

Operate Your Business

Visa* No Fee Cash Back Business

- No annual fee
- Unlimited Reward Points on all eligible purchases
- Includes valuable insurance benefits



MONDAY - SUNDAY
12:00 - 23:00





Find out more at
collabriacreditcards.ca/YNCU


Manage all your business purchases on one card and earn unlimited Reward Points.





Make everyday business purchases and earn unlimited Reward Points, redeemable for cashback to your deposit account, travel, merchandise and more.


 Annual Fee
\$0

 Interest Rate
19.99% purchases
22.99% cash advances

 **Rewards¹**
Earn 0.5 point per \$1 spent on all eligible purchases.

 **Convenience**
Access your eStatements, view recent transactions, and manage your account online using MyCardInfo³.

 **Protection**
Purchase Protection² and Extended Warranty² for your peace of mind.

 **Visa SavingsEdge**
Automatic savings on business purchases at more than 50 merchants. Learn more and sign up here: visasavingsedge.ca.

Apply at your nearest branch or online:
collabriacreditcards.ca/YNCU

Other cards to nurture your business:



Low Rate Business
Low interest rate and low annual fee



Infinite Business
Unlimited Reward Points and best-in-class travel insurance

Full details on eligibility for rewards can be viewed at collabriacreditcards.ca/rewards. Full details on insurance coverage can be viewed at collabriacreditcards.ca/insurance.

Subject to credit approval by Collabria Financial Services Inc.

¹ Rewards

Eligibility for rewards and/or account credit is subject to the terms and conditions of your Rewards Program. You can view your Rewards Agreement at collabriacreditcards.ca/rewards.

² Insurance

This insurance applies to Purchase Protection and Extended Warranty Insurance. 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. Insurance coverage is subject to change.

³ MyCardInfo

MyCardInfo is an online account management tool provided by Collabria Financial Services Inc.

AutoPay

The AutoPay feature is administered by Collabria Financial Services Inc. This feature allows you to have your credit card payments automatically deducted from your chequing or savings accounts every month (also known as 'pre-authorized debit'). You can choose to automatically pay the minimum payment amount or the full balance. For details, visit MyCardInfo.

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

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The products, features, benefits and rewards are valid as of January 26, 2021 unless otherwise noted, in which case the most recent version will prevail, and are subject to change.

