

An Essential Companion

Cash Back Mastercard®

- No annual fee
- Bonus Reward Points on Gas and Entertainment purchases
- Includes valuable insurance benefits




Find out more at
collabriacreditcards.ca/YNCU


Everyday useful payment tool.



Earn valuable Reward Points on all purchases, plus bonus Reward Points on Gas and Entertainment purchases.

Mobile Device Insurance³ is included!

 **Annual Fee**
\$0

 **Interest Rate**
19.99% purchases
22.99% cash advances

Rewards

You'll earn:

- 2 points per \$1 spent on Gas purchases¹
- 1 point per \$1 spent on Entertainment purchases²
- Unlimited points on all other purchases (0.5 points per \$1 spent)



Zero Liability⁴

You will not be held responsible for unauthorised use of your card. This is our policy guarantee.



Convenience

Access your eStatements, view recent transactions, and manage your account online using MyCardInfo⁵.



Protection

Mobile Device Insurance³, Purchase Protection³ and Extended Warranty³ for your peace of mind.

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

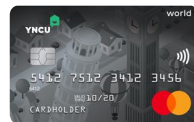
More options for you:

Travel Rewards Gold



Unlimited Reward Points and extensive travel insurance

World Mastercard



Best-in-class travel insurance, and bonus Reward Points on Grocery, Dining and Entertainment purchases

Centra Gold



Low interest rate and unlimited Reward Points

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.

Rewards

¹ If annual GAS purchase volume on a Cash Back Card exceeds \$5,000 in a calendar year, the points earned for all new net purchases after this amount is reached are those associated with the 'All other purchases rate' category until January 1 of the following calendar year.

² If annual ENTERTAINMENT purchase volume on a Cash Back Card exceeds \$5,000 in a calendar year, the points earned for all new net purchases after this amount is reached are those associated with the 'All other purchases rate' category until January 1 of the following calendar year.

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.

³ Insurance

This insurance applies to Purchase Protection, Extended Warranty, and Mobile Device 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.

⁴ Zero Liability

Zero Liability applies to your purchases made with your credit card in the store, over the telephone, online or via a mobile device. As a cardholder, you will not be held responsible for unauthorized transactions if:

1. You have used reasonable care in protecting your card from loss or theft; and
2. You have reported to Cardholder Services at 1.855.341.4643 (Canada and U.S.) or 1.647.252.9564 (International Collect) when you knew that your credit card was lost or stolen.

If you believe there has been unauthorized use on your account and you meet the conditions above, you are protected by Zero Liability. If you do not meet the conditions above, please reference your Cardholder Agreement for additional information regarding liability.

⁵ 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.

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® Collabria trademark is a property of Collabria Financial Services Inc.

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.

