

Terms and Conditions – Balance Transfer Offer

The 0% Balance Transfer Offer (the "Offer") is available from July 1, 2026, to December 31, 2026, on all Personal and Business credit card accounts, except the US Dollar card.

Offer available through participating financial institutions only. To determine if your financial institution is participating:

- Go to <https://www.collabriacreditcards.ca/>
- Enter your financial institution in the drop-down menu
- Go to the 'Offers page'. If your financial institution is participating, you will find a tile outlining off the offer. OR
- Call the Cardholder Services toll-free phone number on the back of your card

The promotional 0.0% interest rate for balance transfers applies for 9 months from the date of transfer and will be applied automatically. This Offer does not apply to your existing account balance.

Each balance transfer is subject to a one-time, upfront fee of 3% of the balance amount, which will be charged to your account on the date that the balance transfer is booked. For example, if an amount of \$1,000 is transferred to your account, you will be charged a fee of \$30.

This promotional offer does not apply to transfers between Collabria credit card accounts.

Partner and Collabria employees are **eligible** for this offer.

To receive the promotional 0.0% annual interest rate for balance transfers, a minimum transfer amount of \$500 is required. Multiple balance transfers are allowed within the promotional period if the transfer amount and fee do not exceed the cardholder's credit limit. Up to four balance transfers can be completed within a 30-day period.

The maximum balance transfer that can be initiated through digital account management tools is \$7,500. Balance transfers of amounts greater than \$7,500 can be facilitated by visiting your credit union branch, or by contacting Collabria's Cardholder Services at 1.855.341.4643.

If the amount of the balance transfer and fee exceeds the available credit on your credit card account at the time of processing, the transaction will not be completed: the maximum transfer is limited by the credit available on your credit card.

Please continue to make your regular payments on transferred accounts until you receive confirmation that the transfer has been completed.

At the expiration of the offer, any remaining balances that were subject to the promotional interest rate under this offer will be subject to the regular cash advance interest rate of your credit card, without any grace period. Flex Rewards points are earned on net purchases only. Any cash-like transactions, including cash advances and balance transfers, do not qualify for reward points. The rates described below in these Terms and Conditions are valid as of December 31, 2025, and are subject to change. For current information, please call Cardholder Services at 1.855.341.4643 or the number on the back of your card.

| Centra Gold Card | Classic Card | Cash Back Card, Travel Rewards Gold Card | Visa Infinite*, Cash Back Visa Infinite*, World Mastercard®, Cash Back World Elite® Mastercard® | Low Rate Business Card | No Fee Cash Back Business Card | Visa Infinite Business*, World Elite Business Mastercard®, Platinum Business Mastercard® |
|------------------|--------------|--|---|------------------------|--------------------------------|--|
| 12.99% | 13.99% | 22.99% | 22.99% | 13.99% | 22.99% | 22.99% |

The promotional interest rate will only apply if your account remains in “good standing” during the promotional period. If you exceed the credit limit at any time or if you do not make at least the minimum payment required by the date indicated on your statement, the standard interest rate will apply.

“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.

Please refer to your Cardholder Agreement for more information about promotional interest rates and balance transfers. You can also access the agreement that applies to the card of your choice at www.collabriacreditcards.ca/cardholder-agreement. This offer may be withdrawn, changed or ended at any time without prior notice.

Balance transfer process: Balance transfers can be requested after the cardholder receives and activates their card. Cardholders can initiate a balance transfer via CardWise (online banking), at their branch or by contacting Collabria’s Cardholder Services at 1.855.341.4643. The cardholder will need to provide the destination biller/payee name as well as the account/card number associated with the account.

Exclusions: Account credits on a credit card, which is the money the card issuer owes you, cannot be transferred as a balance transfer to a Collabria credit card. This promotional offer does not apply to transfers between Collabria accounts. To identify a Collabria-issued credit card, please check the credit card back; the issuer (Collabria) is always stated on the top-left corner. If the credit card issuer is listed as Collabria, this card is not eligible for a balance transfer to another Collabria-issued credit card.

How we apply payments to your account: Purchases may be subject to interest charges if the full balance is not paid. Please refer to your Cardholder Agreement, under the section

How we apply Payments to your Account for more information:

www.collabriacreditcards.ca/cardholder-agreement

Collabria Financial Services Inc. (“Collabria”) is an independent entity from your credit union with no ownership interest in your credit union. 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 licence from Mastercard International Incorporated.

The Collabria Visa Card is issued by Collabria Financial Services Inc. pursuant to a licence from Visa.

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