



TERMS AND CONDITIONS

This promotion applies to selected new approved and funded Gulf & Fraser Mastercard® consumer and business credit card accounts only. The activation points offer applies to the following participating products: Centra Gold Mastercard, Travel Rewards Gold Mastercard, World Mastercard®, Low-Rate Business Mastercard and Platinum Business Mastercard. Cash Back Mastercard, Classic Mastercard, US Dollar Mastercard, and No Fee Cash Back Business Mastercard are not eligible for this offer.

From September 29 to November 30, 2022, cardholders will be awarded with Rewards Points after their new eligible credit card has been activated, based on the rewards structure as follows:

World Mastercard®: 3,000 Rewards Points

Travel Rewards Gold Mastercard: 2,475 Rewards Points

Centra Gold Mastercard: 1,250 Rewards Points

Platinum Business Mastercard: 2,475 Rewards Points

Low-Rate Business Mastercard: 625 Rewards Points

The base value of one Reward Point is equal to one cent (a penny a point). The cash equivalent is based upon the redemption of these points as a statement credit. Value for redemptions for merchandise, gifts, and other options may vary. Rewards Points will be posted to eligible accounts within three statement cycles from the new eligible credit card activation date. Please visit www.collabriacreditcards.ca/rewards for more information about the Rewards Program Rules

*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.

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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