



## 2024 Youth Campaign - Terms and Conditions (campaign extension)

1. Offer available from June 17 to November 30, 2024 (Promotional Period).
  - Offer applies to selected new approved, funded and activated consumer credit card accounts as follows: Cash Back, Classic, Centra Gold, World Mastercard®, Visa Infinite\*, Cash Back World Elite Mastercard® and Cash Back Visa Infinite\*.
  - The following credit cards are excluded from this offer: US Dollar, Platinum Business Mastercard® and Visa Infinite Business\*, Low Rate Business and No Fee Cash Back Business.
  - To be eligible for this offer, applicants must:
    - Be members of participating credit unions and financial institutions.
    - Have reached the age of majority in their province/territory of residence and be 24 years old or younger as of January 1<sup>st</sup>, 2024.
    - 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.
  - Employees of participating credit unions and financial institutions are eligible for this offer.
  - To be qualify for the promotional one-time \$50 statement credit, accounts must:
    - Be approved between June 17 and November 30, 2024
    - Be activated between June 17 and December 15, 2024
    - Cardholder must complete a first purchase between June 17 and December 15, 2024
    - Cardholder must register for eStatements through CardWise between June 17 and December 15, 2024
  - Application is subject to approval by Collabria Financial Services, Inc.
  - As long as their card remains in good in good standing, the \$50 statement credit will be credited based on when all qualifying requirements have been met:
    - If met on or by **October 30, 2024**, the statement credit within two (2) statement cycles following this date
    - If met on or by **December 15, 2024**, the statement credit within two (2) statement cycles following this date
  - This offer may be withdrawn or changed without notice.
2. Only the Classic Card and Cash Back card offer no annual fee.
3. Purchase Protection, Extended Warranty and Mobile Device 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.
4. The World Mastercard, Visa Infinite, Cash Back World Elite Mastercard and Cash Back Visa Infinite are the only cards eligible for this offer 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](https://collabriacreditcards.ca/insurance). Some conditions and restrictions apply. Insurance coverage is subject to change.

5. The World Mastercard, Visa Infinite, Cash Back World Elite Mastercard and Cash Back Visa Infinite are the only cards eligible for this offer where Auto Rental Collision/Loss Damage Insurance coverage applies and 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](https://collabriacreditcards.ca/insurance.aspx). Insurance coverage is subject to change.
6. Reward points are earned on net purchases only. Any Cash-like Transactions including Cash Advances, Balance Transfers, 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](https://collabriacreditcards.ca/rewards)
7. 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 [collabriacreditcards.ca](https://collabriacreditcards.ca) or call Cardholder Services at 1.855.341.4643. You can also access cardholder agreements at [here](#) 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.

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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