Terms and Conditions – Business Cards

From September 14, 2026 to December 31, 2026 (“Offer Period”) select new cardholders can receive up to 55,000 Flex Rewards Welcome Points based on a tiered system.

This Offer applies only to new business primary credit card accounts opened during the Offer Period as follows:

Eligible Cards	
Business	World Elite Business Mastercard®
	Visa Infinite Business*

The first tier of 10,000 Flex Rewards Welcome Points will be applied to eligible accounts after the account is activated and the first purchase is made within 30 days of the “Account Open Date” by the new cardholder, given that the account remains open and in Good Standing at the time the Flex Rewards Welcome Points are applied to the account.

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

“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.

The second tier of 15,000 Flex Rewards Welcome Points will be applied to eligible accounts in Good Standing after the new cardholder has attained $15,000 in qualifying net purchases (“Qualifying Transaction Amount”), posted to their eligible credit card account within 100 days of the Account Open Date.

If the cardholder’s first transaction within 30 days of Account Open Date is greater than or equal to the Qualifying Transaction Amount of $15,000, they will receive both tiers of Flex Rewards Welcome Points within two (2) statement cycles following fulfillment of the Qualifying Transaction Amount of $15,000.

Purchases contributing to the tier 2 Qualifying Transaction Amount will be determined by the posting date of each transaction and **not** the date the transaction was made. Any purchases made prior to the final day of the Offer Period will not be considered eligible towards the second tier Qualifying Transaction Amount of $15,000, if the purchase has not yet been posted or processed by the merchant, the payment network (Visa/Mastercard) or Collabria Financial Services within 100 days of the Account Open Date.

The third tier of 30,000 Flex Rewards Welcome Points will be applied to eligible accounts in Good Standing after the new cardholder has attained $70,000 in qualifying net purchases (“Qualifying Transaction Amount”), posted to their eligible credit card account within 12 months of the Account Open Date.

Cardholders who reach the qualifying transaction amount of $70,000 before 12 months of the Account Open Date, will not have the third tier of Flex Rewards Welcome Points posted to their eligible credit card account until they have reached 12 months of the Account Open Date.

Purchases contributing to the tier 3 Qualifying Transaction Amount will be determined by the posting date of each transaction and **not** the date the transaction was made. Any purchases made prior to the final day of the Offer Period will not be considered eligible towards the Qualifying Transaction Amount of $70,000, if the purchase has not yet been posted or processed by the merchant, the payment network (Visa/Mastercard) or Collabria Financial Services within 12 months of the Account Open Date.

Any Cash-like Transactions including Cash Advances, 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, do not qualify for Reward Points or contribute to the Qualifying Transaction Amount. For more details on the reward program associated to specific product accounts, please refer to the Rewards Program Rules at collabriacreditcards.ca/rewards for complete details.

The value of up to $550 could be earned in the first 12 months of account opening, and is based on the combined value of:

- $550: 55,000 Flex Rewards Welcome Points awarded based on the following requirements:
    - 10,000 Flex Rewards Welcome Points when you make your first purchase within 30 days of Account opening
    - 15,000 Flex Rewards Welcome Points when you have also attained $15,000 in qualifying net purchases within 100 days of Account opening
    - 30,000 Flex Rewards Welcome Points when you have also attained $70,000 in qualifying net purchases within 12 months of account opening

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

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

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

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

The first tier of 10,000 Flex Rewards Welcome Points will be posted to eligible accounts within two (2) statement cycles following first purchase.

The second tier of 15,000 Flex Rewards Welcome Points will be posted to eligible accounts within two (2) statement cycles after the cardholder reaches $15,000 in Qualifying Transaction Amount, given that the account remains open and in good standing at the time the second tier of Flex Rewards Welcome Points are credited to the account.

The third tier of 30,000 Flex Rewards Welcome Points will be posted to eligible accounts within two (2) statement cycles following the 12 month anniversary of the account open date, after the cardholder reaches $70,000 in Qualifying Transaction Amount, given that the account remains open and in good standing at the time the third tier of Flex Rewards Welcome Points are credited to the account.

If the eligible account is closed or switched before the first, second or third tier of Flex Rewards Welcome Points have been applied to the account, the offer will no longer apply to the account.

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

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.