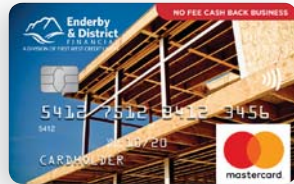


# Enderby & District Financial Business Credit Card Products

Enderby & District Financial Collabria  
No Fee Cash Back Business Mastercard®



Enderby & District Financial Collabria  
Low Rate Business Mastercard®



Enderby & District Financial Collabria  
Platinum Business Mastercard®



ANNUAL FEE	\$0	\$25	\$99
ADDITIONAL CARD FEE	\$0	\$5	\$50
ANNUAL INTEREST RATE - PURCHASES	19.90% Fixed	12.90% Fixed	19.90% Fixed
ANNUAL INTEREST RATE - CASH ADVANCES	19.90% Fixed	12.90% Fixed	21.90% Fixed
REWARDS <sup>1</sup>	1 point for every \$2 spent	None	2 points for every \$1 spent
GLOBAL CUSTOMER SERVICE	Lost/stolen card reporting Emergency cash advance Emergency card replacement service	Lost/stolen card reporting Emergency cash advance Emergency card replacement service	Lost/stolen card reporting Emergency cash advance Emergency card replacement service
ZERO LIABILITY <sup>2</sup>	Included	Included	Included
PURCHASE PROTECTION AND EXTENDED WARRANTY <sup>3</sup>	90 days purchase protection and double the manufacturer's warranty (maximum 1 year)	90 days purchase protection and double the manufacturer's warranty (maximum 1 year)	90 days purchase protection and double the manufacturer's warranty (maximum 1 year)

# Product Benefits (continued)

	No Fee Cash Back Business Mastercard	Low Rate Business Mastercard	Platinum Business Mastercard
AUTO RENTAL COLLISION/LOSS INSURANCE <sup>3</sup>			Maximum 48 days
TRIP CANCELLATION INSURANCE <sup>4</sup>			Cancellation before departure Delayed departure Missed connection Default of a travel service supplier Up to \$2,000
TRIP INTERRUPTION INSURANCE <sup>4</sup>			Unlimited
LOST OR DELAYED BAGGAGE COVERAGE <sup>4</sup>			Theft or damage: \$1,000 Late delivery: \$500 Age 59 and under: 48 days Age 60 to 64: 23 days Age 65 and up: 15 days
COMMON CARRIER ACCIDENT PROTECTION <sup>4</sup>			\$1,000,000 CAD
24/7 TRAVEL ASSISTANCE <sup>5</sup>			Included

#### <sup>1</sup>REWARDS

Eligibility for rewards and/or account credit is subject to the terms and conditions of the FlexRewards program. For full terms and conditions, visit [collabriacreditcards.ca/enderbyfinancial](http://collabriacreditcards.ca/enderbyfinancial).

#### <sup>2</sup>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.

#### <sup>3</sup>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/enderbyfinancial](http://collabriacreditcards.ca/enderbyfinancial). Insurance coverage is subject to change.

#### <sup>4</sup>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/enderbyfinancial](http://collabriacreditcards.ca/enderbyfinancial). Some conditions and restrictions apply. Insurance coverage is subject to change.

#### <sup>5</sup>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/enderbyfinancial](http://collabriacreditcards.ca/enderbyfinancial). Eligibility is conditional on the card account being active and in good standing. Coverage is subject to change.

The products, features, benefits and rewards are valid as of July 1, 2017 unless otherwise noted and are subject to change.

The Collabria Mastercard is issued by Collabria Financial Services Inc. pursuant to a license from Mastercard International Incorporated. Mastercard and the Mastercard Brand Mark are registered trademarks of Mastercard International Incorporated.

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