

Offer Overview & FAQ

2024 Balance Transfer

Overview	
Initiative Timing	The offer is in-market between January 1 – December 31, 2024.
Objective	<p>To encourage cardholders to consolidate balances and promote financial well-being, this offer will provide a special promotional rate on balance transfers to all consumer and business cards, except for the U.S. Dollar card.</p> <p>The balance transfer offer will act as both an acquisition tool for new cards and as a portfolio activity to build outstanding balances. This places the member’s card at the top of their wallet, creating loyalty and stickiness.</p>
Project Description	<p>A special promotional interest rate of 0% for a 9-month period will be offered on eligible balance transfers. A one-time, 2% fee on the amount of each balance transferred will be charged at the time the balance transfer transaction is booked.</p>
Audience	<p>The target audience are all Consumer and Business cardholders (excluding the U.S. Dollar cardholders) who visit their branches, Credit Union websites, social media pages, or are exposed to the various marketing assets in-branch and online.</p>
Cardholder Eligibility	<p>To qualify for this special balance transfer offer cardholders must meet the following criteria:</p> <ol style="list-style-type: none">1) The member must hold one of the eligible Collabria consumer or business cards at the time of the balance transfer request.2) All consumer and business cards are eligible for this promotion except the U.S. Dollar card. The US Dollar card is not eligible for this offer.3) Balance transfers must be requested during the campaign period of January 1, 2024, to December 31, 2024.

- 4) Member’s account must be in good standing.
- 5) Eligible cards must be approved and funded for balance transfers.
- 6) Month on book does not apply (it can be a new card, or an existing card)
- 7) Balance transfers cannot be made from one existing Collabria consumer or business card to another Collabria consumer or business card.
- 8) Balance transfers must be of \$500 value or more.
- 9) Transfer amount plus the fee must not exceed the unused portion of the credit limit available on the account.
- 10)The maximum balance transfer a cardholder can initiate through self-service channels is \$7,500.
- 11)The 9-month promo rate period applies separately to every balance transfer transaction performed within this campaign timing. Specifically, the 9-month promo rate period begins on the date of every balance transfer transaction performed.
- 12)Balance transfers will behave the same as cash advance transactions. There is no grace period for interest, and reward points will not be earned.

This offer will be available on all consumer and business cards as listed below:

Consumer	Cash Back	
	Classic	
	Centra Gold	
	Travel Rewards	
	World Mastercard	
	Visa Infinite	
	Cash Back World Elite Mastercard	
	Cash Back Visa Infinite	
	Business	Low-Rate Business
		Cash Back Business
Visa Infinite Business		
Platinum Business Mastercard		

Note: The U.S. Dollar card is not eligible for this offer.

<p>Campaign Assets</p>	<p>Below is a list of campaign assets that will be delivered for this offer:</p> <ul style="list-style-type: none"> • Digital Assets: Website banners and social media assets • Screen Graphics: For in-branch screens and ATMs • Email Package: Including email banner and copy • Frontline Support Tool: To facilitate conversations in the branches and over the phone • Communication: 'Offer Details' section on partner microsites • Generic and Partner Landing Pages (English & French): Full Terms and Conditions included. • 		
<p>Timeline</p>	<p>Campaign details posted on Collabria Connect</p>	<p>November 15, 2024</p>	
	<p>Creative assets and campaign details available on Zift</p>	<p>December 11, 2024</p>	
	<p>Campaign in-market</p>	<p>January 1, 2024</p>	

<p>FREQUENTLY ASKED QUESTIONS</p>	
<p>Who is eligible for this offer?</p>	<p>All credit unions in National Program and select credit unions and financial institutions in the Freedom program including Innovation Credit Union, and First Nations Bank of Canada (FNBC) will be participating.</p> <p>First West, Innovation and Coast Capital will not be participating in this campaign.</p>
<p>Are Credit Union employees eligible for this offer?</p>	<p>Yes, all Credit Union employees that are participating in this offer are eligible.</p>
<p>Are there card exceptions to this offer?</p>	<p>Yes, only the following credit card products are eligible for this offer:</p> <ul style="list-style-type: none"> • Consumer: Classic, Cash Back, Centra Gold, Travel Rewards, World Mastercard, Cash Back World Elite Mastercard, Visa Infinite, and Cash Back Visa Infinite • Business: Low-Rate Business, Cash Back Business, Platinum Business Mastercard and Visa Infinite Business

	All other cards do not qualify for this offer, including the U.S. Dollar card.
Will cardholders be charged for transfer balances?	Cardholders will only be subject to a one-time balance transfer fee of 2% of their balance.
Is there a minimum balance transfer amount to qualify?	To receive the promotional 0% annual interest rate for balance transfers, a minimum transfer amount of \$500 is required.
Is there a maximum balance transfer amount to qualify?	<p>The maximum balance transfer amount to receive the promotional 0% annual interest rate is \$7,500.</p> <p>To override this, your Springboard Administrator would need to edit user role(s) with balance transfer entitlements by checking the 'Balance Transfer Fraud Check Bypass' box.</p> <p>Doing this will enable all staff members who have the box checked to override the \$7,500 balance transfer limit:</p> <p>Users who do not have this entitlement turned on will receive an error message in Springboard. For more information, click here to view the related Springboard Quick Reference Guide on Collabria Connect.</p>
Can the cardholder initiate a balance transfer at the time of their application for a new card?	All balances will have to be transferred after the new card is applied for, approved, and funded.
Will digital assets be provided for this initiative?	There will be various digital pieces available for partners to display this offer on their website, social networks, and in-branch screens.
Is the cardholder's balance transfer rate the same as their purchase rate?	This offer provides a limited time promotional rate that is only valid with balance transfers. Once this promotional rate has expired, the balance transfer rate will revert to the cardholder's standard rate, which is the same as their purchase rate.
How many balances can the cardholder transfer at the promotional rate?	The cardholder can transfer as many balances and as much as their credit card limit allows, provided they meet the campaign parameters, and each transfer is \$500 or more.
Will digital assets be provided for this offer?	There will be various digital assets available for partners to display on their website, social networks, or in-branch screens.

<p>What are the 'email components' and the 'frontline support tool' that will be shared for this campaign?</p>	<p>We encourage credit unions to run their own email campaigns to communicate this offer to their respective cardholders. For that reason, we have designed the content, which includes Compliance-approved copy and graphic elements that are aligned with other campaign assets.</p> <p>The frontline sales support tool can be used to aid conversations that happen in the branch or call centre around administration fees.</p>
<p>How should the digital assets for Instagram be used?</p>	<p>By default, Instagram posts <i>do not link</i> to webpages when you click on them. You would have to post the image and add the landing page link in the caption of the post, or the credit union profile bio.</p> <p>If you wish to link the image directly to the landing page, you can insert a link by posting an Instagram story.</p>
<p>Can this offer be combined with other offers?</p>	<p>This offer can be combined with other offers that are in-market. To view all current in-market campaigns, visit Collabria Connect.</p>
<p>Do you have any sales tools available to support our employees with selling fee-based cards?</p>	<p>We have a variety of materials that branch staff can use to support their members and facilitate conversations.</p> <p>For example: Consumer and Business product guides, brochures, grids, and posters. To view these materials, visit DSF.</p>

<p>CONTACT INFORMATION</p>
<p>Collabria Marketing Team</p> <ul style="list-style-type: none"> • Please contact our Marketing Team with questions about this offer at marketing@collabriafinancial.com. <p>Growth and Engagement Managers</p> <ul style="list-style-type: none"> • On Collabria Connect, under Partners Corner, you can contact your respective Grow and Engagement Manager, here.