

Terms and Conditions – 2026 Young Adult Offer

1. Offer available from **January 1 to December 31, 2026** (Promotional Period).
 - Offer applies to selected new approved, funded and activated personal credit card accounts as follows:

Eligible Cards	
Personal	Cash Back Classic Centra Gold World Mastercard® Visa Infinite* Cash Back World Elite Mastercard® Cash Back Visa Infinite*

- The following credit cards are excluded from this offer:

Excluded Cards	
Personal	US Dollar
Business	World Elite Business® Visa Infinite Business* Low Rate Business No Fee Cash Back Business.

- To be eligible for this offer, applicants must:
 - Be members of participating credit unions and financial institutions.
 - Have reached the age of majority in their province/territory of residence and be 27 years old or younger as of January 1, 2026.
 - Be '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.
 - Employees of participating credit unions and financial institutions are eligible for this offer.
 - To qualify for the promotional one-time \$100 statement credit, accounts must:
 - Be **approved** between January 1 to December 31, 2026.
 - Be **activated** between January 1 to January 31, 2027.
 - Cardholder must complete a **first purchase** between January 1 and February 28, 2027.
 - Application is subject to approval by Collabria Financial Services, Inc.
 - The \$100 statement credit will be credited to qualified accounts within two (2) statement cycles after all qualifying requirements are met as long as their card remains in good standing.
 - This offer may be withdrawn or changed without notice.
2. Only the Cash Back card offers no annual fee.
 3. Purchase Protection, Extended Warranty and Mobile Device 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®. ®Assurant 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/insurance.aspx. Insurance coverage is subject to change.

4. The World Mastercard, Visa Infinite, Cash Back World Elite Mastercard and Cash Back Visa Infinite are the only cards eligible for this offer with a travel insurance program. 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 your insurance contract at collabriacreditcards.ca/insurance.aspx. Some conditions and restrictions apply. Insurance coverage is subject to change.
5. The World Mastercard, Visa Infinite, Cash Back World Elite Mastercard and Cash Back Visa Infinite are the only cards eligible for this offer where Auto Rental Collision/Loss Damage Insurance coverage applies and 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®. ®Assurant 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/insurance.aspx. Insurance coverage is subject to change.
6. Reward points are earned on net purchases only. Any Cash-like Transactions including Cash Advances, Balance Transfers, 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 or Convenience Cheques, do not qualify for Points. For more information visit collabriacreditcards.ca/rewards
7. For current information about Collabria's full range of personal and business credit cards and further details regarding applicable credit card charges, fees, pricing, and benefits of Collabria credit card product suite, please visit collabriacreditcards.ca or call Cardholder Services at 1.855.341.4643. You can also access cardholder agreements at 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.

®Mastercard, World Mastercard, and World Elite 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 Int., used under license.

Apple Pay is a trademark of Apple Inc.

™ Google and the Google Pay logo are trademarks of Google LLC.

®Samsung and Samsung Pay are trademarks of Samsung Electronics Co., Ltd.