



Build credit for the life you want.

You're invited to apply for a credit card! You'll even receive a \$75 statement credit once you're approved¹. Simply choose the card that's right for you, from the credit union you trust.

Having a credit card is a great way to build a credit score and gain the skills you need to manage money effectively. A good credit score and financial literacy can help you go further in life.

VantageOne's credit cards offer features and benefits such as an everyday low interest rate or rewards points² with every purchase.

No matter which card you choose, you can count on:

- Purchase protection³
- Double the manufacturer warranty (up to one year)³
- Mobile device insurance³
- Apple Pay, Google Pay™ and Samsung Pay®

We also offer tools to help you pay and manage your account online, set up recurring payments for subscriptions, and see your spending at a glance to make budgeting easier.

Build credit to take you further and get a \$75 statement credit - apply today.

Scan the QR code or visit vant1.ca/creditcards and submit your completed application. Once approved, you'll receive your card and a \$75 statement credit¹. We can also help get you started on the right track with your new credit card. After all, we're here to help valued members like you.

Sincerely,

VantageOne Credit Union



It's never
too early
to dream big

Choose the card that fits you best

Get a \$75 statement credit after you're approved. Choose from cards that offer:

- No annual fee⁴
- Cash rewards⁵
- A low interest rate
- Reward points for travel or merchandise²
- Travel insurance & benefits⁶



**Scan the code to see
which cards are
available and to apply**

Terms and Conditions

1 Offer available from August 15, 2022, to September 30, 2022 (Promotional Period).

- Offer applies to selected new approved, funded and activated consumer credit card accounts as follows: Cash Back, Classic, Centra Gold, Travel Rewards Gold, World Mastercard® and Visa Infinite®. The following credit cards are not eligible for this offer: USD Dollar, Platinum Business Mastercard® and Visa Infinite Business®, Low Rate Business and No Fee Cash Back Business.
- Eligible accounts approved between August 15 and September 30, 2022 and activated between August 15 and October 31, 2022 are eligible for this offer. Application is subject to approval by Collabria Financial Services, Inc.
- Once the new eligible credit card has been approved, funded, and activated, a \$75 statement credit will be credited to the account within the next two following statement cycles following card activation.
- To be eligible for this offer, applicants must:
 - Have reached the age of majority in their province/territory of residence and be younger than 24 years old during the Promotional Period.
 - Be 'new' applicants for the above-mentioned cards who have not before held one of these cards either in their name, or jointly with another individual or entity.
 - Be members of participating credit unions and financial institutions.
- Employees of participating credit unions and financial institutions are eligible for this offer.

2 Reward points are earned on net purchases only. Any Cash-like Transactions including Cash Advances, and 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

3 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®. ®Assurant 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/insurance.aspx. Insurance coverage is subject to change.

4 Only the Classic Card and Cash Back card offer no annual fee.

5 The cash rewards come in the form of a statement credit.

6 Travel Rewards Gold, World Mastercard® and Visa Infinite are the only cards with a travel insurance program. Insurance coverage is underwritten by Desjardins Financial Security Life Assurance Company. Details of insurance coverage, including number of days of coverage, definitions, benefits, limitations and exclusions are in the Travel Insurance Contract. Please visit collabriacreditcards.ca/insurance.aspx for complete details. Insurance coverage is subject to change.

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

® Mastercard and World Mastercard are registered trademarks of Mastercard International Incorporated.

The Collabria Visa Card is issued by Collabria Financial Services Inc. pursuant to a license from Visa.

*Trademark of Visa Int., used under license.

Apple Pay is a trademark of Apple Inc.

™ Google and the Google Pay logo are trademarks of Google LLC.

® Samsung and Samsung Pay are trademarks of Samsung Electronics Co., Ltd.