

A. Terms and Conditions – Personal Cards

From April 1, 2026 to June 30, 2026 (“Offer Period”) select new cardholders will receive an Annual Fee Rebate of \$120 for the Primary Card account, as well as be awarded up to 10,000 Flex Rewards Welcome Points based on a tiered system.

This Offer applies only to new personal primary credit card accounts opened during the Offer Period as follows:

	Eligible Cards	Annual Fee (Primary card)
Personal	Cash Back World Elite Mastercard®	\$120
	Cash Back Visa Infinite*	\$120
	World Mastercard®	\$120
	Visa Infinite*	\$120

The Annual Fee Rebate will apply to the primary card account only once the new eligible credit card has been approved and activated. The new credit card must be activated by July 31, 2026. The annual fee will be charged to the new account, with the amount appearing on a statement. **When this amount appears, the cardholder is responsible for paying this fee.** A rebate of the fee will be credited to the account within the two (2) 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.

The first tier of 2,500 Flex Rewards Welcome Points will be applied to eligible accounts after the account is activated and the first purchase is made within 40 days of the “Account Open Date” by the new cardholder, given that the account remains open and in Good Standing at the time the Flex Rewards Welcome Points are applied to the account.

“Account Open Date” is defined as two (2) business days after receiving your application approval email.

“Good standing” is defined as no more than two (2) consecutive credit card account statement periods being overdue, closed, charged off or in credit revoked status.

The second tier of an additional 2,500 Flex Rewards Welcome Points will be applied to eligible accounts in Good Standing after the new cardholder has attained \$4,500 in qualifying net purchases (“Qualifying Transaction Amount”), posted to their eligible credit card account within 100 days of the Account Open Date.

If the cardholder’s first transaction within 40 days of Account Open Date is greater than or equal to the second tier Qualifying Transaction Amount of \$4,500, they will receive both tiers of Flex Rewards Welcome Points within two (2) statement cycles following fulfillment of the Qualifying Transaction Amount of \$4,500.

Purchases contributing to the tier 2 Qualifying Transaction Amount will be determined by the posting date of each transaction and **not** the date the transaction was made. Any purchases made prior to the final day of the Offer Period will not be considered eligible towards the second tier Qualifying Transaction Amount of \$4,500, if the purchase has not yet been posted or processed by the merchant, the payment network (Visa/Mastercard) or Collabria Financial Services within 100 days of the Account Open Date.

The third tier of an additional 5,000 Flex Rewards Welcome Points will be applied to eligible accounts in Good Standing after the new cardholder has attained \$20,000 in qualifying net purchases ("Qualifying Transaction Amount"), posted to their eligible credit card account within 11 months of the Account Open Date.

Cardholders who reach the qualifying transaction amount of \$20,000 before 11 months of the Account Open Date, will not have the third tier of Flex Rewards Welcome Points posted to their eligible credit card account until they have reached 11 months of the Account Open Date.

Purchases contributing to the tier 3 Qualifying Transaction Amount will be determined by the posting date of each transaction and **not** the date the transaction was made. Any purchases made prior to the final day of the Offer Period will not be considered eligible towards the third tier Qualifying Transaction Amount of \$20,000, if the purchase has not yet been posted or processed by the merchant, the payment network (Visa/Mastercard) or Collabria Financial Services within 11 months of the Account Open Date.

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 Reward Points or contribute to the Qualifying Transaction Amount. For more details on the reward program associated to specific product accounts, please refer to the Rewards Program Rules at collabriacreditcards.ca/rewards for complete details.

The value of up to \$220 could be earned in the first 11 months of Account opening, and is based on the combined value of:

- \$120: Annual Fee Rebate for the Primary cardholder
- \$100: 10,000 Flex Rewards Welcome Points awarded based on the following requirements:
 - 2,500 Flex Rewards Welcome Points when you make your first purchase within 40 days of Account opening
 - An additional 2,500 Flex Rewards Welcome Points when you have also attained \$4,500 in qualifying net purchases within 100 days of Account opening
 - An additional 5,000 Flex Rewards Welcome Points when you have also attained \$20,000 in qualifying net purchases within 11 months of Account opening

The base value of one Flex Rewards point is equal to one cent (a penny per point). The cash equivalent shown for illustration purposes only is based upon the redemption of these points as a statement credit or, for the Cash Back Visa Infinite and Cash Back World Elite Mastercard, as a cash back redemption to the Daily Deposit Account from the financial institution from which you obtained your Cash Back Visa Infinite or Cash Back World Elite Mastercard. Account information used to request a cash back redemption is the sole responsibility of the Cardholder and any delays or disruptions to the successful completion of the redemption request are not the responsibility of Collabria. The valuation is for cash equivalent only; the value of redeeming for merchandise and travel may vary. For more details regarding redemption options, please refer to collabriacreditcards.ca/rewards

The Offer is open to all members of participating credit unions, including '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 cards are **not eligible** for this offer.

Additional/sub-accounts/joint/supplementary cards are **excluded**. Replacement and renewal cards are **excluded**.

Application is subject to approval by Collabria Financial Services, Inc.

The first tier of 2,500 Flex Rewards Welcome Points will be posted to eligible accounts within two (2) statement cycles following first purchase.

The second tier of 2,500 Flex Rewards Welcome Points will be posted to eligible accounts within two (2) statement cycles after the cardholder reaches \$4,500 in Qualifying Transaction Amount, given that the account remains open and in good standing at the time the second tier of Flex Rewards Welcome Points are credited to the account.

The third tier of 5,000 Flex Rewards Welcome Points will be posted to eligible accounts 11 months from the Account Open Date and within two (2) statement cycles after the cardholder reaches \$20,000 in Qualifying Transaction Amount, given that the account remains open and in good standing at the time the third tier of Flex Rewards Welcome Points are credited to the account.

If the eligible account is closed or switched before the first, second or third tier of Flex Rewards Welcome Points have been applied to the account, the offer will no longer apply to the account.

This offer may be withdrawn or changed without notice.

The interest rates are in effect from the date the credit card is approved. For more information, please reference your cardholder agreement or visit online www.collabriacreditcards.ca/cardholder-agreement

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.

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

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B. Terms and Conditions – Personal Cards (Partner Employees)

From April 1, 2026 to June 30, 2026 ("Offer Period") select new cardholders will receive an Annual Fee Rebate of \$120 for the Primary Card account, as well as be awarded up to 10,000 Flex Rewards Welcome Points based on a tiered system.

This Offer applies only to new personal primary credit card accounts opened during the Offer Period as follows:

Eligible Cards		Annual Fee amount to be rebated	Employee Annual Fee (Primary card)
Personal	Cash Back World Elite Mastercard®	\$120	\$60
	Cash Back Visa Infinite*	\$120	\$60
	World Mastercard®	\$120	\$60
	Visa Infinite*	\$120	\$60

The Annual Fee Rebate will apply to the primary card account only once the new eligible credit card has been approved and activated. The new credit card must be activated by July 31, 2026. The annual fee will be charged to the new account, with the amount appearing on a statement. **When this amount appears, the cardholder is responsible for paying this fee.** A rebate of the fee will be credited to the account within the two (2) 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.

The first tier of 2,500 Flex Rewards Welcome Points will be applied to eligible accounts after the account is activated and the first purchase is made within 40 days of the "Account Open Date" by the new cardholder, given that the account remains open and in Good Standing at the time the Flex Rewards Welcome Points are applied to the account.

"Account Open Date" is defined as two (2) business days after receiving your application approval email.

"Good standing" is defined as no more than two (2) consecutive credit card account statement periods being overdue, closed, charged off or in credit revoked status.

The second tier of an additional 2,500 Flex Rewards Welcome Points will be applied to eligible accounts in Good Standing after the new cardholder has attained \$4,500 in qualifying net purchases ("Qualifying Transaction Amount"), posted to their eligible credit card account within 100 days of the Account Open Date.

If the cardholder's first transaction within 40 days of Account Open Date is greater than or equal to the second tier Qualifying Transaction Amount of \$4,500, they will receive both tiers of Flex Rewards Welcome Points within two (2) statement cycles following fulfillment of the Qualifying Transaction Amount of \$4,500.

Purchases contributing to the tier 2 Qualifying Transaction Amount will be determined by the posting date of each transaction and **not** the date the transaction was made. Any purchases made prior to the final day of the Offer Period will not be considered eligible towards the second tier Qualifying Transaction Amount of \$4,500, if the purchase has not yet been posted or processed by the merchant, the payment network (Visa/Mastercard) or Collabria Financial Services within 100 days of the Account Open Date.

The third tier of an additional 5,000 Flex Rewards Welcome Points will be applied to eligible accounts in Good Standing after the new cardholder has attained \$20,000 in qualifying net purchases ("Qualifying Transaction Amount"), posted to their eligible credit card account within 11 months of the Account Open Date.

Cardholders who reach the qualifying transaction amount of \$20,000 before 11 months of the Account Open Date, will not have the third tier of Flex Rewards Welcome Points posted to their eligible credit card account until they have reached 11 months of the Account Open Date.

Purchases contributing to the tier 3 Qualifying Transaction Amount will be determined by the posting date of each transaction and **not** the date the transaction was made. Any purchases made prior to the final day of the Offer Period will not be considered eligible towards the third tier Qualifying Transaction Amount of \$20,000, if the purchase has not yet been posted or processed by the merchant, the payment network (Visa/Mastercard) or Collabria Financial Services within 11 months of the Account Open Date.

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 Reward Points or contribute to the Qualifying Transaction Amount. For more details on the reward program associated to specific product accounts, please refer to the Rewards Program Rules at collabriacreditcards.ca/rewards for complete details.

The value of up to \$220 could be earned in the first 11 months of Account opening, and is based on the combined value of:

- \$120: Annual Fee Rebate for the Primary cardholder
- \$100: 10,000 Flex Rewards Welcome Points awarded based on the following requirements:
 - 2,500 Flex Rewards Welcome Points when you make your first purchase within 40 days of Account opening
 - An additional 2,500 Flex Rewards Welcome Points when you have also attained \$4,500 in qualifying net purchases within 100 days of Account opening
 - An additional 5,000 Flex Rewards Welcome Points when you have also attained \$20,000 in qualifying net purchases within 11 months of Account opening

The base value of one Flex Rewards point is equal to one cent (a penny per point). The cash equivalent shown for illustration purposes only is based upon the redemption of these points as a statement credit or, for the Cash Back Visa Infinite and Cash Back World Elite Mastercard, as a cash back redemption to the Daily Deposit Account from the financial institution from which you obtained your Cash Back Visa Infinite or Cash Back World Elite Mastercard. Account information used to request a cash back redemption is the sole responsibility of the Cardholder and any delays or disruptions to the successful completion of the redemption request are not the responsibility of Collabria. The valuation is for cash equivalent only; the value of redeeming for merchandise and travel may vary. For more details regarding redemption options, please refer to collabriacreditcards.ca/rewards

The Offer is open to those with full or part time employment at a partner credit union OR a member of a partner credit union board of directors, including '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. Must be declared at time of application through the marking of a check box during the application process in-branch or online. Subject to verification. Existing Collabria cardholders switching their existing accounts to one of the above-mentioned cards are **not eligible** for this offer.

Additional/sub-accounts/joint/supplementary cards are **excluded**. Replacement and renewal cards are **excluded**.

Application is subject to approval by Collabria Financial Services, Inc.

The first tier of 2,500 Flex Rewards Welcome Points will be posted to eligible accounts within two (2) statement cycles following first purchase.

The second tier of 2,500 Flex Rewards Welcome Points will be posted to eligible accounts within two (2) statement cycles after the cardholder reaches \$4,500 in Qualifying Transaction Amount, given that the account remains open and in good standing at the time the second tier of Flex Rewards Welcome Points are credited to the account.

The third tier of 5,000 Flex Rewards Welcome Points will be posted to eligible accounts 11 months from the Account Open Date and within two (2) statement cycles after the cardholder reaches \$20,000 in Qualifying Transaction Amount, given that the account remains open and in good standing at the time the third tier of Flex Rewards Welcome Points are credited to the account.

If the eligible account is closed or switched before the first, second or third tier of Flex Rewards Welcome Points have been applied to the account, the offer will no longer apply to the account.

This offer may be withdrawn or changed without notice.

The interest rates are in effect from the date the credit card is approved. For more information, please reference your cardholder agreement or visit online www.collabriacreditcards.ca/cardholder-agreement

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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C. Terms and Conditions – Business Cards

From April 1, 2026 to June 30, 2026 (“Offer Period”) select new cardholders will receive an Annual Fee Rebate of \$130 for the Primary Card account, as well as be awarded up to 20,000 Flex Rewards Welcome Points based on a tiered system.

This Offer applies only to new business primary credit card accounts opened during the Offer Period as follows:

Eligible Cards		Annual Fee (Primary card)
Business	World Elite Business Mastercard®	\$130
	Visa Infinite Business*	\$130

The Annual Fee Rebate will apply to the primary card account only once the new eligible credit card has been approved and activated. The new credit card must be activated by July 31, 2026. The annual fee will be charged to the new account, with the amount appearing on a statement. **When this amount appears, the cardholder is responsible for paying this fee.** A rebate of the fee will be credited to the account within the 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.

The first tier of 5,000 Flex Rewards Welcome Points will be applied to eligible accounts after the account is activated and the first purchase is made within 40 days of the “Account Open Date” by the new cardholder, given that the account remains open and in Good Standing at the time the Flex Rewards Welcome Points are applied to the account.

“Account Open Date” is defined as two (2) business days after receiving your application approval email.

“Good standing” is defined as no more than two (2) consecutive credit card account statement periods being overdue, closed, charged off or in credit revoked status.

The second tier of an additional 5,000 Flex Rewards Welcome Points will be applied to eligible accounts in Good Standing after the new cardholder has attained \$20,000 in qualifying net purchases (“Qualifying Transaction Amount”), posted to their eligible credit card account within 100 days of the Account Open Date.

If the cardholder’s first transaction within 40 days of Account Open Date is greater than or equal to the second tier Qualifying Transaction Amount of \$20,000, they will receive both tiers of Flex Rewards Welcome Points within two (2) statement cycles following fulfillment of the Qualifying Transaction Amount of \$20,000.

Purchases contributing to the tier 2 Qualifying Transaction Amount will be determined by the posting date of each transaction and **not** the date the transaction was made. Any purchases made prior to the final day of the Offer Period will not be considered eligible towards the second tier Qualifying Transaction Amount of \$20,000, if the purchase has not yet been posted or processed by the merchant, the payment network (Visa/Mastercard) or Collabria Financial Services within 100 days of the Account Open Date.

The third tier of an additional 10,000 Flex Rewards Welcome Points will be applied to eligible accounts in Good Standing after the new cardholder has attained \$70,000 in qualifying net

purchases ("Qualifying Transaction Amount"), posted to their eligible credit card account within 11 months of the Account Open Date.

Cardholders who reach the qualifying transaction amount of \$70,000 before 11 months of the Account Open Date, will not have the third tier of Flex Rewards Welcome Points posted to their eligible credit card account until they have reached 11 months of the Account Open Date.

Purchases contributing to the tier 3 Qualifying Transaction Amount will be determined by the posting date of each transaction and **not** the date the transaction was made. Any purchases made prior to the final day of the Offer Period will not be considered eligible towards the third tier Qualifying Transaction Amount of \$70,000, if the purchase has not yet been posted or processed by the merchant, the payment network (Visa/Mastercard) or Collabria Financial Services within 11 months of the Account Open Date.

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 Reward Points or contribute to the Qualifying Transaction Amount. For more details on the reward program associated to specific product accounts, please refer to the Rewards Program Rules at collabriacreditcards.ca/rewards for complete details.

The value of up to \$330 could be earned in the first 11 months of Account opening, and is based on the combined value of:

- \$130: Annual Fee Rebate for the Primary cardholder
- \$200: 20,000 Flex Rewards Welcome Points awarded based on the following requirements:
 - 5,000 Flex Rewards Welcome Points when you make your first purchase within 40 days of Account opening
 - An additional 5,000 Flex Rewards Welcome Points when you have also attained \$20,000 in qualifying net purchases within 100 days of Account opening
 - An additional 10,000 Flex Rewards Welcome Points when you have also attained \$70,000 in qualifying net purchases within 11 months of Account opening

The base value of one Flex Rewards point is equal to one cent (a penny per point). The cash equivalent shown for illustration purposes only is based upon the redemption of these points as a statement credit. The valuation is for cash equivalent only; the value of redeeming for merchandise and travel may vary.

The Offer is open to all members of participating credit unions, including '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 cards are **not eligible** for this offer.

Additional/sub-accounts/joint/supplementary cards are **excluded**. Replacement and renewal cards are **excluded**.

Application is subject to approval by Collabria Financial Services, Inc.

The first tier of 5,000 Flex Rewards Welcome Points will be posted to eligible accounts within two (2) statement cycles following first purchase.

The second tier of 5,000 Flex Rewards Welcome Points will be posted to eligible accounts within two (2) statement cycles after the cardholder reaches \$20,000 in Qualifying Transaction Amount, given that the account remains open and in good standing at the time the second tier of Flex Rewards Welcome Points are credited to the account.

The third tier of 10,000 Flex Rewards Welcome Points will be posted to eligible accounts 11 months from the Account Open Date and within two (2) statement cycles after the cardholder reaches \$70,000 in Qualifying Transaction Amount, given that the account remains open and in good standing at the time the third tier of Flex Rewards Welcome Points are credited to the account.

If the eligible account is closed or switched before the first, second or third tier of Flex Rewards Welcome Points have been applied to the account, the offer will no longer apply to the account.

This offer may be withdrawn or changed without notice.

The interest rates are in effect from the date the credit card is approved. For more information, please reference your cardholder agreement or visit online www.collabriacreditcards.ca/cardholder-agreement

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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