



# our Credit Union



St. Stanislaus - St. Casimir's Polish Parishes Credit Union Limited

www.polcu.com

August - October 2020



mastercard.

# 5.9%

## BALANCE TRANSFERS FOR 6 MONTHS



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

## MasterCard 5.9% Balance Transfers for 6 months

Offer valid from August 1 to October 31, 2020

on all consumer and business credit card accounts except the US Dollar card

### MasterCard 5.9% Balance Transfers for 6 months:

- This offer applies to consumer and business credit cards.
- The US Dollar card is excluded from this offer.

The promotional balance transfer rate can only be used during the promotional period between August 1 – October 31, 2020.

During the promotional period, cardholders will be able to transfer balances to a Collabria credit card at the promotional annual interest rate of 5.9%.

**BALANCE TRANSFER PROCESS:** Balance transfers can be requested after the cardholder receives and activates their card. They can initiate a balance transfer via MyCardInfo (online banking), in their branch or by contacting Cardholder Services Tel. 1.855.341.4643. The cardholder requires the destination biller/payee name as well as the account/card# associated with the account.

In order to receive the promotional 5.9% annual interest rate for balance transfers, a minimum transfer amount of \$500 is required and you can transfer as many balances as your credit card limit allows during the promotional period, as long as each transfer is \$500 or more. (The maximum balance transfer is \$7,500.)

The promotional 5.9% annual interest rate for balance transfers applies for 6 months from the date of transfer and will be applied automatically. When the promotional rate ends, your standard interest rate will apply.

This promotional offer does not apply to transfers between Collabria

accounts. To identify a Collabria-issued credit card, please check the credit card back; the issuer (Collabria) is always stated on the bottom left corner. If the credit card issuer is listed as Collabria, this card is not eligible for a balance transfer to another Collabria-issued credit card.

Please continue to make your regular payments on transferred accounts until you receive confirmation that the transfer has been completed.

Account credits on a credit card, which is the money the card issuer owes you, cannot be transferred as a balance transfer to a Collabria credit card.

Please refer to your Cardholder Agreement for further details regarding Collabria cards that are eligible for this offer. You can also access this agreement at <https://www.collabriacreditcards.ca/cardholder-agreement> to see the agreement that applies to the card of your choice.

*This offer may be withdrawn or ended at any time without prior notice.*

*\*Collabria Financial Services Inc. ("Collabria") is an independent entity from your credit union with no ownership interest in the other. If you choose to obtain Collabria credit card services through a referral from your credit union, it will receive compensation from Collabria.*

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# 5.9%

## BALANCE TRANSFERS FOR 6 MONTHS



## MasterCard - rata 5.9% na okres 6 miesięcy

**Oferta ważna od 1 sierpnia do 31 października 2020 r.**

na karty kredytowe MasterCard personalne i biznesowe, z wyjątkiem karty w dolarach amerykańskich

Przenieś wysoko oprocentowane zadłużenie z kart kredytowych do karty MasterCard Collabria naszej Credit Union i skorzystaj z promocyjnej raty 5.9% na okres 6 miesięcy.

Oferta ta ważna jest od 1 sierpnia do 31 października 2020 roku i dotyczy kart kredytowych personalnych oraz biznesowych, z wyłączeniem karty w dolarach amerykańskich.

Aby otrzymać promocyjną ratę 5.9%, wymagana jest minimalna kwota transferu \$500. Transfery mogą być wykonane wielokrotnie ale każdy w kwocie \$500 lub więcej. (Maksymalna kwota transferu \$7,500.)

Okres sześciomiesięczny liczony jest automatycznie od daty wykonania każdego transferu. Po wygaśnięciu oferty promocyjnej obowiązować będzie standardowa stopa procentowa (Purchase Rate).

Nie można wykonywać transferów pomiędzy dwoma kartami wydanymi przez agencję Collabria. Aby zidentyfikować kartę kredytową, sprawdź znak firmowy na odwrocie karty w lewym dolnym rogu.

Do chwili otrzymania potwierdzenia o zrealizowaniu transferu, wykonuj bez zmian wszystkie wymagane spłaty na kartach kredytowych.

### JAK WYKONAĆ TRANSFER:

Jeżeli nie posiadasz karty kredytowej MasterCard Collabria naszej Credit Union, to złóż podanie o kartę w oddziale lub elektronicznie przez stronę internetową [www.polcu.ca](http://www.polcu.ca) sekcja: MasterCard Login. Po otrzymaniu karty, należy ją aktywować zgodnie z przesłaną instrukcją.

Posiadacz karty może zainicjować transfer w bankowości internetowej MyCardInfo ([www.polcu.ca](http://www.polcu.ca) -- MasterCard Login -- MyCardInfo) lub w oddziale, albo kontaktując się z serwisem agencji Collabria Cardholder Services Tel. 1.855.341.4643.

Do wykonania transferu potrzebne są następujące informacje: nazwa docelowego rachunku / odbiorcy płatności oraz numery odnośnych kart kredytowych.

*Oferta specjalna może być wycofana lub zakończona w dowolnym momencie bez wcześniejszego powiadomienia.*

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Informacje ogólne w naszej Credit Union - Tel. 1.855.765.2822  
wewn.: 1257 lub 1243; oraz na stronie internetowej [www.polcu.ca](http://www.polcu.ca)  
w sekcji: MasterCard Login

*\*Niniejszy biuletyn zawiera informacje ogólne. Stopy procentowe, opłaty i oferty mogą ulec zmianie w dowolnym momencie bez uprzedzenia.*

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St. Stanislaus - St. Casimir's Polish Parishes Credit Union Limited

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August - October 2020



## GET 50% MORE REWARD POINTS

FROM PENCILS TO LAPTOPS – SHOP AT DISCOUNT AND STATIONERY STORES AND EARN MORE



## Earn 50% More Rewards on Your MasterCard

Offer valid from August 1 to October 31, 2020 on all rewards-earning cards



Whenever you use your Collabria MasterCard, you automatically earn reward points that can be redeemed for cash, travel, event tickets, gift cards and more.

And here, we're always looking for ways to help you earn more rewards. That's why we are offering you 50% more reward points whenever you shop at discount and stationery stores. You can purchase books and pens, printers and laptops, headphones and accessories from select merchants – and earn while you spend!

This offer is available from August 1 - October 31, 2020 on all Collabria consumer rewards MasterCard accounts:

- Cash Back
- Centra Gold
- FlexRate
- World
- US Dollar
- Travel Rewards Gold

and business rewards cards:

- No Fee Cash Back Business MasterCard,
- Platinum Business MasterCard.

Classic, Student and Low Rate Business credit cards are excluded from this offer.

Wondering how the extra reward points work? Well, whenever you shop at a store that falls under merchant category codes classified as discount, stationery and office supplies stores (codes 5310, 5943 and 5111)\*, you'll automatically earn 50% more rewards.

All you have to do is take your Collabria MasterCard with you when you go shopping – it's as easy as that!

*\*In order to receive additional (50% more) reward points for every dollar spent, cardholder must spend their dollars in eligible merchant category codes (MCCs) classified as Discount Stores, Stationery / Office Supplies and Stationery Stores:*

- Code 5310: Discount Stores
- Code 5111: Stationery / Office Supplies
- Code 5943: Stationery Stores

*Bonus reward points will be awarded only in those eligible merchant categories. Eligible categories are subject to change without notice.*

*Collabria Financial has no control over how a merchant is classified. Collabria Financial is not responsible for how merchants are categorized. Collabria Financial will not issue additional bonus rewards should the merchant from whom cardholder made their Net Purchase not be classified in the category they expected.*

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*The Collabria Visa Card is issued by Collabria Financial Services Inc. pursuant to a license from Visa. \*Trademark of Visa Int. used under license.*

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GET

# 50% MORE REWARD POINTS

FROM PENCILS TO LAPTOPS –  
SHOP AT DISCOUNT AND STATIONERY STORES  
AND EARN MORE



## 50% więcej punktów z kartą MasterCard

Oferta ważna od 1 sierpnia do 31 października 2020 r.

i obejmuje karty kredytowe posiadające opcję naliczania punktów



Za każdym razem gdy używasz kartę Reward MasterCard, automatycznie zdobywasz punkty lojalnościowe - Reward Points, które można wymienić na gotówkę, podróże, bilety, karty podarunkowe i wiele więcej.

Obecnie skorzystać można z oferty promocyjnej kart kredytowych Collabria, pozwalającej zdobyć 50% więcej punktów za każdego wydane dolara podczas zakupów w sklepach z artykułami biurowymi. Kupując książki, długopisy, drukarki, laptopy, słuchawki i akcesoria - można zarabiać dodatkowe punkty!

Za każdym razem, gdy robisz zakupy w sklepie, który jest objęty kodami w kategoriach: sklepy dyskontowe, papirnicze i biurowe (kody 5310, 5943 i 5111)\*, automatycznie otrzymasz 50% więcej punktów.

Wszystko co musisz zrobić, to zabrać na zakupy swoją kartę kredytową Reward MasterCard Collabria!

Oferta promocyjna ważna jest od 1 sierpnia do 31 października 2020 r. i kwalifikują się do niej wszystkie personalne karty kredytowe naliczające punkty:

- Cash Back
- Centra Gold
- FlexRate
- World
- US Dollar
- Travel Rewards Gold

oraz biznesowe karty kredytowe:

- No Fee Cash Back Business MasterCard
- Platinum Business MasterCard.

Z oferty promocyjnej wyłączone są karty: Classic, Student and Low Rate Business MasterCard (nie posiadające opcji naliczania punktów).

*\*KATEGORIE SKLEPÓW OBJĘTE PROMOCJĄ: Dodatkowe punkty otrzymać można podczas zakupów w placówkach handlowych sklasyfikowanych jako dyskonty, artykuły papirnicze/biurowe i sklepy papirnicze:*

- a. Kod 5310: Sklepy dyskontowe
- b. Kod 5111: Artykuły papirnicze / biurowe
- c. Kod 5943: Sklepy papirnicze

*Dodatkowe punkty będą przyznawane tylko w wyżej podanych kategoriach sklepów handlowych. Kwalifikujące się kategorie mogą ulec zmianie bez powiadomienia.*

*Agencja Collabria Financial nie ma wpływu i kontroli nad klasyfikacją handlowców. Collabria Financial nie naliczy dodatkowych punktów jeśli sklepy, w których posiadacz karty dokonał zakupu, nie są sklasyfikowane w oczekiwanej kategorii.*

Informacje ogólne w naszej Credit Union - Tel. 1.855.765.2822 wewn.: 1257 lub 1243; oraz na stronie internetowej [www.polcu.ca](http://www.polcu.ca) w sekcji: MasterCard Login.

\*Niniejszy biuletyn zawiera informacje ogólne. Stopy procentowe, opłaty i oferty mogą ulec zmianie w dowolnym momencie bez uprzedzenia.  
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St. Stanislaus - St. Casimir's Polish Parishes Credit Union Limited

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## mastercard BUSINESS CREDIT CARDS



**5.9% balance transfers for 6 months**

**50% more reward points at select merchants**

**(Promo Code 0005)**

Offer valid from August 1 to October 31, 2020

to new business credit cards



The future is brighter for your business when you have the right business card. And we're here to support our valued business members with two great offers when you apply for a Collabria® MasterCard for your business.

- 1. Enjoy 5.9% balance transfers for 6 months<sup>1)</sup>** to help your business save. After activating your card, you can easily transfer balances by logging on to MyCardInfo (online banking at www.polcu.ca - MasterCard section). Simply select Account Services - Balance Transfer, then follow the prompts as required. In order to receive the promotional **5.90%** annual interest rate for balance transfers a minimum transfer amount of **\$500** is required and you can transfer as many balances as your credit card limit allows within 90 days of account opening as long as each transfer is \$500 or more.
- 2. 50% more reward points at select merchants<sup>2)</sup>** to reap rewards faster. Choose a rewards-earning card and earn more points on every purchase under merchant category codes classified as discount, stationery and office supplies stores (codes 5310, 5943 and 5111).

### TERMS AND CONDITIONS:

**All offers presented applies to NEW business credit card accounts only.**

Application is subject to approval by Collabria Financial Services, Inc. 'New' business credit card accounts are defined as cards that have been applied for between August 1 - October 31, 2020. Applications submitted before August 1, 2020 and approved after this date are considered 'new' cards. Cardholders must enter valid **Promotion Code 0005** in the promo code field at time of credit card application in order to qualify for the offers.

<sup>1)</sup> **5.9% balance transfers for 6 months:** This special rate balance transfer offer is available for 90 days from the day of account opening and applies to all new Collabria business credit card accounts (No Fee Cash Back Business, Low Rate Business, Platinum Business).

Cardholders must enter valid Promotion Code 0005 in the promo code field at time of credit card application in order to qualify for the promotion.

The promotional interest rate will apply from the date of the transfer. When the promotional rate ends, your standard interest rate will apply.

**BALANCE TRANSFER PROCESS:** Balance transfers can be requested after the cardholder receives and activates their card. They can initiate a balance transfer via MyCardInfo (online banking), in their branch or by contacting Collabria Cardholder

Services Tel. 1.855.341.4643. The cardholder requires the destination biller / payee name as well as the account / card# associated with the account.

This promotional offer does not apply to transfers between Collabria accounts. To identify a Collabria issued credit card please check the credit card back, the issuer (Collabria) is always stated on the back bottom left corner. If the credit card issuer is listed as Collabria this card is not eligible for a Balance Transfer to another Collabria issued credit card.

<sup>2)</sup> **50% more reward points:** During promotional period cardholders will receive additional (50% more) reward points on every dollar spent on merchant category.

This offer is available for 90 days from the day of account opening and applies to all NEW Collabria business reward credit card accounts only (No Fee Cash Back Business, Platinum Business). Low Rate Business card is excluded from this offer.

Cardholders must enter valid Promotion Code 0005 in the promo code field at time of credit card application in order to qualify for the promotion.

**QUALIFYING MERCHANT CATEGORIES:** Qualifying transactions must be made within 90 days of account opening date. In order to receive additional (50% more) reward points for every dollar spent, cardholder must spend their dollars in eligible merchant category codes (MCCs) classified as Discount Stores, Stationery / Office Supplies and Stationery Stores:

- Code 5310: Discount Stores
- Code 5111: Stationery / Office Supplies
- Code 5943: Stationery Stores

Bonus reward points will be awarded only in those eligible merchant categories. Eligible categories are subject to change without notice. Collabria Financial has no control over how a merchant is classified. Collabria Financial is not responsible for how merchants are categorized. Collabria Financial will not issue additional bonus rewards should the merchant from whom cardholder made their Net Purchase not be classified in the category they expected.

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**mastercard. BIZNESOWE KARTY KREDYTOWE**



Enjoy limited-time offers on new cards

**5.9%**  
balance transfers\*

**50%**  
more reward points\*

The future is brighter for your business when you have the right business card.

**OFERTA PROMOCYJNA dla nowych biznesowych kart kredytowych**

**5.9% na 6 miesięcy  
50% więcej Reward Points**

(Promo Code 0005)

Oferta ważna od 1 sierpnia do 31 października 2020 r.

**1. Skorzystaj z oferty promocyjnej przelewu długu z innych kart kredytowych do biznesowej MasterCard ze specjalną ratą 5.9% na okres 6 miesięcy. Oferta dotyczy nowych biznesowych kart kredytowych.**

Jeżeli nie posiadasz biznesowej karty kredytowej MasterCard Collabria naszej Credit Union, to złóż podanie o kartę w oddziale lub elektronicznie przez stronę internetową [www.polcu.ca](http://www.polcu.ca) sekcja: **MasterCard Login**.

Aby zakwalifikować się do oferty promocyjnej, podczas składania wniosku o kartę kredytową należy wpisać **kod promocyjny 0005** w wyznaczonym polu kodu promocyjnego.

Po otrzymaniu karty, należy ją aktywować zgodnie z przesłaną instrukcją. Następnie możesz wykonać przelewy logując się w bankowości internetowej do **MyCardInfo** ([www.polcu.ca](http://www.polcu.ca) - sekcja MasterCard). Następnie wybierz opcję: Account Services - Balance Transfer i dalej postępuj zgodnie z wyświetlanymi instrukcjami. Do wykonania transferu potrzebne są informacje: nazwa docelowego rachunku / odbiorcy płatności oraz numery odnośnych kart kredytowych.

Aby otrzymać promocyjną ratę 5.9%, wymagana jest minimalna kwota przelewu \$500 lub więcej. Przelewy muszą być wykonane w okresie 90 dni od daty otwarcia konta biznesowej MasterCard. Przelewy mogą być wykonane wielokrotnie, ale każdy w kwocie \$500 lub więcej. Okres sześciomiesięczny liczony jest automatycznie od daty wykonania każdego przelewu.

Po wygaśnięciu oferty promocyjnej obowiązywać będzie standardowa stopa procentowa (Purchase Rate).

Nie można wykonywać przelewów pomiędzy dwoma kartami kredytowymi wydanymi przez agencję Collabria. Aby zidentyfikować kartę, sprawdź znak firmowy na odwrocie karty w lewym dolnym rogu.

Do chwili otrzymania potwierdzenia o zrealizowaniu przelewu, wykonuj bez zmian wszystkie wymagane spłaty na kartach kredytowych.

**2. 50% więcej punktów:**

W ramach oferty promocyjnej, nowe biznesowe MasterCard mogą otrzymać o 50% więcej punktów w sklepach sklasyfikowanych jako kategorie: dyskonty, papirnicze i biurowe. Oferta dotyczy kart: **No Fee Cash Back Business** oraz **Platinum Business**. (Karta Low Rate Business jest wykluczona z tej promocji, gdyż nie posiada możliwości naliczania punktów.)

Oferta ważna jest w okresie 90 dni od momentu otwarcia konta.

Aby zakwalifikować się do promocji, w momencie składania wniosku o kartę kredytową należy wpisać **kod promocyjny 0005**.

*KWALIFIKUJĄCE SIĘ KATEGORIE SKLEPÓW: Dodatkowe punkty otrzymać można podczas zakupów w placówkach handlowych sklasyfikowanych jako dyskonty, artykuły biurowe/papirnicze i sklepy papirnicze:*

- a. Kod 5310: Sklepy dyskontowe
- b. Kod 5111: Artykuły biurowe / papirnicze
- c. Kod 5943: Sklepy papirnicze

*Dodatkowe punkty będą przyznawane tylko w wyżej podanych kwalifikujących się kategoriach sklepów handlowych. Kwalifikujące się kategorie mogą ulec zmianie bez powiadomienia. Agencja Collabria Financial nie ma wpływu i kontroli nad klasyfikacją handlowców. Collabria Financial nie naliczy dodatkowych punktów, jeśli sklepy w których posiadacz karty dokonał zakupu, nie są sklasyfikowane w oczekiwanej kategorii.*

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**Informacje ogólne w naszej Credit Union: Tel. 1.855.765.2822  
wewn.: 1257 lub 1243; oraz na stronie internetowej [www.polcu.ca](http://www.polcu.ca)  
w sekcji: MasterCard Login.**









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St. Stanislaus – St. Casimir's Polish Parishes Credit Union Collabria®

## PERSONAL Mastercard® Products

								
	Cash Back Mastercard®	Travel Rewards Gold Mastercard®	US Dollar Mastercard®	Centra Gold Mastercard®	FlexRate Mastercard®	Classic Mastercard®	Student Mastercard®	World Mastercard®
ANNUAL FEE	\$ 0	\$ 99	\$ 50 USD	\$ 50	\$ 40	\$ 30	\$ 0	\$ 120
ADDITIONAL CARD FEE	\$ 0	\$ 30	\$ 35 USD	\$ 10	\$ 0	\$ 0	\$ 0	\$ 50
ANNUAL INTEREST RATE PURCHASES	19.90% Fixed	19.90% Fixed	19.90% Fixed	9.90% Fixed	Prime Rate + 6.90% to 15.90% Variable	11.90% Fixed	11.90% Fixed	19.90% Fixed
ANNUAL INTEREST RATE CASH ADVANCES	19.90% Fixed	19.90% Fixed	19.90% Fixed	9.90% Fixed	Prime Rate + 6.90% to 15.90% Variable	11.90% Fixed	11.90% Fixed	19.90% Fixed
REWARDS <sup>1</sup>	1 point for every \$1 spent; DOUBLE points for gas purchases	1 point for every \$1 spent; DOUBLE points for gas purchases	1 point for every \$1 USD spent	1 point for every \$1 spent	1 point for every \$1 spent			2 points for every \$1 spent
GLOBAL CUSTOMER SERVICE	<ul style="list-style-type: none"> <li>• Lost/Stolen Card Reporting</li> <li>• Emergency Cash Advance</li> <li>• Emergency Card Replacement Service</li> </ul>	<ul style="list-style-type: none"> <li>• Lost/Stolen Card Reporting</li> <li>• Emergency Cash Advance</li> <li>• Emergency Card Replacement Service</li> </ul>	<ul style="list-style-type: none"> <li>• Lost/Stolen Card Reporting</li> <li>• Emergency Cash Advance</li> <li>• Emergency Card Replacement Service</li> </ul>	<ul style="list-style-type: none"> <li>• Lost/Stolen Card Reporting</li> <li>• Emergency Cash Advance</li> <li>• Emergency Card Replacement Service</li> </ul>	<ul style="list-style-type: none"> <li>• Lost/Stolen Card Reporting</li> <li>• Emergency Cash Advance</li> <li>• Emergency Card Replacement Service</li> </ul>	<ul style="list-style-type: none"> <li>• Lost/Stolen Card Reporting</li> <li>• Emergency Cash Advance</li> <li>• Emergency Card Replacement Service</li> </ul>	<ul style="list-style-type: none"> <li>• Lost/Stolen Card Reporting</li> <li>• Emergency Cash Advance</li> <li>• Emergency Card Replacement Service</li> </ul>	<ul style="list-style-type: none"> <li>• Lost/Stolen Card Reporting</li> <li>• Emergency Cash Advance</li> <li>• Emergency Card Replacement Service</li> </ul>
ZERO LIABILITY <sup>2</sup>	Included	Included	Included	Included	Included	Included	Included	Included
PRICE PROTECTION								Included
PURCHASE PROTECTION AND EXTENDED WARRANTY <sup>3</sup>	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)	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)	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)
MOBILE DEVICE INSURANCE <sup>3</sup>	Included				Included	Included	Included	
AUTO RENTAL COLLISION /LOSS INSURANCE <sup>3</sup>		Maximum 48 days	Maximum 48 days	Maximum 48 days				Maximum 48 days
EMERGENCY HEALTH CARE COVERAGE <sup>4</sup>		Up to \$5,000,000 Duration of coverage for each trip is established based on the insured's age group: Age 59 and under: 48 days Age 60 to 64: 23 days Age 65 and up: 15 days Age 76 and up: no coverage	Up to \$5,000,000 Duration of coverage for each trip is established based on the insured's age group: Age 59 and under: 48 days Age 60 to 64: 23 days Age 65 and up: 15 days Age 76 and up: no coverage					Up to \$5,000,000 Duration of coverage for each trip is established based on the insured's age group: Age 59 and under: 48 days Age 60 to 64: 23 days Age 65 and up: 15 days Age 76 and up: no coverage
TRIP CANCELLATION INSURANCE <sup>4</sup>		Cancellation before departure Delayed departure Missed connection Default of a travel service supplier Up to \$2,000	Cancellation before departure Delayed departure Missed connection Default of a travel service supplier Up to \$2,000 CAD					Cancellation before departure Delayed departure Missed connection Default of a travel service supplier Up to \$2,000
TRIP INTERRUPTION INSURANCE <sup>4</sup>		Unlimited	Unlimited					Unlimited
LOST OR DELAYED BAGGAGE COVERAGE <sup>4</sup>		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	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					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 PROTECTION <sup>4</sup>		\$ 1,000,000	\$ 1,000,000 CAD	\$ 125,000				\$1,000,000
24/7 TRAVEL ASSISTANCE <sup>5</sup>		Included	Included					Included
PROTECTION FOR GRANDCHILDREN TRAVELLING WITH YOU <sup>6</sup>		Included						



# BUSINESS Mastercard® Products

	 St. Stanislaus Credit Union Collabria <b>No Fee Cash Back Business Mastercard®</b>	 St. Stanislaus Credit Union Collabria <b>Low Rate Business Mastercard®</b>	 St. Stanislaus Credit Union Collabria <b>Platinum Business Mastercard®</b>
<b>ANNUAL FEE</b>	<b>\$ 0</b>	<b>\$ 25</b>	<b>\$ 99</b>
<b>ADDITIONAL CARD FEE</b>	<b>\$ 0</b>	<b>\$ 5</b>	<b>\$ 50</b>
<b>ANNUAL INTEREST RATE - PURCHASES</b>	<b>19.90% Fixed</b>	<b>12.90% Fixed</b>	<b>19.90% Fixed</b>
<b>ANNUAL INTEREST RATE - CASH ADVANCES</b>	<b>19.90% Fixed</b>	<b>12.90% Fixed</b>	<b>21.90% Fixed</b>
<b>REWARDS<sup>1</sup></b>	<b>1 point for every \$2 spent</b>		<b>2 points for every \$1 spent</b>
<b>GLOBAL CUSTOMER SERVICE</b>	<b>Lost/stolen card reporting Emergency cash advance Emergency card replacement service</b>	<b>Lost/stolen card reporting Emergency cash advance Emergency card replacement service</b>	<b>Lost/stolen card reporting Emergency cash advance Emergency card replacement service</b>
<b>ZERO LIABILITY<sup>2</sup></b>	<b>Included</b>	<b>Included</b>	<b>Included</b>
<b>PURCHASE PROTECTION AND EXTENDED WARRANTY<sup>3</sup></b>	<b>90 days purchase protection and double the manufacturer’s warranty (maximum 1 year)</b>	<b>90 days purchase protection and double the manufacturer’s warranty (maximum 1 year)</b>	<b>90 days purchase protection and double the manufacturer’s warranty (maximum 1 year)</b>
<b>AUTO RENTAL COLLISION/ LOSS INSURANCE<sup>3</sup></b>			<b>Maximum 48 days</b>
<b>TRIP CANCELLATION INSURANCE<sup>4</sup></b>			<b>Cancellation before departure Delayed departure Missed connection Default of a travel service supplier Up to \$2,000</b>
<b>TRIP INTERRUPTION INSURANCE<sup>4</sup></b>			<b>Unlimited</b>
<b>LOST OR DELAYED BAGGAGE COVERAGE<sup>4</sup></b>			<b>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</b>
<b>COMMON CARRIER ACCIDENT PROTECTION<sup>4</sup></b>			<b>\$ 1,000,000 CAD</b>
<b>24/7 TRAVEL ASSISTANCE<sup>5</sup></b>			<b>Included</b>

**<sup>1</sup>REWARDS**

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](http://collabriacreditcards.ca/polcu).

**<sup>2</sup>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 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.

**<sup>3</sup>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 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](http://collabriacreditcards.ca/polcu). Insurance coverage is subject to change.

**<sup>4</sup>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 the insurance contract or insurance certificate available online at [collabriacreditcards.ca/polcu](http://collabriacreditcards.ca/polcu). Some conditions and restrictions apply. Insurance coverage is subject to change.

**<sup>5</sup>24/7 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](http://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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**For more details contact your branch or visit: [www.polcu.com](http://www.polcu.com)**