

# Product Benefits | Personal Credit Card Products



Westminster Savings  
Collabria Cash Back Visa\*



Westminster Savings Collabria  
Travel Rewards Visa\* Gold



Westminster Savings Collabria  
US Dollar Visa\*



Westminster Savings Collabria  
Centra Visa\* Gold



Westminster Savings Collabria  
FlexRate Visa\*



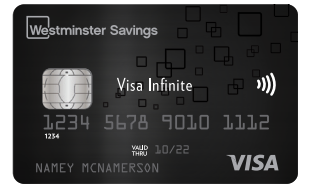
Westminster Savings Collabria  
Visa\* Classic



Westminster Savings Collabria  
Student Visa\*



Westminster Savings Collabria  
Visa\* Infinite



ANNUAL FEE	\$0	\$99	\$50 USD	\$50	\$40	\$30	\$0	\$120
ADDITIONAL CARD FEE	\$0	\$30	\$35 USD	\$10	\$0	\$0	\$0	\$50
ANNUAL INTEREST RATE - PURCHASES	19.90% Fixed	19.90% Fixed	19.90% Fixed	9.90% Fixed	Prime rate + 6.90% to 15.90% Variable	11.90% Fixed	11.90% Fixed	19.90% Fixed
ANNUAL INTEREST RATE - CASH ADVANCES	19.90% Fixed	19.90% Fixed	19.90% Fixed	9.90% Fixed	Prime rate + 6.90% to 15.90% Variable	11.90% Fixed	11.90% Fixed	19.90% Fixed
REWARDS <sup>1</sup>	1 point for every \$1 spent Double points for gas purchases	1 point for every \$1 spent Double points on purchases in foreign currencies	1 point for every \$1 USD spent	1 point for every \$1 spent	1 point for every \$1 spent	-	-	2 points for every \$1 spent
GLOBAL CUSTOMER SERVICE	Lost/Stolen Card Reporting Emergency Cash Advance Emergency Card Replacement Services	Lost/Stolen Card Reporting Emergency Cash Advance Emergency Card Replacement Services	Lost/Stolen Card Reporting Emergency Cash Advance Emergency Card Replacement Services	Lost/Stolen Card Reporting Emergency Cash Advance Emergency Card Replacement Services	Lost/Stolen Card Reporting Emergency Cash Advance Emergency Card Replacement Services	Lost/Stolen Card Reporting Emergency Cash Advance Emergency Card Replacement Services	Lost/Stolen Card Reporting Emergency Cash Advance Emergency Card Replacement Services	Lost/Stolen Card Reporting Emergency Cash Advance Emergency Card Replacement Services
ZERO LIABILITY <sup>2</sup>	Included	Included	Included	Included	Included	Included	Included	Included
PRICE PROTECTION	-	-	-	-	-	-	-	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)	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)	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)
MOBILE DEVICE INSURANCE <sup>3</sup>	Included	-	-	-	Included	Included	Included	-
AUTO RENTAL/COLLISION/LOSS INSURANCE <sup>3</sup>	-	Maximum 48 days	Maximum 48 days	Maximum 48 days	-	-	-	Maximum 48 days
EMERGENCY HEALTH CARE COVERAGE <sup>4</sup>	-	Up to \$5,000,000 Duration of coverage for each trip is established based on the insured's age group: Age 59 and under: 48 days Age 60 - 64: 23 days Age 65 - 75: 15 days Age 76+: no coverage	Up to \$5,000,000 CAD Duration of coverage for each trip is established based on the insured's age group: Age 59 and under: 48 days Age 60 - 64: 23 days Age 65 - 75: 15 days Age 76+: no coverage	-	-	-	-	Up to \$5,000,000 Duration of coverage for each trip is established based on the insured's age group: Age 59 and under: 48 days Age 60 - 64: 23 days Age 65 - 75: 15 days Age 76+: no coverage
PROTECTION FOR GRANDCHILDREN TRAVELING WITH YOU <sup>4</sup>	-	Included	-	-	-	-	-	-
TRIP CANCELLATION INSURANCE <sup>4</sup>	-	Cancellation before departure Delayed departure Missed connection Default travel service supplier Up to \$2000	Cancellation before departure Delayed departure Missed connection Default travel service supplier Up to \$2000 CAD	-	-	-	-	Cancellation before departure Delayed departure Missed connection Default travel service supplier Up to \$2000
TRIP INTERRUPTION INSURANCE <sup>4</sup>	-	Unlimited	Unlimited	-	-	-	-	Unlimited
LOST OR DELAYED BAGGAGE COVERAGE <sup>4</sup>	-	Theft or damage: \$1000 Late delivery: \$500 Age 59 and under: 48 days Age 60 - 64: 23 days Age 65+: 15 days	Theft or damage: \$1000 Late delivery: \$500 Age 59 and under: 48 days Age 60 - 64: 23 days Age 65+: 15 days	-	-	-	-	Theft or damage: \$1000 Late delivery: \$500 Age 59 and under: 48 days Age 60 - 64: 23 days Age 65+: 15 days
COMMON CARRIER ACCIDENT PROTECTION <sup>4</sup>	-	\$1,000,000	\$1,000,000 CAD	\$125,000	-	-	-	\$1,000,000
24/7 TRAVEL ASSISTANCE <sup>5</sup>	-	Included	Included	-	-	-	-	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/wscu](http://collabriacreditcards.ca/wscu).

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

<sup>6</sup>All Visa Infinite offers, benefits and services made available through Visa are subject to complete terms and conditions including third party suppliers' terms and conditions, available online at [visainfinite.ca](http://visainfinite.ca).

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

The Collabria Visa Card is issued by Collabria Financial Services Inc. pursuant to a license from Visa. \*Trademarks of Visa Int., used under license.

<sup>7</sup>Collabria trademark is Collabria Financial Services' property.

## ADDITIONAL BENEFITS<sup>6</sup>

- Visa Infinite Concierge
- Visa Infinite Dining Series
- Visa Infinite Wine Country Program
- Visa Infinite Luxury Hotel Collection
- Dedicated Visa Infinite Website: [visainfinite.ca](http://visainfinite.ca)

# Product Benefits | Business Credit Card Products



Westminster Savings Collabria  
No Fee Cash Back Visa\* Business



Westminster Savings Collabria  
Low Rate Visa\* Business



Westminster Savings Collabria  
Visa Infinite Business\*



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	-	2 points for every \$1 spent
GLOBAL CUSTOMER SERVICE	Lost/Stolen Card Reporting Emergency Cash Advance Emergency Card Replacement Services	Lost/Stolen Card Reporting Emergency Cash Advance Emergency Card Replacement Services	Lost/Stolen Card Reporting Emergency Cash Advance Emergency Card Replacement Services
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)
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 travel service supplier Up to \$2000
TRIP INTERRUPTION INSURANCE <sup>4</sup>	-	-	Unlimited
LOST OR DELAYED BAGGAGE COVERAGE <sup>4</sup>	-	-	Theft or damage: \$1000 Late delivery: \$500 Age 59 and under: 48 days Age 60 - 64: 23 days Age 65+: 15 days
COMMON CARRIER ACCIDENT PROTECTION <sup>4</sup>	-	-	\$1,000,000 CAD
24/7 TRAVEL ASSISTANCE <sup>5</sup>	-	-	Included
			ADDITIONAL BENEFITS <sup>6</sup> Visa Infinite Concierge Visa Infinite Dining Series Visa Infinite Wine Country Program Visa Infinite LuxuryHotel Collection Dedicated Visa Infinite Website - visainfinite.ca Visa SavingsEdge* Visa Business Reporting Visa Payment Controls

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

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