

## Terms and Conditions

- Applications must be received between March 1 to April 30, 2023, to be eligible for the 1<sup>st</sup> 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	World Mastercard® and Visa Infinite*	\$120 Primary Card
Business	Platinum Business Mastercard and Visa Infinite Business*	\$99 Primary Card

- The Promotion is open only to ‘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 accounts are **not eligible** for this offer.
- Additional/sub-accounts/joint/supplementary cards are **excluded**.
- The 1<sup>st</sup> Year Annual Fee Rebate will apply to primary card account only once the new eligible credit card has been approved and activated. 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 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.
- Applications submitted and approved after March 1, 2023, are eligible for the offer.
- Applications submitted and approved before April 30, 2023, but activated by May 31, 2023, are eligible.
- 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.

- Welcome Points Promotion:*

- In addition, between January 1 – December 31, 2023, applicants will be awarded Welcome Points after their new eligible credit card has been approved and activated, based on the rewards structure as follows:

	Eligible Cards	Welcome Points
Consumer	World Mastercard and Visa Infinite	15,000 points
	Centra Gold	5,000 points
Business	Platinum Business Mastercard and Visa Infinite Business	15,000 points

	No Fee Cash Back Business	5,000 points
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- Welcome Points will be posted to eligible accounts within one statement cycles, provided your account is open and in good standing.
- Annual Fee Rebate and Welcome Points may not necessarily reflect within the same statement cycle. For complete Terms and Conditions about the Welcome Points offer please visit [collabriacreditcards.ca/offers/welcome2023.aspx](http://collabriacreditcards.ca/offers/welcome2023.aspx)

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.

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

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The Collabria Visa Card is issued by Collabria Financial Services Inc. pursuant to a license from Visa.

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