

## Terms and Conditions

From January 1, 2025, to December 31, 2025 ("Offer Period") select new Centra Gold cardholders that are approved and funded by Collabria Financial Services will be awarded up to 2,000 Flex Rewards Welcome Points based on a tiered system.

The first tier of 1,000 Flex Rewards Welcome Points will be applied to eligible accounts after the account is activated and the first purchase is made within 40 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 an additional 1,000 Flex Rewards Welcome Points will be applied to eligible accounts in Good Standing after the new cardholder has attained \$1,500 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 40 days of Account Open Date is greater than or equal to the Qualifying Transaction Amount of \$1,500, they will receive both tiers of Flex Rewards Welcome Points within two (2) statement cycles following fulfillment of the Qualifying Transaction Amount of \$1,500.

If the cardholder has not activated their card and made a first purchase within 40 days of the Account Open Date, but has obtained \$1,500 in qualifying net purchases, posted to their eligible credit card account within 100 days of the Account Open Date, they will still be deemed eligible to receive only the second tier of 1,000 Flex Rewards Welcome Points.

Purchases contributing to the 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 \$1,500, 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.

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 or Convenience Cheques, 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 [Reward Program Rules](#) for complete details.

The Flex Rewards Welcome Points offer applies to the following participating products:

- Personal Cards: Centra Gold

Cash Back card, Classic card, US Dollar card, World Mastercard, Visa Infinite, Cash Back World Elite Mastercard, Cash Back Visa Infinite, World Elite Business Mastercard, Visa Infinite Business, Low Rate Business, Cash Back Business card are not eligible for this offer

Upgraded and switched card accounts are **NOT eligible**.

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

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

Applications completed before 1<sup>st</sup> January 2025 but approved, activated, 1<sup>st</sup> purchase made or qualifying transaction amount obtained and "Account Open Date" after this date and before the offer end date are eligible for the bonus points offer; Applications completed before 31<sup>st</sup> December 2025 but approved, activated, 1<sup>st</sup> purchase made or qualifying transaction amount obtained and "Account Open Date" after this date are not eligible.

Application is subject to approval by Collabria Financial Services, Inc. 'New' credit card accounts are defined as cards that have been applied for between January 1, 2025 – December 31, 2025.

The first tier of 1,000 Flex Rewards Welcome Points will be posted to eligible accounts within two (2) statement cycles following first purchase, 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 second tier of 1,000 Flex Rewards Welcome Points will be posted to eligible accounts within two (2) statement cycles after the cardholder reaches \$1,500 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.

If the eligible account is closed or switched before the first or second 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](http://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.

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

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