



our Credit Union



May - September 2019

ST. STANISLAUS - ST. CASIMIR'S POLISH PARISHES
CREDIT UNION LIMITED

Business Mastercard® Biznesowe karty kredytowe Mastercard®



**Platinum Business
Mastercard®**



**No Fee Cash Back Business
Mastercard®**



**Low Rate Business
Mastercard®**

■ As a business owner, you deserve a credit card that works as hard as you do to meet your specific needs. Now more than ever, it's important to find a card that provides you with convenient and efficient ways to manage your cash flow, expenses and unexpected costs that may arise. Explore the range of card options brought to you by St. Stanislaus - St. Casimir's Polish Parishes Credit Union and get more from your business spending.

■ Każdy właściciel biznesu zasługuje na kartę kredytową, która spełniać będzie specyficzne potrzeby. Na pewno ważne jest, aby znaleźć kartę zapewniającą wygodne i skuteczne sposoby przepływu gotówki, zarządzanie wydatkami i nieoczekiwanymi kosztami w biznesie. Poznaj opcje kart **Business Mastercard** oferowanych przez naszą Credit Union i wybierz tę najbardziej ci odpowiadającą.

earn **7500** bonus points*
April 30th to September 30th 2019

When you sign up with a
Business Reward Card



SPECIAL OFFER*

From April 30th to September 30th 2019 you can earn **7500 BONUS POINTS** for signing up with any of our Business Cards that offer rewards.**

- **No Fee Cash Back Business Mastercard®** or
- **Platinum Business Mastercard®**

Use your rewards on your business needs: travel, merchandise, gift cards.

Visit your local branch and talk to your credit union representative for more details.

OFERTA SPECJALNA*

Wszystkie osoby, które w okresie od 30 kwietnia do 30 września 2019 roku złożą wnioski (pozytywnie rozpatrzone) o biznesową kartę kredytową**

- **Cash Back Business Mastercard®** lub
- **Platinum Business Mastercard®**

otrzymają w nagrodę **7500 PUNKTÓW**. Punkty te można wymienić na: podróże, zakupy lub karty upominkowe.




Więcej informacji w oddziałach Credit Union.

* Offer valid until September 30, 2019. Application is subject to approval by Collabria Financial Services Inc. Eligibility for rewards and/or account credit is subject to the terms and conditions of the Collabria FlexRewards program. Purchases are defined as qualified purchases as outlined in our terms and conditions. Terms and conditions are available online at collabriacreditcards.ca/cashbackflexterms. \$75 Cash Back bonus for this offer will be credited as 7,500 reward points. Bonus reward points will be credited after the first purchase on your card. First purchase must be within 90 days of account opening to qualify for the rewards. Please allow up to (2) billing cycles for bonus reward points to post to cardholder's accounts.

** Offer valid for business credit cards that offer rewards: No Fee Cash Back Business Mastercard and Platinum Business Mastercard. The Low Rate Business Mastercard is NOT included in this offer. Campaign period is April 30 - Sep 30, 2019 and is subject to close without notice.



BUSINESS Mastercard® Products

	 St. Stanislaus Credit Union Collabria No Fee Cash Back Business Mastercard®	 St. Stanislaus Credit Union Collabria Low Rate Business Mastercard®	 St. Stanislaus Credit Union Collabria Platinum Business Mastercard®
ANNUAL FEE	\$ 0	\$ 25	\$ 99
ADDITIONAL CARD FEE	\$ 0	\$ 5	\$ 50
ANNUAL INTEREST RATE - PURCHASES	19.90% Fixed	12.90% Fixed	19.90% Fixed
ANNUAL INTEREST RATE - CASH ADVANCES	19.90% Fixed	12.90% Fixed	21.90% Fixed
REWARDS¹	1 point for every \$2 spent		2 points for every \$1 spent
GLOBAL CUSTOMER SERVICE	Lost/stolen card reporting Emergency cash advance Emergency card replacement service	Lost/stolen card reporting Emergency cash advance Emergency card replacement service	Lost/stolen card reporting Emergency cash advance Emergency card replacement service
ZERO LIABILITY²	Included	Included	Included
PURCHASE PROTECTION AND EXTENDED WARRANTY³	90 days purchase protection and double the manufacturer's warranty (maximum 1 year)	90 days purchase protection and double the manufacturer's warranty (maximum 1 year)	90 days purchase protection and double the manufacturer's warranty (maximum 1 year)
AUTO RENTAL COLLISION/ LOSS INSURANCE³			Maximum 48 days
TRIP CANCELLATION INSURANCE⁴			Cancellation before departure Delayed departure Missed connection Default of a travel service supplier Up to \$2,000
TRIP INTERRUPTION INSURANCE⁴			Unlimited
LOST OR DELAYED BAGGAGE COVERAGE⁴			Theft or damage: \$1,000 Late delivery: \$500 Age 59 and under: 48 days Age 60 to 64: 23 days Age 65 and up: 15 days
COMMON CARRIER ACCIDENT PROTECTION⁴			\$ 1,000,000 CAD
24/7 TRAVEL ASSISTANCE⁵			Included

¹REWARDS

Eligibility for rewards and/or account credit is subject to the terms and conditions of the FlexRewards program. For full terms and conditions, visit collabriacreditcards.ca/polcu.

²ZERO 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 Service 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.

³INSURANCE

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 Solutions®. Assurant Solutions 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/polcu. Insurance coverage is subject to change.

⁴INSURANCE

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 the insurance contract or insurance certificate available online at collabriacreditcards.ca/polcu. Some conditions and restrictions apply. Insurance coverage is subject to change.

⁵24/7 TRAVEL ASSISTANCE

24/7 Travel Assistance is provided by Desjardins Financial Security Life Assurance Company.

This document is provided for information purposes only. For details of the coverage, refer to the insurance contract available online at collabriacreditcards.ca/polcu.

Eligibility is conditional on the card account being active and in good standing. Coverage is subject to change.

The products, features, benefits and rewards are valid as of July 1, 2017 unless otherwise noted and are subject to change.

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Terms and Conditions apply. For more information, visit our website: www.polcu.com - 'MasterCard Login' section.