



Your Card. Your Rewards. Your Way.

MAXIMUM FLEXIBILITY: Pair flexible rates with flexible reward options to get the best of both worlds when it comes to your credit card.



TALKA CREDIT UNION COLLABRIA
FLEXRATE VISA* CARD




Flexibility To Fit Your Lifestyle

The Talka Credit Union Collabria FlexRate Visa* Card rewards you with a credit line and interest rate that are customized to benefit your financial wellbeing. So you get maximum flexibility to fit your lifestyle.

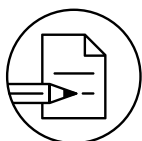
Plus, if you improve your credit, you can ask to have your interest rate lowered to match your current financial situation — making the Talka Credit Union Collabria FlexRate Visa Card an even better value for you.

Best of all, with the Talka Credit Union Collabria FlexRate Visa Card, you'll earn valuable reward points to be redeemed for gift cards, hotel stays, travel or over 1,000 merchandise options.

The Talka Credit Union Collabria FlexRate Visa Card provides you with both flexible rates and rewards. It all adds up to a smart financial tool for you and your wallet.

 **Ready to add flexibility to your financial future?**

APPLY TODAY!



Building rewards is easy with everyday purchases

With the Talka Credit Union Collabria FlexRate Visa Card, you earn rewards for the purchases you make most — **Earn 1 point for every \$1 spent on everyday purchases.**¹

As a result, your rewards can grow quickly just by using this convenient card.

Extra privileges deliver more value

Flexible interest rates and flexible rewards are important. But the Talka Credit Union Collabria FlexRate Visa Card also includes valuable protection for your purchases and helps keep you connected with coverage for your mobile devices.



Purchase Protection & Extended Warranty²

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



Mobile Device Insurance²

We'll help cover you in case of damage or theft so you can get back in contact right away.



Balance Protection Insurance (Optional)⁴

When you enroll for optional coverage, your family's finances are protected if your earnings are interrupted due to disability, illness, accident, involuntary loss of employment, loss of self-employment or death.

Benefits Summary

ANNUAL FEE: \$40

REWARDS: 1 point for every \$1 spent¹

INTEREST RATE: Prime Rate plus 6.90% - 15.90% Variable

FRAUD PROTECTION: Zero Liability³

EXTRA COVERAGE: Purchase Protection & Extended Warranty, Mobile Device Insurance²

OPTIONAL COVERAGE: Balance Protection Insurance⁴

Talka Credit Union

Collabria FlexRate Visa* Card

Promo Code

Do you intend to apply for joint credit?

APPLICANT: Yes No CO-APPLICANT: Yes No

APPLICANT

First Name Middle Initial Last Name

Date of Birth (DD/MM/YYYY) Social Insurance Number (not required) Member Number

() () ()
Primary Phone Number Secondary Phone Number Work Phone Number

Email Address Mother's Maiden Name (for security purposes)

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
Length of Time at Present Address: Years Months Monthly Housing Payment: \$

Residential Address City Province/Territory Postal Code

Mailing Address (if different than residential address) City Province/Territory Postal Code

EMPLOYMENT

Employed Retired Unemployed
Employer

Occupation Length of Employment: Years Months Gross Monthly Income: \$

BALANCE PROTECTION INSURANCE (optional coverage to be enrolled in separately)

Yes – I am interested in learning more about Balance Protection Insurance.
I understand that I will be contacted to receive more information about this coverage, and I can enroll at that time.
I acknowledge that I will not have coverage until the enrollment process is completed.

I consent to receiving promotional emails from Collabria.
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.

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

X

Applicant Signature

Date (DD/MM/YYYY)



BALANCE TRANSFER (OPTIONAL)

Lending Institution Name	\$	Amount to Transfer	Account Number
Lending Institution Payment Address	City	Province/Territory	Postal Code
Lending Institution Name	\$	Amount to Transfer	Account Number
Lending Institution Payment Address	City	Province/Territory	Postal Code
Lending Institution Name	\$	Amount to Transfer	Account Number
Lending Institution Payment Address	City	Province/Territory	Postal Code

AUTHORIZED USER (OPTIONAL)

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

CO-APPLICANT (OPTIONAL)

ABOUT YOU

First Name	Middle Initial	Last Name	
Date of Birth (DD/MM/YYYY)	Social Insurance Number (not required)		
Residential Street Address (no PO Boxes)	City	Province/Territory	Postal Code
()	()		
Primary Phone Number	Work Phone Number		
Email Address	Mother's Maiden Name (for security purposes)		
Identification:	<input type="radio"/> Driver's License <input type="radio"/> Passport <input type="radio"/> Canadian Citizenship Card <input type="radio"/> Permanent Resident Card <input type="radio"/> Certificate of Indian Status <input type="radio"/> Provincial/Territorial ID Card		
Identification Number	Expiry Date	Province/Territory	Country of Issue
<input type="radio"/> Own <input type="radio"/> Rent <input type="radio"/> Other	Years	Months	\$
Length of Time at Present Address		Monthly Housing Payment	
<input type="radio"/> Employed <input type="radio"/> Retired <input type="radio"/> Unemployed	\$		
Gross Monthly Income			

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

X	
Co-Applicant Signature	Date (DD/MM/YYYY)

For Employee Use Only



Important information about the Talka Credit Union Collabria FlexRate Visa* 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. The Annual Interest Rate applicable to Purchases unpaid as at the due date shown on the statement of account and to Cash Advances from the date on which the transaction was made, corresponds to the prime rate of Caisse Centrale Desjardins du Québec in effect on the billing date, plus a maximum additional interest up to 15.90% per year, which shall vary with each change to the said prime rate. The Annual Interest Rate charged to the cardholder, which is composed of the two elements described above, shall appear on each of the monthly statements of account of the cardholder.</p> <p>Purchases & Fees Prime Rate + 6.90% to 15.90% Variable Annual Interest Rate is established at the time of credit adjudication.</p> <p>Cash Advances Prime Rate + 6.90% to 15.90% Variable Annual Interest Rate is established at the time of credit adjudication.</p>																				
Interest-Free Grace Period	<p>25 days 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% 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% 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> <table data-bbox="349 1066 998 1136"> <tr> <td>Annual Card Fee</td> <td style="text-align: right;">\$40.00</td> </tr> <tr> <td>Additional Card Annual Fee (Per Card)</td> <td style="text-align: right;">\$0.00</td> </tr> </table>	Annual Card Fee	\$40.00	Additional Card Annual Fee (Per Card)	\$0.00																
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Other Fees	<p>The following fees are charged on the day the transaction or activity occurs:</p> <table data-bbox="349 1199 998 1539"> <tr> <td>Over Limit Fee</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td>Cash Advance Fee</td> <td style="text-align: right;">\$3.50</td> </tr> <tr> <td>Balance Transfer Transaction Fee</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td>Balance Transfer Stop Pay Fee</td> <td style="text-align: right;">\$20.00</td> </tr> <tr> <td>Payment Return Fee (NSF Fee)</td> <td style="text-align: right;">\$45.00</td> </tr> <tr> <td>Late Payment Fee</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td>Statement Copy Request Fee</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td>Cheque Copy Fee</td> <td style="text-align: right;">\$20.00</td> </tr> <tr> <td>Document Copy Fee</td> <td style="text-align: right;">\$15.00</td> </tr> <tr> <td>Research Request Fee (Per Hour)</td> <td style="text-align: right;">\$15.00</td> </tr> </table>	Over Limit Fee	\$0.00	Cash Advance Fee	\$3.50	Balance Transfer Transaction Fee	\$0.00	Balance Transfer Stop Pay Fee	\$20.00	Payment Return Fee (NSF Fee)	\$45.00	Late Payment Fee	\$0.00	Statement Copy Request Fee	\$0.00	Cheque Copy Fee	\$20.00	Document Copy Fee	\$15.00	Research Request Fee (Per Hour)	\$15.00
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¹REWARDS

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 flexrewards.ca.

²INSURANCE

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/insuranceA01. Insurance coverage is subject to change.

³ZERO 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.

⁴BALANCE PROTECTION INSURANCE

Balance Protection Insurance is underwritten by CUMIS® Life Insurance Company. CUMIS® is a trademark of CUMIS Insurance Society, Inc. and is used under license. This optional insurance coverage will not be available to you until the enrollment process is completed, separate and apart from the credit card application. The maximum coverage limit for this insurance is \$25,000. Benefits are paid based on your outstanding balance either as a lump sum or as a monthly benefit, depending on the type of claim.

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 FLEXRATE VISA* CARD



Your Card. Your Rewards. Your Way.

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. *Trademark 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.

I understand I am applying for a variable rate credit product which has a variable interest rate that may change during the term of the credit agreement. Variable rates may change when the Prime Rate changes. Collabria calculates variable rates by adding a percentage to the Prime Rate published by Desjardins Credit Union on the 25th day of each month. If the Prime changes your new rate will take effect on your next billing period.

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.

3300-1005-204-V-VI-1 (08/18)

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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Collabria