



# Exclusive Privileges For Your Business

BUILD VALUABLE REWARDS FOR YOUR BUSINESS with the credit card that helps you conveniently manage business expenses



TALKA CREDIT UNION  
COLLABRIA VISA INFINITE  
BUSINESS® CARD



## Earn extensive rewards points for travel, cash, gift cards and merchandise.

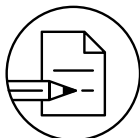
The Talka Credit Union Collabria Visa Infinite Business\* Card is your key to earning first-class privileges while conveniently tracking costs on items regularly bought for your business.

You'll earn valuable reward points that can be redeemed for travel, hotel stays, cruises, gift cards from top retailers, or over 1,000 merchandise options.

In addition, this exclusive business card delivers a wealth of privileges designed to enhance your work life and your business travel.

 **Ready to start building rewards?**

**APPLY TODAY!**



## Exclusive Rewards

Build valuable reward points every time you or one of your employees uses your Talka Credit Union Collabria Visa Infinite Business Card.

**> Earn 2 points for every \$1 spent on business purchases<sup>1</sup>**

## Exclusive Privileges

You and your employees can relax when you use the Talka Credit Union Collabria Visa Infinite Business Card. We'll help with travel emergencies, extended warranties and much more.

### Purchase Protection & Extended Warranty<sup>2</sup>

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

### Auto Rental Collision/Loss Insurance<sup>2</sup>

We'll assist with accidents or theft so you can be back on the road and on your way.

### Trip Cancellation & Interruption Insurance<sup>4</sup>

We're standing behind you if your travel plans change for a variety of reasons.

### Lost Or Delayed Baggage Coverage<sup>4</sup>

We'll help you quickly replace your belongings.

### Up To \$1,000,000 In Accident Protection<sup>4</sup>

You're covered while traveling by airplane, train, cruise, taxi and much more.

### 24/7 Travel Assistance<sup>5</sup>

If you're out of town and need help, we'll help you quickly find the answers you need.

## Benefits Summary

**ANNUAL FEE:** \$99

**REWARDS:** 2 points for every \$1 spent<sup>1</sup>

**INTEREST RATE:** 19.90% Fixed and 21.9% Fixed on Cash Advance

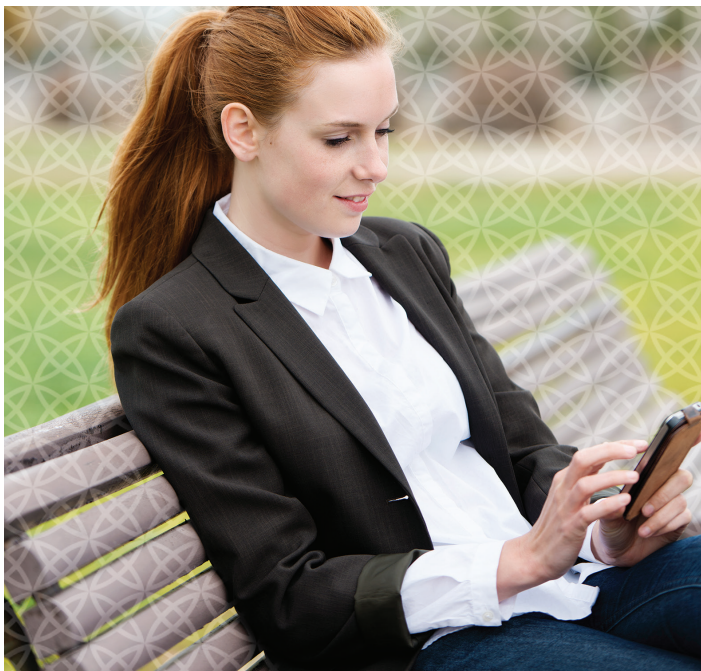
**FRAUD PROTECTION:** Zero Liability<sup>3</sup>

**ENHANCED BENEFITS<sup>1</sup>:** Visa Infinite Concierge, Visa Infinite Dining Series, Visa Infinite Wine Country Program, Visa Infinite Luxury Hotel Collection, Dedicated Visa Infinite Website - [visainfinite.ca](http://visainfinite.ca)

**EXTRA COVERAGE:** Purchase Protection & Extended Warranty, Auto Rental Collision/Loss Insurance<sup>2</sup>

Trip Cancellation & Interruption Insurance, Lost or Delayed Baggage Coverage, Accident Protection<sup>4</sup>

24/7 Travel Assistance<sup>5</sup>



## Manage your expenses with comfort using Visa Payment Controls

Visa Payment Controls is a tool that will monitor and control the use of your Talka Credit Union Collabria Visa Infinite Business\* Card through a web application. It will let you easily manage your primary and authorized card spending by deciding where, when and how your money is used.

### ENROLL

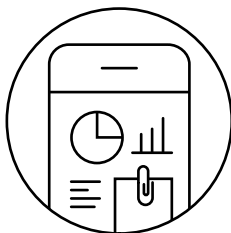
To enroll your eligible Talka Credit Union Collabria Visa Infinite Business Card at [collabriabusinessvisa.ca/paymentcontrols](https://collabriabusinessvisa.ca/paymentcontrols)

## There's a faster, simpler way to track your business card expenses

View your past and current financial activity more clearly — to better informed decisions in the future. Track expenses more efficiently with Visa Business Reporting.

### Visa Business Reporting

Visa Business Reporting is a web-based tool for your desktop or mobile device that gives you a more efficient way to manage card expenses and cash flow. View card spending patterns, categorize transactions and more — whether you're at the office or on the go.



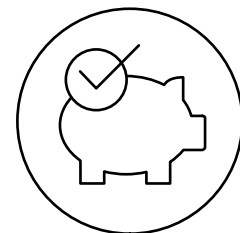
- **Access Visa Business Reporting** via desktop or mobile app or your IOS or Android device
- **Add notes to each transaction** or attach documents like photos of your receipts
- **Split transactions into multiple categories** by dollar amount or percentage

It's easy to get started with Visa Business Reporting. All you need to do is:

### ENROLL

[collabriabusinessvisa.ca/businessreporting](https://collabriabusinessvisa.ca/businessreporting)

## Get Automatic Business Savings<sup>^</sup>



**No coupons.**  
**No codes.**  
**No hassles.**

Cut expenses instead of coupons with Visa SavingsEdge\*. You'll spend less time looking for deals and more time getting your business to its next big moment. Just enroll your eligible Talka Credit Union Collabria Visa Infinite Business\* Card for free and use it to make qualifying purchases<sup>1</sup> at participating merchants.

Then watch your savings add up as statement credits on future account statements. No coupons. No codes. No hassles on your journey to business success. Visit [visasavingsedge.ca](https://visasavingsedge.ca) for an updated list of participating merchants and for offer terms and conditions.

➤ To enroll your Talka Credit Union Collabria Visa Infinite Business Card today for FREE and for complete details, visit

➤ [visasavingsedge.ca](https://visasavingsedge.ca)

<sup>^</sup> Discounts provided as credits on future account statements.

# Talka Credit Union

## Collabria Visa Infinite 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)

( ) ( )

Primary Phone Number Secondary Phone Number Email Address

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

By signing this application, you agree that all the information is true and accurate.

You also agree that one of the following qualification criteria is met:

- Declared current minimum annual spend of \$30,000 CAD
- Declared minimum household income of \$100,000 CAD per year
- Declared minimum personal income of \$60,000 CAD per year
- Declared Assets Under Management of \$250,000 CAD
- Declared minimum business annual sales revenue of \$500,000 CAD

This is a Premium Credit Card. Use of this Card may result in higher acceptance costs for merchants.

X Applicant Signature Date (DD/MM/YYYY)





## Important information about the Talka Credit Union Collabria Visa Infinite 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.

<b>Annual Interest Rate or Rates</b>	These interest rates are in effect from the date your account is activated. Purchases & Fees <b>19.90%</b> Cash Advances <b>21.90%</b>
<b>Interest-Free Grace Period</b>	<b>25 days</b> Your due date is at least <b>25</b> 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.
<b>Minimum Payment</b>	<b>2.0%</b> The Minimum Payment Due is <b>2.0%</b> of the new balance (rounded to the nearest dollar), but at least <b>\$40.00</b> (or the entire new balance if it is less than <b>\$40.00</b> ).
<b>Foreign Currency Conversion</b>	<b>2.5%</b> 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 <b>2.5%</b> 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.
<b>Annual Fees</b>	To be charged within the first two monthly statements following the opening of your new account and annually on your statement anniversary date. Annual Card Fee <b>\$99.00</b> Additional Card Annual Fee (Per Card) <b>\$50.00</b>
<b>Other Fees</b>	The following fees are charged on the day the transaction or activity occurs: Over Limit Fee <b>\$0.00</b> Cash Advance Fee <b>\$3.50</b> Balance Transfer Transaction Fee <b>\$0.00</b> Balance Transfer Stop Pay Fee <b>\$20.00</b> Payment Return Fee (NSF Fee) <b>\$45.00</b> Late Payment Fee <b>\$0.00</b> Statement Copy Request Fee <b>\$0.00</b> Cheque Copy Fee <b>\$20.00</b> Document Copy Fee <b>\$15.00</b> Research Request Fee (Per Hour) <b>\$15.00</b>

### **REWARDS**

Eligibility for rewards and/or account credit is subject to the terms and conditions of the FlexRewards program. Terms and conditions are available online at [collabriacreditcards.ca/talkacreditunion](http://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](http://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/talkacreditunion](http://collabriacreditcards.ca/talkacreditunion). 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](http://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.

### **VISA INFINITE BENEFITS**

- Visa Infinite Concierge Service
- Visa Infinite Luxury Hotel Collection
- Dedicated Visa Infinite Website – [visainfinite.ca](http://visainfinite.ca)
- Visa Infinite Dining Series
- Visa Infinite Wine Country Program

All Visa Infinite offers, benefits and services made available through Visa are subject to complete terms and conditions, including third party suppliers' terms and conditions, available online at [www.visainfinite.ca](http://www.visainfinite.ca)



# 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](tel:18553414643)

[collabriacreditcards.ca/talkacreditunion](https://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](https://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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