option to select from two (2) destination options:

i) Option 1: Trip to Halifax, Nova Scotia for five (5) nights, consisting of:

a. Round-trip coach-class airfare for winner and one (1) guest, departing from a major airport located near the Grand Prize winner's home (as determined by the Sponsor) to Halifax Stanfield International Airport;

b. Five (5) nights' hotel accommodations at the Halifax Marriott Harbourfront Hotel (or a similar hotel, based on availability) in a King or Queen room, based on double occupancy;

c. One (1) rental car for the duration of the trip;

d. One (1) local event, activity, or tour for the winner and one (1) guest in Halifax or the surrounding area. The winner will be provided with a selection of available options based on travel timing and seasonality, from which the winner may choose, subject to availability; and

e. $1,000.00 CAD in spending money.

ii) Option 2: Trip to St. John's, Newfoundland and Labrador for five (5) nights, consisting of:

a. Round-trip coach-class airfare for winner and one (1) guest, departing from a major airport located near the Grand Prize winner's home (as determined by the Sponsor) to St. John's International Airport;

b. Five (5) nights' hotel accommodations at the Delta Hotels by Marriott St. John's Conference Centre or DoubleTree by Hilton St. John's Harbourview (or a similar hotel, based on availability) in a King or Queen room, based on double occupancy;

c. One (1) rental car for the duration of the trip;

d. One (1) local event, activity, or tour for the winner and one (1) guest in St. John's or the surrounding area. The winner will be provided with a selection of available options based on travel timing and seasonality, from which the winner may choose, subject to availability; and

e. $1,000.00 CAD in spending money.

The ARV of the Grand Prize is $14,500.00 CAD. Odds of winning the Grand Prize will depend on the total number of eligible entries received during the Sweepstakes Period.

Early Bird Prizes:

Four (4) early bird prizes are available to be won, each consisting of a $1,000.00 CAD statement credit to the winner's account (each, an "**Early Bird Prize**" and collectively, "**Early Bird Prizes**"). For eligible Early Bird Prize winners that do not have an active account, a $1,000.00 CAD pre-paid credit card will be provided in lieu of the statement credit.

One (1) Early Bird Prize will be offered to participants located in each of the four (4) regions. The four (4) regions are defined as:

i) Region 1: British Columbia

ii) Region 2: Alberta, Saskatchewan, Manitoba

iii) Region 3: Ontario

iv) Region 4: New Brunswick, Nova Scotia, Prince Edward Island, Newfoundland and Labrador

The ARV of each Early Bird Prize is $1,000.00 CAD. The total ARV of all Early Bird Prizes is $4,000.00 CAD. Odds of winning an Early Bird Prize will depend on the total number of eligible entries received from Participants in each region during the Early Bird Entry Period.

Secondary Prizes:

Four (4) Secondary prizes are available to be won, each consisting of a $1,500.00 CAD statement credit to the winner's account (each, a "Secondary Prize" and collectively, "Secondary Prizes"). For eligible Secondary Prize winners that do not have an active account, a $1,500.00 CAD pre-paid credit card will be provided in lieu of the statement credit.

One (1) Secondary Prize will be offered to participants located in each of the four (4) regions. The four (4) regions are defined as:

v) Region 1: British Columbia

vi) Region 2: Alberta, Saskatchewan, Manitoba

vii) Region 3: Ontario

viii) Region 4: New Brunswick, Nova Scotia, Prince Edward Island, Newfoundland and Labrador

The ARV of each Secondary Prize is $1,500.00 CAD. The total ARV of all Secondary Prizes is $6,000.00 CAD.

Odds of winning a Secondary Prize will depend on the total number of eligible entries received from Participants in each region during the Sweepstakes Period.

The total ARV of all prizes available is $24,500.00 CAD.

Prize Conditions

Once the Grand Prize winner has been verified, Administrator will coordinate with the winner to book the Grand Prize trip. All bookings and reservations may be subject to additional terms and conditions, availability and blackout dates. Specific components of the Grand Prize (including hotel, event/activity/tour selections) are subject to availability, seasonality, and scheduling at the time of booking.

All other expenses not specified herein are the sole responsibility of the winner, including but not limited to applicable taxes, surcharges, excess baggage fees, meals and alcoholic beverages, room service, gratuities, merchandise, telephone calls, medical and travel insurance, any required travel documentation, and all personal expenses of any kind or nature. Sponsor is not responsible for any cancellation, delay or rescheduling of flights and any costs incurred as a result (including, without limitation, accommodation costs) will be the sole responsibility of the winner.

Grand Prize winner and their guest must travel on the same itinerary. If the winner's residence is in close enough proximity to the destination city, as determined by the Sponsor, the winner may be provided ground travel in lieu of air travel. All details and other restrictions of the Grand Prize not specified in these Official Rules will be determined by the Sponsor.

The Sponsor, in its sole discretion, reserves the right to substitute prizes of equal or greater value if advertised prize(s) become unavailable. The Sponsor's determinations regarding the awarding of prizes are final. No prize substitutions except as provided herein. Prizes are not transferable and may not be given, bartered, sold, or exchanged for cash or another prize, except at Sponsor's sole discretion for any reason and then only for a prize of equal or greater value. Actual value of the prizes under this Sweepstakes may be lower or higher at the time of fulfillment, and any difference between actual value and the stated ARV (if actual value is lower than stated ARV) will not be awarded.

The Sponsor is not responsible if any element of a prize is delayed, postponed or cancelled for any reason. Prizes are non-transferable, non-refundable, and no substitution or cash redemption will be made except as provided herein at the Sponsor's sole discretion. Winners must be able to accept the prizes as presented or the respective prize will be forfeited in its entirety, and an alternate potential winner may be selected for the prize at Sponsor's discretion.

By accepting a prize, winners agree to release the Sweepstakes Parties from any and all liability whatsoever for any injuries, losses, or damages of any kind caused by entering the Sweepstakes or for damages of any kind caused by a prize or resulting from acceptance, possession, or use/misuse of any prize awarded.

6. Winner Selection and Notification

Administrator will select the potential winners in separate random drawings conducted at Administrator's offices. Administrator's decisions are final.

a. Early Bird Draw: Four (4) potential Early Bird Prize winners (one per region) will be selected on or about August 5, 2026 from eligible entries received during the Early Bird Entry Period (July 1, 2026 and July 31, 2026).

b. Grand Prize Draw: One (1) potential Grand Prize winner will be selected on or about October 6, 2026 from all eligible entries received during the Sweepstakes Period.

c. Secondary Prize Draw: Four (4) potential Secondary Prize winners (one per region) will be selected on or about October 6, 2026 from all eligible entries received during the Sweepstakes Period.

Potential winners will be notified within five (5) business days of the applicable drawing using the email address and/or phone number provided in their entry. If no response is received, the Sponsor will make a minimum of two (2) additional contact attempts within seventy-two (72) hours of the initial notification.

If any potential winner cannot be contacted within seventy-two (72) hours of initial notification, declines the prize, or if any notification is returned as undeliverable, such potential winner may be disqualified and will forfeit the prize, as determined by the Sponsor in accordance with these Official Rules. In such event, the Sponsor reserves the right to select an alternate eligible entrant for the prize in a separate random drawing from the remaining eligible entries received.

No one is a winner unless and until the Sponsor officially confirms them as a winner in accordance with these Official Rules.

Before being confirmed as a winner, each potential winner will be required to sign and return, within seventy-two (72) hours of initial notification, an Affidavit of Eligibility & Liability / Publicity Release form (the "**Release**"), which confirms:

i. eligibility and compliance with these Sweepstakes Official Rules;

ii. acceptance of the prize as offered; and

iii. release of the Sponsor, Administrator, their respective parent companies, subsidiaries, affiliates and/or related companies and each of their respective employees, directors, officers, suppliers, agents, administrators, licensees, representatives, advertising, media buying and promotional agencies (collectively, the "Releasees") from any and all liability for any loss, harm, damages, cost or expense arising out of participation in the Sweepstakes, participation in any Sweepstakes-related activity or the acceptance, use, or misuse of any prize, including but not limited to costs, injuries, or losses related to personal injuries, death, damage to, loss or destruction of property, rights of publicity or privacy, defamation, or portrayal in a false light, or from any and all claims of third parties arising therefrom.

In addition, each potential winner must correctly answer a time-limited skill-testing question to become a winner. The skill-testing question will be included in the Release.

7. Limitation of Liability

By participating in the Sweepstakes and as a condition of acceptance of a prize, each entrant, their heirs, executors, administrators and assigns, releases, waives, discharges, and holds harmless the Releasees from and against any and all losses, damages, rights, claims, actions, causes of action, personal injury, property damage or death (including without limitation any and all costs and liabilities of any kind including but not limited to legal fees), and including, without limitation, any such arising from any act of negligence of the Releasees, that the entrant now has, or may hereafter have against the Releasees directly or indirectly resulting from participation in the Sweepstakes or the awarding, acceptance, use, or misuse of a prize. Winners assume all liability for any injury or

damage caused or claimed to be caused by participation in this Sweepstakes or the use, misuse or redemption of a prize.

8. General

The Releasees are not responsible for any typographical or other error in the printing of the offer or in the announcement of the prizes. Further, the Releasees are not responsible for incompatibility of Participants' hardware, software or browser technology. In the event there is a discrepancy or inconsistency between disclosures or other statements contained in any Sweepstakes-related materials or communications, privacy policy or terms of use on the Sponsor's website and/or the terms and conditions of these Official Rules, these Official Rules shall prevail, govern and control, and the discrepancy will be resolved by the Sponsor.

The Releasees are not responsible for: (i) lost, late, misdirected, damaged or illegible entries; or (ii) errors, omissions, interruptions, deletions, defects, delays in operation or transmission, theft or destruction or unauthorized access to or alterations of entry materials; or (iii) technical, network, telephone equipment, electronic, computer, hardware or software malfunctions of any kind, or inaccurate transmission of or failure to receive entry information by the Sponsor on account of technical problems or traffic congestion on the Internet or at any website or any combination thereof; or (iv) any injury or damage to a Participant's or any other person's computer related to or resulting from participating in the Sweepstakes.

By participating in the Sweepstakes, you (i) agree to be bound by these Official Rules, including all eligibility requirements, and (ii) agree to be bound by the decisions of the Sponsor, which are final and binding in all matters relating to the Sweepstakes.

Failure to comply with these Official Rules will result in disqualification from the Sweepstakes. The Sponsor reserves the right to: (i) disqualify from this Sweepstakes and any future promotions, any person it believes has intentionally violated these Official Rules; and (ii) withdraw a method of entry if it becomes technically corrupted (including if a computer virus or system malfunction materially impairs its ability to conduct the Sweepstakes).

If for any reason this Sweepstakes is not capable of running as planned due to an infection by a computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond the control of the Sponsor which corrupt or affect the administration, security, fairness, integrity, or proper conduct of this Sweepstakes, the Sponsor reserves the right to disqualify any individual who tampers with the entry process, and to cancel, terminate, modify or suspend the Sweepstakes. In such event, random drawings will be conducted from the eligible entries received at the time of the Sweepstakes termination.

Any attempt by an individual to deliberately interfere with the operation of the Sweepstakes may be a violation of criminal and civil laws. The Sponsor reserves the right to seek damages and pursue all

remedies to the fullest extent permitted by law. Failure by the Sponsor to enforce any term of these Official Rules shall not constitute a waiver of that provision.

9. Disputes

Except where prohibited, Participants agree that any and all disputes, claims and causes of action arising out of, or connected with, the Sweepstakes or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the appropriate court located in the Province of Ontario. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, entrant's rights and obligations, or the rights and obligations of the Sponsor in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the laws of the Province of Ontario without giving effect to any choice of law or conflict of law rules (whether of the Province of Ontario or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the Province of Ontario. The remedy for any claim shall be limited to actual damages, and in no event shall any party be entitled to recover punitive, exemplary, consequential, or incidental damages, including legal fees and related costs of bringing a claim, or to rescind this agreement or seek injunctive or any other equitable relief.

10. Privacy

By participating in the Sweepstakes, each entrant grants to the Sponsor the right to use their personal information provided in their entry for the purpose of administering the Sweepstakes, including but not limited to contacting and announcing the winners and coordinating the prizes. Each entrant acknowledges that the Sponsor may disclose their personal information to service providers of the Sponsor as necessary for the administration of the Sweepstakes.

Personal information collected is otherwise subject to the Sponsor's Privacy Policy available at https://www.collabriacreditcards.ca/privacy-policy.aspx.

11. Winners List Requests

To request a copy of the winners list (available after October 20, 2026), including first name, last initial, and province or territory of residence, send an email to help@raven5.com with subject line: **Collabria Financial Services 2026 Summer**

Sweepstakes Winners List Request. All requests must be received by December 31, 2026 at 11:59:59 PM ET. Requests received after this time will not be fulfilled.

12. Sponsor

Collabria Financial Services Inc. 110 9th Ave SW, Suite #450, Calgary, AB, Canada, T2P 0T1.

13. Administrator

RAVEN5 Ltd. 11 Orsett St, Oakville, ON, Canada, L6H 2N8.

Void outside Canada, in the province of Quebec, and where prohibited by law. All trademarks, product names, logos, and brands used herein are property of their respective owners. Please direct any questions, comments or complaints to the Administrator via email to help@raven5.com.

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.

The Collabria Mastercard is issued by Collabria Financial Services Inc. pursuant to a license from Mastercard International Incorporated. *Mastercard, World Elite, and the circles design are registered trademarks of Mastercard International Incorporated.

Terms and Conditions – 2026 1st Year Fee Rebate Offer

Applications must be received between **July 1 to September 30, 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:

	Eligible Cards	**Annual Fee**
Consumer	Cash Back World Elite® Mastercard	$120
	World Mastercard® and Visa Infinite*	$120

	Eligible Cards	Annual Fee
Business	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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