

# Youth Acquisition Campaign – Spring 2023

## Terms and Conditions

1. Offer available from **May 15, 2023, to July 15, 2023** (Promotional Period).
  - Offer applies to selected new approved, funded and activated consumer credit card accounts as follows: Cash Back, Classic, Centra Gold, World Mastercard® and Visa Infinite\*. The following credit cards are not eligible for this offer: US Dollar, Platinum Business Mastercard® and Visa Infinite Business\*, Low Rate Business and No Fee Cash Back Business.
  - Eligible accounts **approved between May 15 and July 15, 2023** and **activated between May 15 and August 12, 2023** are eligible for this offer. Application is subject to approval by Collabria Financial Services, Inc.
  - Once the new eligible credit card has been approved, funded, and activated, a \$75 statement credit will be credited to the account within the next two following statement cycles after August 12, 2023.
  - To be eligible for this offer, applicants must:
    - Have reached the age of majority in their province/territory of residence and be younger than 24 years old during the Promotional Period.
    - Be '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.
    - Be members of participating credit unions and financial institutions.
  - Employees of participating credit unions and financial institutions are eligible for this offer.
2. Reward points are earned on net purchases only. 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 for Points. For more information visit [collabriacreditcards.ca/rewards](http://collabriacreditcards.ca/rewards)
3. Insurance coverage is underwritten by American Bankers Insurance Company of Florida (ABIC). ABIC, its subsidiaries, and affiliates carry on business in Canada under the trade 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](http://collabriacreditcards.ca/insurance). Insurance coverage is subject to change.
4. Only the Classic Card and Cash Back card offer no annual fee.
5. The cash rewards come in the form of a statement credit.
6. World Mastercard® and Visa Infinite are the only cards with a travel insurance program. Insurance coverage is underwritten by Desjardins Financial Security Life Assurance Company. This document is provided for information purposes only. For details of the coverage, refer to your insurance contract at [collabriacreditcards.ca/insurance](http://collabriacreditcards.ca/insurance). Some conditions and restrictions apply. Insurance coverage is subject to change.

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