

Priceless Possibilities

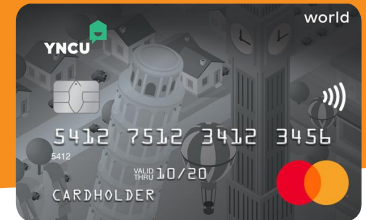
World Mastercard®

- Bonus Reward Points on Grocery, Dining and Entertainment purchases
- Unlimited Reward Points on everything else
- Comprehensive travel and purchase insurances



The world awaits you at
collabriacreditcards.ca/YNCU


Your access to premium services, protection and experiences.




Earn unlimited Reward Points on eligible purchases, plus bonus points on Grocery, Dining and Entertainment purchases.

Enjoy best-in-class travel services and insurance coverages.

Experience exclusive Mastercard Priceless Cities®.

 **Annual Fee**
\$120

 **Interest Rate**
20.99% purchases
22.99% cash advances

Rewards

You'll earn:

- 3 points per \$1 spent on Grocery purchases¹
- 2 points per \$1 spent on Dining and Entertainment purchases²
- Unlimited points on all other purchases (1 point per \$1 spent)

Protection

Mobile Device Insurance³ and Auto Rental Collision/Loss Damage Insurance³ for your peace of mind. Plus, Purchase Protection³ and Extended Warranty³.



Travel Insurance

Includes Emergency Health Care coverage⁴ for up to 60 days for certain age groups, including coverage for grandchildren travelling with you. Also includes Trip Cancellation and Baggage coverage⁴.



Exclusive Benefits

Premium access to 2,000+ Priceless Cities® experiences, Boingo Wi-Fi for Mastercard Cardholders⁵ at over 1 million hotspots worldwide, and automatic cashback when you shop at select merchants outside of Canada with Mastercard Travel Rewards.

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

More options for world connoisseurs:

Centra Gold



Low interest rate and unlimited Reward Points

Travel Rewards Gold



Unlimited Reward Points and extensive travel insurance

US Dollar



No conversion fees on USD purchases 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 GROCERY purchase volume on a World Mastercard or Visa Infinite Card exceeds \$20,000 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 combined ENTERTAINMENT and DINING purchase volume on a World Mastercard or Visa Infinite Card exceeds \$15,000 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, Mobile Device Insurance, and Auto Rental Collision/Loss Damage 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 Insurance

This insurance applies to Emergency Health Care Coverage, Trip Cancellation Insurance, Trip Interruption Insurance, Baggage Coverage. 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.

⁵ Boingo Wi-Fi for Mastercard Cardholders

Terms and conditions apply. Boingo services provided by Boingo Wireless, Inc. See mastercard.boingo.com for full details.

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-authorised 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.

