

## Welcome Points Offer – 2022

### Terms and Conditions

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

From January 1 to December 31, 2022, Cardholders will be awarded with welcome points after their new eligible credit card has been activated, based on the rewards structure as follows: 10,000 welcome points if they apply for a Centra Gold card or a Travel Rewards Gold card; 15,000 welcome points if they apply for a World/Infinite card or a Platinum/Infinite Business card.

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. The payouts to eligible cardholders will be posted to their accounts monthly.

Application is subject to approval by Collabria Financial Services, Inc. 'New' credit card accounts are defined as cards that have been applied for between January 1 to December 31, 2022. Applications completed before January 1, 2022 but approved and activated after this date are eligible for this offer; applications completed before December 31, 2022 but approved and activated after this date are not eligible for this offer.

Cardholders of participant credit unions can apply for their new card in branch and online. Welcome points will be posted to eligible accounts within two statement cycles from the new account opening date.

\*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 <https://www.collabriacreditcards.ca> or call Cardholder Services at 1.855.341.4643. You can also access cardholder agreements at <https://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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