

Terms and Conditions (New Member Bundle Offer)

Applications must be received between **January 1 to December 31, 2026** (the "Promotional Period"), in order to be eligible for the New Member Bundle offer (the "Offer"). The Offer applies ONLY to selected new, approved, funded consumer credit primary card accounts which are activated within 30 days of approval, and applied only following the completion of a first purchase transaction within 60 days of approval, as follows:

	Eligible Cards
Consumer	Cash Back
	Centra Gold
	World® Mastercard
	Visa Infinite*
	Cash Back World Elite® Mastercard
	Cash Back Visa Infinite*
	US Dollar

The following credit cards are **excluded** from **this** offer:

- Consumer: Classic
- Business: World Elite® Business Mastercard, Visa Infinite Business*, No Fee Cash Back Business and Low Rate Business

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.

Members and employees of participating credit unions and financial institutions can apply for their new card in branch and online.

New, eligible cardholders will be prompted to enter the promo code (**Newmember2026**) during the application process. This code ensures new, eligible cardholders are eligible to receive Flex Rewards Points once they activate their new card and complete their first purchase.

Existing Collabria cardholders switching their existing accounts to one of the above-mentioned cards are **not eligible** for this offer.

Employees of participating credit unions and financial institutions are **eligible** for this offer.

Replacement and renewal cards are **excluded**.

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

This campaign **can** be combined with any "new card" in-market offers.

Cardholders residing in Quebec are **not** eligible for this offer.

New eligible cardholders will receive an additional 10,000 Flex Rewards points when the eligibility requirements and qualifying criteria set out below for the offer have been met:

- open a new personal membership

AND/OR **one or more** of the following:

- open a (1) Chequing Account (a "New Chequing Account"),
- open a (2) Savings Account (a "New Savings Account"); examples include; high-interest savings accounts (HISA), tax-free savings accounts (TFSA), registered retirement savings and/or plans (RRSP), and/or guaranteed investment certificates (GICs)
- and/or (3) open, activate within 30 days of approval and make a first purchase within 60 days of approval with a Credit Union issued Credit Card (a "New Credit Card").

The New Member Bundle, which includes a chequing account, and/or savings account, and eligible credit card, may be subject to additional terms, conditions, and eligibility criteria as determined by the participating credit union. Account or product names, types, availability, features, and requirements may vary. Please contact your credit union directly for complete details.

Applications completed before **January 1, 2026**, but approved, activated within 30 days of application approval, have completed a first purchase within 60 days of card activation and "Account Open Date" after this date and before the offer end date are eligible for this offer.

Applications completed after **December 31, 2026**, are **not** eligible for this offer.

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

Application is subject to approval by Collabria Financial Services, Inc. 'New' credit card accounts are defined as cards that have been approved between **January 1 to December 31, 2026**.

Flex Rewards Points will be posted to eligible accounts within two (2) statement cycles following first purchase, given that the account remains open and in Good Standing at the time the Flex Rewards Points are applied to the account.

"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.

If the eligible account is closed or switched before the Flex Rewards Points have been applied to the account, the offer will no longer apply to the account.

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

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

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 or call Cardholder Services at **1.855.341.4643**. You can also access cardholder agreements at 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.

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

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