

Terms and Conditions – 2025 Mortgage Bundle Offer

Overview

From **April 1, 2025 - September 30, 2025** ("Campaign Period") Eligible Participants can earn **1,000 Flex Rewards** points for every **\$10,000 advanced on a new Assiniboine Credit Union Limited / Caisse Populaire Assiniboine Limitée ("Sponsor") mortgage, refinance or renewal** if they hold a **Collabria Financial Services Inc. ("Collabria") credit card**, subject to the terms and conditions set out herein ("The Offer").

As further detailed below, The Offer will be available to individuals when the following criteria (as more particularly described below) are met:

- (i) the individual is an **Eligible Participant** (defined below);
- (ii) the Eligible Participant applies and is approved for, refinances or renews, an **Eligible Mortgage Product** (defined below) during the Campaign Period (as applicable, a "Mortgage Action");
- (iii) the Eligible Participant holds or applies for an **Eligible Credit Card** (defined below) during the Campaign Period, and such Eligible Credit Card is approved, active and in good standing at the applicable point in time (detailed below); and
- (iv) the Eligible Mortgage Product is funded, refinanced or renewed on or before November 30, 2025 (the "Funding Deadline").

If all criteria, terms and conditions are met for The Offer, an Eligible Participant will receive 1,000 Flex Rewards points for every \$10,000 advanced on a new Sponsor mortgage, refinance or renewal, up to a maximum of 100,000 Flex Rewards Points (approximate cash equivalent of up to \$1,000) (as the case may be, the "Flex Rewards Points").

Eligible Participants

The Offer is available to individuals that meet the following criteria ("Eligible Participants"), subject to the exclusions and limitations set out in these terms and conditions:

- Eligible Participants may be existing or new members of the Sponsor.
- Eligible Participants must be legal residents of Manitoba, Canada, who are at least 18 years of age at the time of application for, or renewal of, an Eligible Mortgage Product.
- Sponsor employees and their immediate family are eligible for this offer.

Eligible Credit Cards

To be eligible for The Offer, an Eligible Participant must hold at least one of the Collabria credit cards that is listed under "Eligible Cards" below and that meets all of the criteria set out herein (each, an "Eligible Credit Card"):

Personal	Eligible Cards	Ineligible Cards
	Centra Gold	Cash Back Visa*
	Cash Back Visa* Infinite	Visa* Classic Card
	Visa* Infinite	US Dollar Visa* Card
		Travel Rewards Visa* Gold Card
Business	Eligible Cards	Ineligible Cards

	No cards are eligible	All cards are ineligible
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At time of the Mortgage Action, if the Eligible Participant does not have an Eligible Credit Card, they must (in order to qualify for The Offer) apply and be approved for an Eligible Credit Card through the Sponsor.

A credit card must meet the following criteria in order to be an Eligible Credit Card:

- The Eligible Credit Card must have been issued through a referral by the Sponsor;
- The Eligible Credit Card must have Flex Rewards program attached to it;
- Any application for an Eligible Credit Card must have been completed on or prior to September 30, 2025 and the Eligible Credit Card must be activated on or prior to November 30, 2025.
- Eligible Credit Cards must be approved, active and in Good Standing (defined below) as of the later of (i) the date on which the Eligible Mortgage Product funds or is renewed; and (ii) the Funding Deadline.
- Additional/sub-accounts, joint, and supplementary cards shall not be considered Eligible Credit Cards – only the primary credit card may be an Eligible Credit Card.

“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.

Any application for an Eligible Credit Card will be adjudicated through Collabria’s regular credit application process. Nothing herein, including any approval for an Eligible Mortgage Product or the completion of a Mortgage Action by an Eligible Participant, shall guarantee that the Eligible Participant will be approved for any Eligible Credit Card.

Eligible Mortgage Products

To be eligible for The Offer, an Eligible Participant must apply and be approved for, refinance or renew (as the case may be) a consumer mortgage provided by Sponsor that meets all of the criteria set out herein (an “Eligible Mortgage Product”) during the Campaign Period.

An Eligible Participant’s Eligible Mortgage Product must meet the following criteria:

- Eligible Mortgage Products must be approved, refinanced, funded or renewed on or after April 1, 2025.
- Eligible Mortgage Products must be approved or refinanced on or prior to September 30, 2025.
- Eligible Mortgage Products must be renewed or funded on or prior to November 30, 2025.
- Eligible Mortgage Products do not include mortgages originally funded by Westoba Credit Union or Caisse Financial Group.
- For greater certainty, the Eligible Mortgage Product may not be a commercial or agricultural mortgage.

All mortgage applications are subject to Sponsor’s standard credit approval process. Sponsor does not guarantee that any Eligible Participant will be approved for an Eligible Mortgage Product or any other product. If approved, the availability of credit, rate, and other terms and conditions relating to the approved Eligible Mortgage Product are based upon and subject to the applicant’s specific financial circumstances and other factors.

Delivery of Flex Rewards Points

If all criteria, terms and conditions of The Offer are met, the Flex Rewards points will be transferred to the Eligible Credit Card by January 31, 2026.

The following criteria must be met in order for the Flex Rewards points to be duly awarded:

- If an Eligible Participant cancels, is not approved for, or does not complete the Mortgage Action for any reason, applies for (or transfers their credit card application to) a product other than an Eligible Credit Card, or closes their Eligible Credit Card account, the Flex Rewards points will not be transferred.
- Flex Rewards points will be paid only in respect of one Eligible Mortgage Product per household.
- To receive the Flex Rewards points, the Eligible Credit Card account must be in Good Standing on the date that the Flex Rewards points are transferred by Collabria Financial Services.
- If an Eligible Mortgage Product has multiple signors, only the primary cardholder will receive the Flex Rewards points for that mortgage.
- Eligible 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 or upgrades cannot be facilitated.

General Conditions

The Sponsor reserves the right to cancel, suspend, and/or modify The Offer at any time without notice. The Sponsor reserves the right to amend and supplement these Terms and Conditions at any time and from time to time.

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

Eligibility of an Eligible Participant for The Offer is conditional upon the acceptance of and adherence to these Terms and Conditions.

Disclaimers

*The Collabria Visa Card is issued by Collabria Financial Services Inc. pursuant to a license from Visa. *Trademark of Visa International Service Association used under license.

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

Sponsor shall not be liable for Collabria Financial Services delay or failure to award Flex Rewards points, even if all conditions of The Offer have been met.