



The **Right Cards** For Your **Business**

1 REWARDS

Access your Rewards Program Rules at collabriacreditcards.ca/rewards to learn all about your rewards.

2 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 INSURANCE

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. Some conditions and restrictions apply. Insurance coverage is subject to change.

4 MYCARDINFO

MyCardInfo is an online account management tool provided by Collabria Financial Services Inc. You can access MyCardInfo at mycardinfo.com.

- † Automatic savings on business purchases at more than 50 merchants. Learn more and sign up at www.visasavingsedge.ca.
- †† Easily manage and track expenses across all cards, automatically generate expense reports, and control how employee cards are used. Sign up at register.businesssolutions.visa.com/collabria/vbr.
- ††† Full details can be found on visainfinite.ca.

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.

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.



From **reward points** on your business purchases to valuable **insurance** benefits, we have a card to fit your business.



Find the right card to fit your business



Operate Your Business YNCU No Fee Cash Back Visa* Business Card

Manage all your business purchases on one card and earn reward points redeemable for cash back, travel, merchandise and more. Visa SavingsEdge[†] included.

Annual Fee: \$0

Interest Rate: 19.99%

Rewards: 0.5 points per \$1 spent¹



Build Your Business YNCU Low Rate Visa* Business Card

Expand your business using this effective payments and funding tool, with a competitive interest rate. Visa SavingsEdge[†] included.

Annual Fee: \$25

Interest Rate: 12.99%

Rewards: N/A



Enhance Your Business YNCU Visa Infinite Business* Card

Leverage a premium-featured business card to raise your business profile and earn reward points on all eligible purchases. Visa Business Reporting^{††}, Visa SavingsEdge[†] and Visa Infinite Experiences^{†††} included.

Annual Fee: \$99

Interest Rate: 20.99%

Rewards: 1.5 points per \$1 spent¹

Travel Insurance Benefits:

- Auto Rental Collision/Loss Damage Insurance²
- Trip Cancellation and Interruption Insurance³
- Baggage Coverage³
- Common Carrier Accident Protection³
- 24/7 Travel Assistance³



Purchase Protection & Extended Warranty²

Shop with confidence knowing eligible items purchased with your credit card are protected.

MyCardInfo⁴

Access monthly statements, view recent transactions, and manage your account online anywhere, anytime.



Apply online at
collabriacreditcards.ca/
YNCU



Talk to a representative
at your local branch.



Call 1.855.341.4643.