



The Smart Way To Make The Most Of Your Company's Purchases

EARN CASH BACK for the purchases
your business regularly makes.



TALKA CREDIT UNION COLLABRIA
NO FEE CASH BACK VISA*
BUSINESS CARD





Earn valuable cash rewards... simply for buying the items your company already buys

You'll smile when you and your employees use the Talka Credit Union Collabria No Fee Cash Back Visa® Business Card. That's because your business will build cash rewards with the everyday purchases you and your employees regularly make.

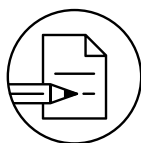
It doesn't matter if you're buying office supplies, sending an employee to purchase new computer software, or investing in new equipment for your business. It all adds up to valuable cash back points for your business.

You'll earn cash back in the form of a credit on your new credit card — just by using your Talka Credit Union Collabria No Fee Cash Back Visa® Business Card for items you already buy for your business.

With the Talka Credit Union Collabria No Fee Cash Back Visa® Business Card, you earn 1 point for every \$2 spent.¹

IMPORTANT: There's no annual fee with the Visa No Fee Cash Back Business Card.

APPLY TODAY!



Protecting Your Business... Your Company Purchases... Your Bottom Line

The Talka Credit Union Collabria No Fee Cash Back Visa® Business Card also includes extra-value benefits to help protect your company in case of problems with purchases. You'll also have important protection against fraud if you or one of your employees loses one of your cards.



Purchase Protection & Extended Warranty²

Feel confident in knowing most items purchased with your card are protected if something goes wrong.



Zero Liability³

Shop with confidence - Zero Liability offers you protection against unauthorized use of your card.

Talka Credit Union No Fee Cash Back Visa Business Card Benefits Summary

ANNUAL FEE: \$0

REWARDS: 1 point for every \$2 spent¹

INTEREST RATE: 19.90% Fixed

FRAUD PROTECTION: Zero Liability³

EXTRA COVERAGE: Purchase Protection & Extended Warranty²



Interested in other credit card options?

Take a look at the other business card products offered by Talka Credit Union.



Talka Credit Union Collabria Low Rate Visa* Business Card

Keep costs down with a low rate business card while streamlining expense reporting to help make budgeting easier.



Benefits Summary

ANNUAL FEE: \$25

INTEREST RATE: 12.90% Fixed

FRAUD PROTECTION: Zero Liability³

EXTRA COVERAGE: Purchase Protection & Extended Warranty²



Talka Credit Union Collabria Visa Infinite Business* Card

Build valuable rewards for your business and enjoy elite-level privileges with a credit card that helps you conveniently manage business expenses.



Benefits Summary

ANNUAL FEE: \$99

REWARDS: 2 points for every \$1 spent¹

INTEREST RATE: 19.90% on purchases, 21.90% on cash advances

FRAUD PROTECTION: Zero Liability³

EXTRA COVERAGE: Purchase Protection & Extended Warranty², Auto Rental Collision/Loss Insurance², Trip Cancellation & Interruption Insurance⁴, Lost or Delayed Baggage Coverage⁴, Accident Protection⁴, 24/7 Travel Assistance⁵

It's easy to learn more:



Talk to a
representative at
your local branch



Call 1.855.341.4643



Go online to
collabriacreditcards.ca/talkacreditunion

Talka Credit Union

Collabria No Fee Cash Back Visa* Business Card

BUSINESS

ABOUT THE BUSINESS

Name of Business

Business Street Address (no PO boxes) City Province/Territory Postal Code Business Registration Number

() Business Phone Number Date Business Established (DD/MM/YYYY) Years Under Current Owner NAICS/SIC Code

Number of Employees \$ Annual Revenue \$ Average Business Chequing Account Balance Industry

Type of Organization: ☐ Corporation ☐ Partnership ☐ LLC ☐ Sole Proprietor ☐ Non-Profit ☐ Government Agency ☐ Other

CONTACT AT YOUR CREDIT UNION

First Name Last Name

() Phone Number Email Address

PERSONAL GUARANTOR

I am an owner or authorizing officer of the company. I understand that I will be jointly and severally liable with the company for payment of all balances on any account opened pursuant to this application.

To apply without a Personal Guarantor, please contact your financial institution.

ABOUT YOU

First Name Middle Initial Last Name

Birth Date (DD/MM/YYYY) Social Insurance Number (not required) Mother's Maiden Name (for security purposes)

() () Email Address

Primary Phone Number Secondary Phone Number

Identification: ☐ Driver's License ☐ Passport ☐ Canadian Citizenship Card ☐ Permanent Resident Card

☐ Certificate of Indian Status ☐ Provincial/Territorial ID Card

Identification Number Expiry Date Province/Territory of Issue Country of Issue

RESIDENCE

☐ Own ☐ Rent ☐ Other

Years Months \$

Length of Time at Present Address Monthly Rent/Mortgage Payment

Residential Street Address (no PO boxes) City Province/Territory Postal Code

Province/Territory of Residence (if different than mailing address)

EMPLOYMENT

☐ Employed ☐ Retired ☐ Unemployed

Employer

Occupation \$

Gross Monthly Income

AUTHORIZED BUSINESS REPRESENTATIVE

First Name Last Name Email Address

Authorized Officer Type: ☐ Authorized Signer ☐ Limited Partner ☐ Manager ☐ Officer ☐ Owner ☐ Partner ☐ President ☐ Treasurer ☐ Vice President

☐ Other



Requested Credit Limit Name of Business to Appear on Card (maximum 21 characters including spaces)

Cardholders can manage their sub-account separately, view transactional data and submit payments within the business. Each account must be paid individually.

Consent can be withdrawn at any time by contacting Collabria by mail at PO Box 82029 RPO Connaught, Calgary, AB T2R 0X1, by phone at 1.855.341.4643 or by email at info@collabriacreditcards.ca.

Signature _____ Date (DD/MM/YYYY) _____

For Employee Use Only



Important information about the Talka Credit Union Collabria No Fee Cash Back Visa* Business Card

The charges, fees, pricing and benefits described in these Terms and Conditions are valid as of January 1, 2018 unless otherwise noted, and are subject to change. For current information, please call Cardholder Service at 1.855.341.4643.

Annual Interest Rate or Rates	<p>These interest rates are in effect from the date your account is activated.</p> <p>Purchases & Fees 19.90%</p> <p>Cash Advances 19.90%</p> <p>If a cardholder is 90 or more days delinquent on the account, the Annual Interest Rate may change to 24.9%.</p>
Interest-Free Grace Period	<p>25 days</p> <p>Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.</p>
Minimum Payment	<p>2.0%</p> <p>The Minimum Payment Due is 2.0% of the new balance (rounded to the nearest dollar), but at least \$40.00 (or the entire new balance if it is less than \$40.00).</p>
Foreign Currency Conversion	<p>2.5%</p> <p>Transactions in a foreign currency are converted to Canadian dollars no later than the date we post the transaction to your credit card account at our exchange rate which is 2.5% over a benchmark rate that is in effect and that Collabria must pay on the date of conversion. We make the conversion on the date the transaction or refund is posted to your account.</p>
Annual Fees	<p>To be charged within the first two monthly statements following the opening of your new account and annually on your statement anniversary date.</p> <p>Annual Card Fee \$0.00</p> <p>Additional Card Annual Fee (Per Card) \$0.00</p>
Other Fees	<p>The following fees are charged on the day the transaction or activity occurs:</p> <p>Over Limit Fee \$0.00</p> <p>Cash Advance Fee \$3.50</p> <p>Balance Transfer Transaction Fee \$0.00</p> <p>Balance Transfer Stop Pay Fee \$20.00</p> <p>Payment Return Fee (NSF Fee) \$45.00</p> <p>Late Payment Fee \$0.00</p> <p>Statement Copy Request Fee \$0.00</p> <p>Cheque Copy Fee \$20.00</p> <p>Document Copy Fee \$15.00</p> <p>Research Request Fee (Per Hour) \$15.00</p>

REWARDS

Eligibility for rewards and/or account credit is subject to the terms and conditions of the Collabria FlexRewards program. Terms and conditions are available online at collabriacreditcards.ca/talkacreditunion.

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/talkacreditunion. Insurance coverage is subject to change.

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.

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/insuranceD01. Some conditions and restrictions apply. Insurance coverage is subject to change.

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

BALANCE TRANSFERS

Please continue to make your regular payments on transferred accounts until you receive confirmation the transfer has been completed. Minimum transfer amount is \$100. If your balance transfer request will exceed your available credit, Collabria will process your transfer for less than the amount requested, in the order requested. By signing the application you authorize Collabria to pay any account listed on the form and add the balance to your new Collabria credit card. Review all terms and conditions for complete details. Please call Cardholder Service at 1.855.341.4643 if you have additional accounts you would like to transfer.

TALKA CREDIT UNION COLLABRIA
NO FEE CASH BACK VISA® BUSINESS CARD

The Smart Way To Make The Most Of Your Company's Purchases



Ready to get started? Applying is easy:

- ① Fill out the enclosed application.
(Be sure to sign where indicated.)
- ② Return your completed form to your local branch or mail it to:

Collabria
PO Box 82029 RPO Connaught
Calgary, Alberta T2R 0X1

QUESTIONS?

➤ 1.855.341.4643

➤ collabriacreditcards.ca/talkacreditunion

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

TERMS AND CONDITIONS

I, the Applicant, certify the information included in this application is true and accurate and request that Collabria establish a Collabria credit card account in my name. I understand that omission of information requested may be reason for denial.

I understand that I must be a Canadian resident of the age of majority in my province or territory of residence to qualify for this offer and that I am of age to legally contract and that I have read and reviewed all terms, conditions and disclosures provided.

I understand that approval is based upon satisfying Collabria's credit standards. Collabria maintains the right not to open my account if:

- (a) the information provided on or with my application is incomplete, inaccurate or cannot be verified,
- (b) I no longer meet Collabria's standards for creditworthiness; or
- (c) my name has been altered.

I understand that the exact amount of my credit line will be determined after review of my application and other information.

By submitting this application, I authorize Collabria to obtain credit information to confirm creditworthiness in connection with my request for an account. Collabria may obtain a credit report from either a credit reporting agency, credit bureau, financial institution or other reporting entity for the sole purpose of assessing and updating creditworthiness, authorizing or declining the issuance of a card or subsequent uses of the account, including the addition, removal or modification of certain features of the account, changes to the interest rates applicable to the account, changes to the credit limit, managing credit risk, deterring fraud and maintaining the integrity of the credit reporting system.

I request that a card be issued, renewed or replaced at Collabria's discretion and that the requested services be made available to holders of the card which may be issued to me and understand that such services may vary or be terminated from time to time.

I agree to be liable for any use of the card(s) and for all amounts, fees and charges to the account. If my card or account is used by an authorized user, I will be liable for all resulting transactions and any interest, fees and losses incurred, even if the other person was a minor or did not comply with any limitations I placed on their use of the card or account.

I understand I may pay the new balance in full or in part at any time. However, I must pay at least the minimum payment by the payment due date as it appears on the front of the statement each month.

PRIVACY NOTICE AND CONSENT

Upon receipt of your application form, Collabria will open a file under the cardholder's name so that the cardholder may receive financial services as they relate to the various credit and payment services offered by Collabria. The personal information contained in this file is kept at the offices of Collabria or Collabria's agents and is consulted by authorized Collabria employees or its agents when warranted in the performance of their duties. The cardholder has a right to access the contents of his/her file and to correct any erroneous information by making a written request to that effect to Cardholder Service at the address listed below. The cardholder may also have his/her name excluded from Collabria's direct marketing lists. The cardholder may address these requests in writing to: Collabria, PO Box 82029 RPO Connaught, Calgary, Alberta T2R 0X1. The cardholder agrees that Collabria may obtain and update, from any credit reporting agency, financial institution, employer or credit card issuer ("Third Parties"), only information required for the subject matter of its file, that being the provision of financial services as they relate to the various credit and payment services, in order to assess the cardholder's creditworthiness; to administer the cardholder's account; and to review financial commitments

to Collabria within the context of this application; or the cardholder's other financial dealings with it.

The cardholder authorizes Third Parties to disclose such information to Collabria, even though said information may be in an inactive or closed file. The cardholder agrees that Collabria may disclose to service provider, potential assignee or any other person authorized under the law any information regarding the cardholder's financial commitments to Collabria arising from the use of a Collabria credit card or product.

In the event Collabria's service provider is located in the United States, the service provider is bound by, and the information may be disclosed in accordance with, the laws of the jurisdiction in which the service provider is located.

Collabria makes your privacy a priority. Collabria has a detailed Privacy Policy that addresses its collection, use and disclosure of personal information, and related matters, in further detail. **This Privacy Statement is intended to be read in conjunction with Collabria's Privacy Policy. Please visit collabriafinancial.ca/privacypolicy for a copy of our full Privacy Policy.** If you do not have access to the internet, the Collabria Privacy Policy can be obtained through a written request by contacting:

Collabria
PO Box 82029 RPO Connaught
Calgary, Alberta T2R 0X1

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