

## Terms and Conditions – 2025 Flex Reward Points Offer

This promotion applies to select **new** consumer and business credit card accounts, which are approved and funded by Collabria Financial Services. The Flex Rewards Points will be applied to eligible primary accounts after the account is **approved, activated and the first purchase is made within 30 days of activation** by the new cardholder.

- The Flex Reward Points offer applies to the Primary Account for the following participating products:
  - Consumer: World Mastercard, Visa Infinite, Cash Back World Elite Mastercard, Cash Back Visa Infinite
  - Business: World Elite Business Mastercard, Visa Infinite Business
- Classic card, Centra Gold, US Dollar card, Low Rate Business and Cash Back Business card are not eligible for this offer.
- Upgraded and switched card accounts are **excluded**.
- Partner employees are **eligible** for this offer.
- Additional/sub-accounts/joint/supplementary cards are **excluded**.
- Flex Rewards Points for Consolidated Business Accounts will be added to the Control Account
- Flex Rewards Points for Business Accounts set up as Individual Pay will be added to the Primary Account
- From April 1 to December 31, 2025, applicants will be awarded with Flex Rewards Points after their new eligible credit card has been **approved, activated and a first purchase has been made within 30 days of card activation**, based on the rewards structure as follows:

	<b>Eligible Cards</b>	<b>Flex Reward Points</b>
<b>Consumer</b>	World Mastercard® Visa Infinite* Cash Back World Elite® Mastercard Cash Back Visa Infinite*	5,000 points
<b>Business</b>	World Elite® Business Mastercard Visa Infinite Business*	10,000 points

- Applications completed before April 1, 2025, but approved, activated and have completed a first purchase within 30 days following card activation after this date are eligible for this offer; applications completed before December 31, 2025, but approved, activated and have completed a first purchase more than 30 days following card activation are not eligible for this offer.

- Application is subject to approval by Collabria Financial Services, Inc. 'New' credit card accounts are defined as cards that have been approved between April 1 – December 31, 2025.
- Flex Reward Points will be automatically applied on the cycle date following the posting of the member's first purchase transaction or within two (2) statement cycles following first purchase.