

## **Q3 MCC Promo Campaign- Home Improvement**

### **Terms and Conditions**

This offer is available from August 1, 2021 to October 31, 2021 on all Collabria consumer rewards credit card accounts (Cash Back, Centra Gold, World, Infinite, Travel Rewards Gold) and business rewards cards (No Fee Cash Back, Platinum Business Mastercard, Visa Infinite Business). Classic, US Dollar and Low Rate Business credit cards are excluded from this offer.

During the promotional period, cardholders will earn 25% more rewards points (up to a maximum of \$400 in total net spend) when they use their credit card to purchase home improvement eligible products. After the maximum spend of \$400 is reached, home improvement products will earn rewards at the regular rate.

The promotion is only available to a \$400 maximum net spend ("\$400 Cap"). Once the \$400 Cap has been reached, then any further purchase made on the Account will only earn Rewards Points at the standard rate that applies to all other Purchases on the Account as set out in your Cardholder Agreement. Offer may be changed, withdrawn or extended at any time and cannot be combined with any other offer.

### **QUALIFYING ADDITIONAL BONUS POINT MERCHANT CATEGORIES:**

This offer applies to Collabria consumer and business rewards credit cards only. Qualifying transactions must be made between August 1 - October 31, 2021. To receive additional (25% more) rewards points, cardholder must spend their dollars in eligible Merchant Category Codes (MCC). Merchants in the home improvement category are classified as "home supply warehouse stores (MCC 5200), hardware stores (MCC 5251) and lumber/build, supply stores (MCC5211)".

The bonus reward points will be credited to accounts within 2 statement cycles after the end of the promotion. Bonus rewards points will be awarded only in MCC 5200, 5251 and 5211 merchant categories. Eligible categories are subject to change without notice. Collabria Financial has no control neither is responsible over how a merchant is classified or categorized. Collabria Financial will not issue additional bonus rewards should the merchant from whom cardholder made their Net Purchase not be classified in the category they expected.

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.

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To view all credit card options and take advantage of this offer, [click here](#).