

## Consumer Credit Card Application

**If this is a joint account application, please visit your nearest credit union branch to apply.**

☐ I consent to receiving promotional emails from Collabria Financial Services Inc.

Consent can be withdrawn at any time by contacting Collabria by phone at 1.855.341.4643, by mail at Suite 450, 110-9th Ave SW, Calgary, Alberta T2P 0T1, or by email at [info@collabriefinancial.com](mailto:info@collabriefinancial.com).

Please add a checkmark '✓' to all that apply.

**I am requesting:**

Low rate cards	Reward cards	Specialty card
<input type="checkbox"/> Centra Gold <input type="checkbox"/> Classic	<input type="checkbox"/> Visa Infinite* <input type="checkbox"/> Cash Back <input type="checkbox"/> Cash Back Visa Infinite*	<input type="checkbox"/> US Dollar

**I am: Applicant** – Please enter your full legal name (as it appears on your driver's license or passport, for example)

First name	Middle initial	Last name
Date of birth <sup>1</sup> (DD/MM/YYYY)	Social Insurance Number (optional) – Your SIN helps us confirm your identity and process your application faster.	

Phone number	Member number
--------------	---------------

Email address <sup>2</sup> – We'll email you once your account is open.	Mother's maiden name <sup>3</sup> (for security purposes)
-------------------------------------------------------------------------	-----------------------------------------------------------

Identification	<input type="checkbox"/> Driver's Licence	<input type="checkbox"/> Canadian Citizenship Card	<input type="checkbox"/> Passport
	<input type="checkbox"/> Secure Certificate of Indigenous (Indian) Status	<input type="checkbox"/> Permanent Resident Card	<input type="checkbox"/> DND 404 Driver's Licence
	<input type="checkbox"/> BC Services Card (BC only)	<input type="checkbox"/> Provincial/Territorial ID Card	<input type="checkbox"/> NEXUS Card

Identification number	Expiry date	Province/Territory/Country of Issuance
-----------------------	-------------	----------------------------------------

## Residence

<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Live with parents <input type="checkbox"/> Other	How long have you lived at your present address? Years                      Months	Monthly housing payment (\$)
--------------------------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------	------------------------------

Residence address (Unit number, street, city, province/territory, and postal code)
------------------------------------------------------------------------------------

Mailing address (If different from residence address)
-------------------------------------------------------

## Employment

☐ Employed   ☐ Retired   ☐ Unemployed   ☐ Self-employed   Are you a student?   ☐ Yes   ☐ No

Occupation	Employer	Work phone number
------------	----------	-------------------

Length of employment (if unemployed, enter length of unemployment)		Monthly gross income	Income source (if retired)
Years	Months		

**Meets minimum requirements (for Visa Infinite & Cash Back Visa Infinite only)**

Visa Infinite or Cash Back Visa Infinite applicants must meet certain minimum requirements. Please check one of the following that applies:

- ☐ Applicant has demonstrated minimum annual spending of \$15,000 on a current credit card
- ☐ Applicant has declared minimum household income of \$100,000 CAD per year
- ☐ Applicant has declared personal income of \$60,000 CAD per year
- ☐ Applicant has declared assets under management of \$250,000 CAD

This is a Premium Credit Card. Use of this card may result in higher acceptance costs for merchants.

Promotional Code	Are you an employee? <input type="checkbox"/> Yes <input type="checkbox"/> No
------------------	-------------------------------------------------------------------------------

## Be prepared for the what ifs in life

I am interested in learning more about Balance Protection Insurance (not available on the US Dollar card)<sup>4</sup>

☐ Yes ☐ No

By signing this application, I agree to the following:

Everything I have stated in my application is true and correct. My personal credit history is clear of bankruptcies within the past 36 months. I have read and agree to all the pricing and other terms in the Terms and Conditions. The terms of my account are subject to change. I consent to the collection of device-identifying data by a trusted partner. I acknowledge that any owner of the account, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the account, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Applicant signature

Date (DD/MM/YYYY)

® 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.

<sup>1</sup> You must be at least 18 or 19 years old to apply, depending on the laws of your province/territory of residence.

<sup>2</sup> We will use your email address to communicate with you about your account. We will not sell your email address to a third party.

<sup>3</sup> We ask for your mother's maiden name for added security and to help verify your identity when you contact us about your account.

<sup>4</sup> Balance protection insurance helps protect your finances if your earnings are interrupted by involuntary loss of employment, loss of self-employment, accidental dismemberment/paraplegia, disability or diagnosis of an insured critical illness or terminal illness or death.

# Important Information about Collabria Credit Cards

The charges, fees, pricing and benefits described in these Terms and Conditions are valid as of June 17, 2024, unless otherwise noted, and are subject to change. For Collabria US Dollar credit cards, fees and charges are in US Dollars. For current information, please call Cardholder Services at 1.855.341.4643 or the number on the back of your card.

## Annual Interest Rate or Rates

These interest rates are in effect from the date your account is approved.

### Purchases & Fees

Centra Gold Card	Classic Card	US Dollar 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*/Platinum Business Mastercard
12.99%	13.99%	19.99%	20.99%	20.99%	13.99%	19.99%	20.99%

### Cash Advances

Centra Gold Card	Classic Card	US Dollar 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*/Platinum Business Mastercard
12.99%	13.99%	22.99%	22.99%	22.99%	13.99%	22.99%	22.99%

If a cardholder is **90** or more days delinquent on the account, the Annual Interest Rate may change to **25.99%**.

## Interest-Free Grace Period

Your due date is at least **21 days** after the close of each billing cycle. We will not charge you any interest on purchases and fees if you pay your entire balance by the due date each month. We will begin charging interest on cash advances, balance transfers and convenience Cheques on the transaction date.

## Minimum Payment

**2.0%**  
The Minimum Payment Due is **2.0%** of the new balance (rounded to the nearest dollar), but at least **\$40.00** (or the entire new balance if it is less than **\$40.00**).

## Foreign Currency Conversion

**2.5%**  
Transactions in a foreign currency are converted to Canadian dollars (for Canadian dollar cards) and to US dollars (for US dollar cards) no later than the date we post the transaction to your credit card account at our exchange rate which is **2.5%** over a benchmark rate that is in effect and that Collabria must pay on the date of conversion. We make the conversion on the date the transaction or refund is posted to your account.

## Annual Fees

To be charged within the first two monthly statements following the opening of your new account (regardless of activation) and annually on your statement anniversary date.

### Annual Card Fee

Cash Back Card, No Fee Cash Back Business Card	Classic Card	Centra Gold Card, US Dollar Card (in USD)	Travel Rewards Gold, Visa Infinite Business*/ Platinum Business Mastercard	Visa Infinite*, Cash Back Visa Infinite/World Mastercard, Cash Back World Elite® Mastercard	Low Rate Business Card
\$0	\$0	\$50	\$99	\$120	\$25

### Additional Card Annual Fee (Per Card)

Cash Back Card, No Fee Cash Back Business Card	Classic Card	Centra Gold Card	Travel Rewards Gold Card	US Dollar Card (in USD)	Visa Infinite*, Cash Back Visa Infinite*/World Mastercard, Cash Back World Elite® Mastercard Visa Infinite Business*/ Platinum Business Mastercard	Low Rate Business Card
\$0	\$0	\$10	\$30	\$35	\$50	\$5

## Other Fees

The following fees are charged on the day the transaction or activity occurs:

Over Limit Fee	\$29.00	Late Payment Fee	\$0.00
Cash Advance Fee	\$5.00	Per Statement Copy Request Fee	\$5.00
Balance Transfer Stop Pay Fee	\$20.00	Document Copy Fee	\$15.00
Payment Return Fee (NSF Fee)	\$45.00	Research Request Fee (Per Hour)	\$15.00
Balance Transfer Fee	Up to 2% of Balance Transfer amount		

## Rewards Program

### What you'll earn on eligible purchases (points granted for every \$1 of net purchases)<sup>1</sup>

Cash Back Card	Centra Gold Card	Travel Rewards Gold Card	Visa Infinite*/ World Mastercard	Cash Back Visa Infinite*/ Cash Back World Elite® Mastercard	US Dollar Card	No Fee Cash Back Business	Visa Infinite Business*/ Platinum Business Mastercard
1 point / \$1 spent on grocery, gas, sustainable transit, recurring bills & digital streaming purchases  0.5 points / \$1 spent on all other purchases	1 point / \$1 spent on all purchases	1 point / \$1 spent on all purchases	3 points / \$1 spent on grocery purchases  2 points / \$1 spent on dining and entertainment purchases  1 point / \$1 spent on all other purchases	4 points / \$1 spent on grocery & sustainable transit purchases  2 points / \$1 spent on select recurring bills, digital streaming & dining purchases  1 point / \$1 spent on all other purchases	0.5 points / \$1 USD spent on all purchases	0.5 points / \$1 spent on all purchases	1.5 points / \$1 spent on all purchases

<sup>1</sup> Please refer to 'Collabria Rewards Program Rules, Section 2. How to Earn Collabria Rewards Points' in the [Rewards Program Rules](#) for complete details.

### Maximum liability for unauthorized use of the credit card number or information associated with the credit card if lost or stolen:

If your Card is used without your authorization following the loss or theft of your Card, your liability is limited to a maximum of \$50 and all liability ceases when Collabria is notified of the loss or theft of the Card.

## Terms and Conditions

I, the Applicant, certify the information included in this application is true and accurate and request that Collabria establish a Collabria credit card account in my name. I understand that omission of information requested may be reason for denial.

I understand that I must be a Canadian resident of the age of majority in my province or territory of residence to qualify for this offer and that I am of age to legally contract and that I have read and reviewed all terms, conditions and disclosures provided.

I understand that approval is based upon satisfying Collabria's credit standards. Collabria maintains the right not to open my account if:

- (a) the information provided on or with my application is incomplete, inaccurate or cannot be verified,
- (b) I no longer meet Collabria's standards for creditworthiness; or
- (c) my name has been altered.

I understand that the exact amount of my credit line will be determined after review of my application and other information.

By submitting this application, I authorize Collabria to obtain credit information to confirm credit-worthiness in connection with my request for an account. Collabria may obtain a credit report from either a credit reporting agency, credit bureau, financial institution or other reporting entity for the sole purpose of assessing and updating credit-worthiness, authorizing or declining the issuance of a card or subsequent uses of the account, including the addition, removal or modification of certain features of the account, changes to the interest rates applicable to the account, changes to the credit limit, managing credit risk, deterring fraud and maintaining the integrity of the credit reporting system.

I request that a card be issued, renewed or replaced at Collabria's discretion and that the requested services be made available to holders of the card which may be issued to me and understand that such services may vary or be terminated from time to time.

I agree to be liable for any use of the card(s) and for all amounts, fees and charges to the account. If my card or account is used by an authorized user, I will be liable for all resulting transactions and any interest, fees and losses incurred, even if the other person was a minor or did not comply with any limitations I placed on their use of the card or account.

I understand I may pay the new balance in full or in part at any time, without prepayment charge or penalty. However, I must pay at least the minimum payment by the payment due date as it appears on the front of the statement each month. I understand that I will receive a statement of account monthly.

## Balance Transfers

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

If your balance transfer request will exceed your available credit, Collabria will process your transfer for less than the amount requested, in the order requested. By signing the application, you authorize Collabria to pay any account listed on the form and add the balance to your new Collabria credit card. Review all terms and conditions for complete details. Please call Cardholder Services at **1.855.341.4643** or the number on the back of your card if you have additional accounts you would like to transfer.

Please note that balance transfers cannot be completed on US Dollar cards.

## Privacy Notice and Consent

Upon receipt of your application form, Collabria will open a file under the cardholder's name so that the cardholder may receive financial services as they relate to the various credit and payment services offered by Collabria.

The protection of your Personal information is essential to us. Please refer to the document "Collabria privacy policy summary" ([collabriefinancial.ca/privacypolicysummary](http://collabriefinancial.ca/privacypolicysummary)) to understand how and why we collect, use and share your Personal information. The "Collabria privacy policy summary" also explains how long and where we retain Personal information and the rights you may have in relation to your Personal information. If you have any question or complaint regarding the "Collabria privacy policy summary" or any question regarding our privacy practices and/or your rights regarding your Personal information, please contact: [privacy@collabriefinancial.com](mailto:privacy@collabriefinancial.com)

**This Privacy Statement is intended to be read in conjunction with Collabria's Privacy Policy. Please visit [collabriefinancial.ca/privacypolicy](http://collabriefinancial.ca/privacypolicy) for a copy of our full Privacy Policy. If you do not have access to the internet, the Collabria Privacy Policy can be obtained through a written request by contacting:**

**Collabria**  
Suite 450, 110-9th Ave SW  
Calgary, Alberta  
T2P 0T1

Canada and U.S.: **1.855.341.4643** or the number on the back of your card  
International Collect: **1.647.252.9564**

The Collabria Card is issued by Collabria Financial Services Inc. pursuant to a license. \*All other trademarks are the Property of their respective owner(s).