

## Terms and Conditions

The “Double Rewards” offer is available from August 15, 2023 to November 15, 2023 on all eligible credit cards:

Eligible Consumer reward credit cards: Cash Back World Elite Mastercard® and Cash back Visa Infinite\*

Cash Back, Classic, Centra Gold, World Mastercard®, Visa Infinite\*, Travel Rewards Gold are excluded from this offer. This offer may be withdrawn or changed without notice. All business cards are excluded from this offer (USD, Classic & Platinum Low Rate).

Cardholders will receive their 30,000 Bonus Rewards Points once their application is approved; the card is activated and the 1<sup>st</sup> purchase is made. The first purchase must be made before December 22<sup>nd</sup>, 2023 and points will be rewarded if their account remains in good standing at time of the rewards being applied. Cardholders will receive their Bonus Reward Points following their 1<sup>st</sup> purchase within 2 statement cycles after campaign promotion ends.

Application is subject to approval by Collabria Financial Services Inc. This offer is available for applications submitted between August 15<sup>th</sup>, 2023, to November 15<sup>th</sup>, 2023. Applications submitted before August 15<sup>th</sup>, 2023 are not eligible for this promotional offer. Applications after November 15<sup>th</sup>, 2023 are not eligible for this promotional offer. Deadline for card activation and 1<sup>st</sup> purchase is December 22<sup>nd</sup>, 2023 to be eligible for the promotional offer.

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](http://collabriacreditcards.ca/insurance.aspx). Insurance coverage is subject to change

If the combined annual GROCERY and SUSTAINABLE TRANSIT purchase volume on a Cash Back World Elite Mastercard card exceeds \$20,000 in a calendar year, the points earned for all net new purchases after this amount is reached will be associated with the ‘All other purchases’ rate category until January 1 of the following calendar year.

If the combined annual SELECT RECURRING BILLS, DIGITAL STREAMING, AND DINING purchase volume on a Cash Back World Elite Mastercard exceeds \$20,000 in a calendar year, the points earned for all net new purchases after this amount is reached will be associated with the ‘All other purchases’ rate category until January 1 of the following calendar year.

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.

® Mastercard, World Mastercard and the circles design are registered trademarks of Mastercard International Incorporated.

Visa Infinite\* is a trademark of Visa Int., used under license.

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](http://www.collabriacreditcards.ca) or call Cardholder Services at 1.855.341.4643. You can also access cardholder agreements at [www.collabriacreditcards.ca/cardholder-agreement](http://www.collabriacreditcards.ca/cardholder-agreement) to see the agreement that applies to the card of your choice.

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The Collabria Card is issued by Collabria Financial Services Inc. pursuant to a license. \*All other trademarks are the Property of their respective owner(s).

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