


Mastercard Special Offer

1st Year Fee Rebate and Flex Rewards Bonus

April 1 – June 30, 2026

Rewards for everyday life.
We've got you.

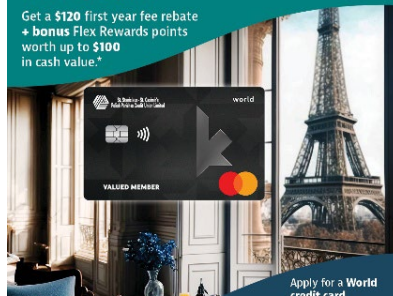
Get a **\$120** first year fee rebate
+ **bonus** Flex Rewards points
worth up to **\$100**
in cash value.*



Apply for a World Elite credit card by June 30, 2026
www.polcu.ca

Wherever life takes you.
We've got you.

Get a **\$120** first year fee rebate
+ **bonus** Flex Rewards points
worth up to **\$100**
in cash value.*



Apply for a World credit card by June 30, 2026
www.polcu.ca

Powering up your business.
We've got you.

Get a **\$130** first year fee rebate
+ **bonus** Flex Rewards points
worth up to **\$200**
in cash value.*



Apply for a World Elite Business credit card by June 30, 2026
www.polcu.ca

Offer Details

The credit card's promotion is a dual offer:

1. a rebate of the first year's annual fee on the primary card,
2. plus the addition of Flex Rewards points, paid out in a tiered system.

This offer is available for NEW accounts opened between April 1 and June 30, 2026, for:

- Cash Back World Elite Mastercard,
- World Mastercard,
- World Elite Business Mastercard.

Card Type		Tier 1: Flex Rewards points allocated after activation and first purchase within 40 days of Account Open	Tier 2: Flex Rewards points allocated after reaching Qualifying Transaction Amount within 100 Days of Account Open	Tier 3: Flex Rewards points allocated after reaching Qualifying Transaction Amount within 11 months, to be paid out at anniversary
Personal	<ul style="list-style-type: none"> • Cash Back World Elite Mastercard • World Mastercard 	2,500 Flex Rewards points	2,500 Flex Rewards points after reaching Qualifying transaction amount of \$4,500	5,000 Flex Rewards points after reaching Qualifying transaction amount of \$25,000
Business	<ul style="list-style-type: none"> • World Elite Business Mastercard 	5,000 Flex Rewards points	5,000 Flex Rewards points after reaching Qualifying transaction amount of \$20,000	10,000 Flex Rewards points after reaching Qualifying transaction amount of \$50,000

Timing

This offer is available for new accounts opened between **April 1 and June 30, 2026**.

To qualify for the fee rebate, new cards must be activated by **July 31, 2026**.

To qualify for rewards points, cardholders must meet the following requirements within set timelines based on their account open date:

- **Tier 1:** First purchase completed within 40 days of their account open date.
- **Tier 2:** First qualifying transaction amount met within 100 days of account open date.
- **Tier 3:** Second qualifying transaction amount met within 11 months of account open date.

Eligibility:

- Cash Back World Elite Mastercard,
- World Mastercard,
- World Elite Business Mastercard.

All other cards are **NOT** eligible:

Non-Eligible Cards	
Personal	<ul style="list-style-type: none">• Cash Back• Classic• Centra Gold• US Dollar
Business	<ul style="list-style-type: none">• Low-Rate Business• No Fee Cash Back Business

Payouts:

- The rebate equivalent to the first-year annual fee will be applied to the eligible new primary cardholder’s account within two (2) statement cycles following application approval and card activation. The account must be active and in good standing at the time of fulfilment.
- Flex Rewards points will be applied on the cycle date following the posting of the cardholder’s qualifying purchase transactions.



Visit www.polcu.com - 'Explore Credit Cards' - 'Offers' section for more information;

or https://www.collabriacreditcards.ca/affiliate_st-stanislaus-st-casimirs-polish-parishes-credit-union/offers/