

Terms and Conditions – 2026 1st Year Fee Rebate Offer

Applications must be received between **January 1 to March 31, 2026**, in order to be eligible for the 1st Year Annual Fee Rebate Promotion. The Promotion applies **ONLY** to selected new approved, funded, and activated consumer and business credit primary card accounts as follows:

	Eligible Cards	Annual Fee
Consumer	Cash Back World Elite® Mastercard and Cash Back Visa Infinite*	\$120
	World Mastercard® and Visa Infinite*	\$120

	Eligible Cards	Annual Fee
Business	Visa Infinite Business* and World Elite® Business Mastercard	\$130

The Promotion 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 with a previously closed account for one of the above-mentioned cards, who are looking to open a new account, are also eligible for this promotion.

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

The 1st Year Annual Fee Rebate will apply to primary card account only once the new eligible credit card has been approved, activated and a first purchase has been made within 30 days of card activation. The annual fee will be charged to the new cardholder account and appear on their first statement. **The cardholder is responsible for paying this fee. A rebate of the fee will be credited to the account within the next two (2) 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.

Twelve (12) months after the credit card open date, the primary cardholder and any additional cardholders will be charged the regular annual fee.

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

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

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

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.

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

®Mastercard and World Mastercard are registered trademarks of Mastercard International Incorporated.

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

*Trademark of Visa International Service Association used under license.