

Personal Credit Cards

Don't just bank. Prosper.



Features	Visa* Student Card	Visa* Classic Card	Visa* Cash Back Card	FlexRate Mastercard†	Visa* Centra Gold Card	Visa* Travel Gold Card	Visa* Infinite Card	Visa* US Dollar Card
Global customer service	✓	✓	✓	✓	✓	✓	✓	✓
Zero-liability ²	✓	✓	✓	✓	✓	✓	✓	✓
Purchase protection and extended warranty ³	✓	✓	✓	✓	✓	✓	✓	✓
Mobile device insurance ³	✓	✓	✓	✓				
Auto rental collision/loss insurance ³					✓	✓	✓	✓
Common carrier accident protection ⁴					\$125,000	\$1,000,000	\$1,000,000	\$1,000,000 CAD
Emergency healthcare coverage ⁴						Up to \$5,000,000	Up to \$5,000,000	Up to \$5,000,000 CAD
Protection for grandchildren travelling with you ⁴						✓		
Trip cancellation insurance ⁴						up to \$2,000	up to \$2,000	up to \$2,000 CAD
Trip interruption insurance ⁴						Unlimited	Unlimited	Unlimited
Lost or delayed baggage coverage ⁴						✓	✓	✓
24/7 travel assistance ⁵						✓	✓	✓
Price protection							✓	
Additional benefits							Exclusive VIP benefits	
Annual interest rate (cash advance and purchases)	11.9% Fixed	11.9% Fixed	19.9% Fixed	9.9%-18.9% Variable	9.9% Fixed	19.9% Fixed	19.9% Fixed	19.9% Fixed
Rewards ¹			1 point for every \$1 spent DOUBLE points at gas stations	1 point for every \$1 spent	1 point for every \$1 spent	1 point for every \$1 spent DOUBLE points for purchases in foreign currencies	2 points for every \$1 spent	1 point for every \$1 USD spent
Cash Back Value			1%	1%	1%	1%	2%	1%
Spend \$750/month			\$90/year**	\$90/year	\$90/year	\$90/year**	\$180/year	\$90 CAD/year
Spend \$1,500/month			\$180/year**	\$180/year	\$180/year	\$180/year**	\$360/year	\$180 CAD/year
Spend \$3,000/month			\$360/year**	\$360/year	\$360/year	\$360/year**	\$720/year	\$360 CAD/year
Annual fee	Free	\$30	Free	\$40	\$50	\$99	\$120	\$50 USD
Additional card fee	Free	Free	Free	Free	\$10	\$30	\$50	\$35 USD

** Plus double points on eligible transactions

Additional Information

Whether you need a convenient way to make purchases or you want to maximize rewards, we've got just the right card for you.

With all of our personal cards

- You're protected from fraudulent charges with Zero Liability²
- You can travel the world knowing your card will be accepted
- You'll have access to emergency cash advances and card replacement through Global Customer Service
- You can be confident in your purchase with 90 days purchase protection and double the manufacturer's warranty³

Some cards include other important features

Reward yourself! Why leave money on the table? Earn up to 2% back in cash back, travel or merchandise¹.

Be covered automatically when you rent a vehicle with up to 48 days auto rental collision/loss insurance³.

Travel trouble-free

- Emergency health care covers you for up to \$5,000,000 CAD⁴.
Coverage duration for each trip is based on the insured's age group:
 - 59 and under: 48 days
 - 60 to 64: 23 days
 - 65 to 75: 15 days
 - 76 and up: no coverage
- With the Travel Rewards Gold card, grandchildren who travel with you are also covered⁴
- Trip cancellation insurance covers you for up to \$2,000 if you have to cancel before departure, your departure is delayed, you miss a connection, or a travel service supplier defaults⁴
- You've even got unlimited trip interruption insurance⁴
- Lost or delayed baggage covers up to \$1,000 if your baggage is damaged or stolen, and \$500 for late delivery⁴
- Up to \$1,000,000 common carrier accident insurance⁴

Enjoy special perks with Visa Exclusive VIP benefits

With the Visa Infinite card you have access to Concierge services; Dining, Wine Country and Luxury Hotel collections; Music Services; and Visa Sponsored Sporting and entertainment Events.

¹REWARDS

Eligibility for rewards and/or account credit is subject to the terms and conditions of the FlexRewards program.

For full terms and conditions, visit collabriacreditcards.ca/prospera.

²ZERO LIABILITY

Zero Liability applies to your purchases made with your credit card in the store, over the telephone, online or via a mobile device. As a cardholder, you will not be held responsible for unauthorized transactions if:

1. You have used reasonable care in protecting your card from loss or theft; and
2. You have reported to Cardholder Services at 1.855.341.4643 (Canada and U.S.) or 1.647.252.9564 (International Collect) when you knew that your credit card was lost or stolen.

If you believe there has been unauthorized use on your account and you meet the conditions above, you are protected by Zero Liability. If you do not meet the conditions above, please reference your Cardholder Agreement for additional information regarding liability.

³INSURANCE

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 Solutions®. ©Assurant Solutions 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/prospera. Insurance coverage is subject to change.

⁴INSURANCE

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 the insurance contract or insurance certificate available online at collabriacreditcards.ca/prospera. Some conditions and restrictions apply. Insurance coverage is subject to change.

⁵24/7 TRAVEL INSURANCE

24/7 Travel Assistance is provided by Desjardins Financial Security Life Assurance Company. This document is provided for information purposes only. For details of the coverage, refer to the insurance contract available online at collabriacreditcards.ca/prospera. Eligibility is conditional on the card account being active and in good standing. Coverage is subject to change.

The products, features, benefits and rewards are valid as of July 1, 2017 unless otherwise noted and are subject to change.

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