

Terms and Conditions – 2025 Mortgage Bundle Offer

Overview

From **(April 1, 2025 - December 31, 2025)** ("Campaign Period") eligible participants must apply and be approved for an eligible mortgage* product, new mortgage or refinance mortgage or renew their existing mortgage with the participating credit union ("Sponsor"). The mortgage must be funded or renewed no later than 60 days after the end of the Campaign Period.

Approved and funded participants will receive **500 Flex Rewards** points for every **\$10,000 advanced on a mortgage, refinance or renewal**, provided they hold an eligible rewards points credit card ("The Offer"). To receive The Offer, participants must have in their name a credit card with the Flex Rewards program attached to it, issued by Collabria Financial ("Collabria") through a referral by the Sponsor ("Eligible Credit Card"). At time of application, renewal or refinancing, if the participant does not have an Eligible Credit Card, they must apply for an Eligible Credit Card through the Sponsor which will be adjudicated through the regular credit application process.

Eligibility

The Flex Rewards Mortgage Campaign ("Campaign") is open to all existing and new members of the Sponsor credit union.

- The campaign is open to legal residents of "**insert province here,**" Canada where the Sponsor operates, and are at least "**insert age of majority,**" years of age at the time of application.
- The Campaign is applicable only to consumer mortgages only; commercial and agricultural mortgages are not eligible.
- Eligible participants must have an Eligible Credit Card with the Sponsor.
 - Participants without an Eligible Credit Card have until **December 31, 2025**, to apply for an eligible card and until **February 28, 2026**, to activate the card (60 days post-campaign date).
- Mortgages approved/funded before **April 1, 2025, and after December 31, 2025**, are not eligible for this offer
- Partner employees and their immediate family are eligible for this offer.
- Additional/sub-accounts, joint, and supplementary cards are excluded.
- Flex Rewards points will be paid to only one eligible mortgage* product per household.
- Participants with an existing Eligible Credit Card at time of the Campaign Period will receive The Offer to their existing credit card only. During the Campaign Period, product switches cannot be facilitated.
- To be eligible to receive The Offer, at time of the Flex Rewards points being added to the Eligible Credit Card, the credit card account must be in good standing. Eligible Cardholders will receive their Flex Reward Points within two (2) statement cycles following the date of the approved eligible mortgage* product as long as their account remains in good standing.
 - Good standing is defined as no more than two (2) consecutive credit card account statement periods being overdue, closed, charged off or in credit revoked status.

- The Campaign is subject to all applicable federal, provincial, and local laws and regulations and is void where prohibited by law. The Campaign Offer may be discontinued at any time.

Eligible Cards

Personal	Eligible Cards	Ineligible Cards
	Centra Gold	Cash Back Visa*
	Cash Back World Elite® Mastercard	Cash Back Mastercard®
	Cash Back Visa* Infinite	Visa* Classic Card
	World Mastercard ®	Classic Mastercard®
	Visa* Infinite	US Dollar Visa*
		US Dollar Mastercard®
Business	Eligible Cards	Ineligible Cards
	No cards are eligible	All cards are ineligible

Eligible Mortgage* Products

- New mortgages
- Mortgage refinancing
- Mortgage renewals

Campaign Periods

The offer runs from April 1 to December 31, 2025.

- New or existing card accounts **approved** and **activated** between April 1, 2025, and December 31, 2025, are eligible for this offer.
- New or existing card accounts **approved** by December 31, 2025, but **activated** by February 28, 2026, are eligible.

Flex Reward Points

Flex Rewards points will be transferred to the Eligible Credit Card within the first 60 days of the funded mortgage. If a participant cancels the application, transfers to a non-qualifying product, or closes their account, the Flex Rewards points will not be transferred.

Participants will receive 500 Flex Rewards points for every \$10,000 advanced, up to a maximum of 100,000 points (cash equivalent of \$1,000).

General Conditions

The Sponsor reserves the right to cancel, suspend, and/or modify the Campaign, or any part of it, if any fraud, technical failures, or any other factor beyond the Sponsor's reasonable control impairs the integrity or proper functioning of the Campaign, as determined by the Sponsor in its sole discretion. The Sponsor's failure to enforce any term of these Terms and Conditions shall not constitute a waiver of that provision.

Disclaimers

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Collabria Financial Services Inc. ("Collabria") is an independent entity from your credit union with no ownership interest in the other. If you choose to obtain Collabria credit card services through a referral from your credit union, it will receive compensation from Collabria.