



our Credit Union



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

www.polcu.ca

January - December 2023



Receive up to
15,000
Welcome Points
when you sign up
for a new credit card!*

Offer valid January 1 to December 31, 2023



www.polcu.ca

Mastercard - 2023 Welcome Points Offer - Terms and Conditions

The Welcome Points Offer is available from January 1 to December 31, 2023, and applies only to eligible new, approved, funded, and activated Consumer and Business credit card accounts upon first qualified purchase based on the rewards structure as follows:

ELIGIBLE CARDS		Welcome Points*	Cash Equivalent*
		5,000 Points	\$ 50
Consumer - Centra Gold Mastercard	No Fee Cash Back Business Mastercard		
		15,000 Points	\$ 150
Consumer - World Mastercard	Platinum Business Mastercard		

*The base value of one reward point is equal to one cent (a penny per point). The cash equivalent shown for illustration purposes only is based upon the redemption of these points as a statement credit. The valuation is for cash equivalent only; the value of redeeming for merchandise, and travel may vary.

Eligible purchases include purchases of any amount, but do not include any Cash-like Transactions including Cash Advances, interest charges, fees, payments, credit or debit adjustments, and any amount other than Purchases that may be charged to your Account with your Card or Convenience Cheques. The Welcome Points will be posted within one statement cycle after the first eligible purchase is posted to the eligible Account, provided the Account is open and in good standing. Only one offer is awarded per Account.

Applications completed before January 1, 2023, but approved, activated, and upon first purchase after this date are eligible for this offer; applications completed before December 31, 2023, but approved, activated, and upon 1st purchase after this date are not eligible for this offer. Offer may be changed, canceled, or extended at any time without notice.

Exclusions: The Cash Back card, Classic card, US Dollar card, and Low Rate Business card are not eligible for this offer.

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Z nową kartą kredytową możesz otrzymać do **15,000** punktów powitalnych

Oferta ważna od 1 stycznia do 31 grudnia 2023 r.

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Existing cardholders switching or upgrading their existing accounts to one of the above-mentioned accounts are NOT eligible for this offer. Additional/sub-accounts/joint/supplementary cards are EXCLUDED.

Application is subject to approval by Collabria Financial Services, Inc.

'New' credit card accounts are defined as cards that have been approved for between January 1 - December 31, 2023.

Reward points are earned on net purchases only. Any Cash-like Transactions including Cash Advances, interest charges, fees, payments, credit or debit adjustments, and any amount other than Purchases that may be charged to your Account with your Card or Convenience Cheques, do not qualify for Points. For more information visit: [collabriacreditcards.ca/rewards](https://www.collabriacreditcards.ca/rewards)

For current information about Collabria's full range of consumer and business credit cards and more details on the various fees and terms and conditions associated with Collabria credit cards, please visit:

<https://www.collabriacreditcards.ca> or call **Cardholder Services at 1.855.341.4643**.

You can also access cardholder agreements at <https://www.collabriacreditcards.ca/cardholder-agreement> to see the agreement that applies to the card of your choice.

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.

The Collabria Mastercard is issued by Collabria Financial Services Inc. pursuant to a license from Mastercard International Incorporated.

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Karty kredytowe Mastercard Oferta punktów powitalnych w 2023 r.

Oferta punktowa dotyczy wybranych - NOWYCH zatwierdzonych kart kredytowych Mastercard, personalnych i biznesowych.

Oferta ta dotyczy następujących kart:

1. **Centra Gold Mastercard**
2. **World Mastercard**
3. **No Fee Cash Back Business Mastercard**
4. **Platinum Business Mastercard**

Wszystkie inne rodzaje kart kredytowych NIE kwalifikują się do tej oferty.

Oferta ważna jest od **1 stycznia do 31 grudnia 2023 r.** Posiadacze kart otrzymają punkty powitalne po wykonaniu aktywacji NOWEJ kwalifikującej się karty kredytowej, w oparciu o następującą strukturę nagród:

- **5,000 punktów powitalnych** (równowartość \$50) za kartę Centra Gold lub No Fee Cash Back Business;
- **15,000 punktów powitalnych** (równowartość \$150) za kartę World lub Platinum Business.

Ekwiwalent pieniężny polega na odliczeniu zrealizowanych punktów i będzie to poświadczane zapisem każdego miesiąca w wyciągu transakcji z konta.

Wniosek o kartę kredytową musi być zatwierdzony przez agencję Collabria Financial Services, Inc.

„Nowe” konta kart kredytowych są zdefiniowane jako te, o które złożono wniosek w okresie od 1 stycznia do 31 grudnia 2023 r. Wnioski wypełnione przed 1 stycznia 2023 r., ale zatwierdzone i aktywowane po tej dacie kwalifikują się do tej oferty; wnioski złożone przed 31 grudnia 2023 r., ale zatwierdzone i aktywowane po tej dacie nie kwalifikują się do tej oferty.

Członkowie Credit Union mogą ubiegać się o nową kartę kredytową osobiście w oddziale lub elektronicznie przez internet ze strony

<https://www.collabriacreditcards.ca>

Aby uzyskać więcej informacji na temat pełnego asortymentu kart kredytowych oferowanych za pośrednictwem agencji Collabria dla klientów indywidualnych i biznesowych, odwiedź stronę

- <https://www.collabriacreditcards.ca>
- lub [collabriacreditcards.ca/rewards](https://www.collabriacreditcards.ca/rewards)
- <https://www.collabriacreditcards.ca/cardholder-agreement>
- lub zadzwoń do działu obsługi posiadaczy kart pod numer **Tel. 1.855.341.4643**

*Karty Collabria Mastercard są wydawane przez Collabria Financial Services Inc. zgodnie z licencją Mastercard International Incorporated. *Mastercard i World Mastercard są zastrzeżonymi znakami towarowymi Mastercard International Incorporated.*

St. Stanislaus - St. Casimir's Polish Parishes Credit Union Limited (www.polcu.com/branch-hours) • Toll Free: 1-855-765-2822

TORONTO	220 Roncesvalles Ave	T. 416. 537.2181	Monday - Friday 10:00 AM - 5:00 PM • Saturday - Closed
TORONTO	3055 Lake Shore Blvd West	416. 503.9463	Monday - Friday 10:00 AM - 5:00 PM • Saturday - Closed
MISSISSAUGA	3615 Dixie Rd (Wista Plaza)	905. 629.0365	Monday - Friday 10:00 AM - 5:00 PM • Saturday - Closed
MISSISSAUGA	3145 Dundas St West, Unit 5	905. 828.7333	Monday - Friday 10:00 AM - 5:00 PM • Saturday - Closed
MILTON	377 Main St East	905. 272.1260	Monday - Friday 10:00 AM - 5:00 PM • Saturday - Closed
CHESLEY	77 - 1st Avenue South	(519) 363.7351	Monday - Friday 9:00 AM - 4:00 PM • Saturday - Closed