

## Offer Summary & FAQ

Q2 2020 – Grocery Spend Promotion

Overview	
<b>Objective</b>	<p>Grocery is one of the biggest spending categories and a large portion of monthly expenses for every consumer. Collabria wants to help cardholders benefit from one of their biggest regular purchases and to make the grocery bills easier to deal with by offering extra rewards or cashback credit when they use their credit card.</p> <p>The primary purpose:</p> <ul style="list-style-type: none"> <li>to attract cardholders to capitalize on their grocery purchases on both consumer and business cards and encourage them to regard their rewards-earning credit card as their “everyday” and primary payment card</li> </ul> <p>The secondary purpose:</p> <ul style="list-style-type: none"> <li>to draw attention to this offer and encourage <b>the right cardholder behavior (first-out-of-wallet).</b></li> </ul>
<b>Project Description</b>	Cardholders who spend on grocery in eligible Merchant Category Codes (MCCs) will earn 50% more in reward points during the campaign period.
<b>Offer</b>	Use your credit card to pay for groceries at supermarkets, grocery stores and bakeries, and earn 50% more in reward points on every dollar that you spend on purchases between May 1 – July 31, 2020.
<b>Campaign timing</b>	This campaign will be active in market between <b>May 1 – July 31, 2020.</b>
<b>Audience</b>	The target audience are consumer and business rewards credit cardholders.

<b>Offer Eligibility</b>	<p>This offer applies to <b>all consumer and business rewards cards</b>, namely the Cash Back, FlexRate, Centra Gold, Travel Rewards Gold, US Dollar, World/Infinite cards, No Fee Cash Back Business and Platinum/Infinite Business cards. The Classic and Student consumer cards as well as Low Rate business card are <i>not</i> eligible, as they are not reward-earning cards.</p> <p>Cardholders will receive 50% more reward points for every \$1 spent on the following Merchant Category Codes (MCCs):</p> <ul style="list-style-type: none"> <li>• <b>Code 5411: Supermarkets, Grocery Stores</b></li> <li>• <b>Code 5462: Bakeries</b></li> </ul> <p>Bonus reward points will be credited to accounts on an ongoing basis and with each statement cycle, similar to the way regular reward points are currently credited.</p>																		
<b>Rewards Breakdown</b>	<p style="text-align: center;"><b>1.5 points / \$1 spent for the following cards:</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%; text-align: center;">Mastercard®</th> <th style="width: 50%; text-align: center;">Visa*</th> </tr> </thead> <tbody> <tr> <td> <b>Consumer Cards:</b>                      Cash Back Mastercard®, Centra Gold Mastercard®, FlexRate Mastercard®, Travel Rewards Gold Mastercard®                 </td> <td> <b>Consumer Cards:</b>                      Cash Back Visa* Card, Centra Visa* Gold Card, Visa* FlexRate Card, Travel Rewards Visa* Gold Card                 </td> </tr> <tr> <td> <b>Business Cards:</b>                      No Fee Cash Back Business Mastercard®                 </td> <td> <b>Business Cards:</b>                      No Fee Cash Back Visa* Business Card                 </td> </tr> </tbody> </table> <p style="text-align: center;"><b>3 points / \$1 spent for the following cards:</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%; text-align: center;">Mastercard®</th> <th style="width: 50%; text-align: center;">Visa*</th> </tr> </thead> <tbody> <tr> <td>World Mastercard®, Platinum Business Mastercard®</td> <td>Visa* Infinite Card, Visa Infinite Business* Card</td> </tr> </tbody> </table> <p style="text-align: center;"><b>3 points / \$1 spent in foreign currencies for the following cards:</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%; text-align: center;">Mastercard®</th> <th style="width: 50%; text-align: center;">Visa*</th> </tr> </thead> <tbody> <tr> <td>US Dollar Mastercard® (\$1.5 points / \$1 spent in Canadian currency)</td> <td>US Dollar Visa* Card (\$1.5 points / \$1 spent in Canadian currency)</td> </tr> </tbody> </table> <p style="text-align: center;"><b>1.5 points / \$2 spent for the following cards:</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%; text-align: center;">Mastercard®</th> <th style="width: 50%; text-align: center;">Visa*</th> </tr> </thead> <tbody> <tr> <td>No Fee Cash Back Business Mastercard®</td> <td>No Fee Cash Back Visa* Business Card</td> </tr> </tbody> </table>	Mastercard®	Visa*	<b>Consumer Cards:</b> Cash Back Mastercard®, Centra Gold Mastercard®, FlexRate Mastercard®, Travel Rewards Gold Mastercard®	<b>Consumer Cards:</b> Cash Back Visa* Card, Centra Visa* Gold Card, Visa* FlexRate Card, Travel Rewards Visa* Gold Card	<b>Business Cards:</b> No Fee Cash Back Business Mastercard®	<b>Business Cards:</b> No Fee Cash Back Visa* Business Card	Mastercard®	Visa*	World Mastercard®, Platinum Business Mastercard®	Visa* Infinite Card, Visa Infinite Business* Card	Mastercard®	Visa*	US Dollar Mastercard® (\$1.5 points / \$1 spent in Canadian currency)	US Dollar Visa* Card (\$1.5 points / \$1 spent in Canadian currency)	Mastercard®	Visa*	No Fee Cash Back Business Mastercard®	No Fee Cash Back Visa* Business Card
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<b>Promo Codes</b>	<p>There are no promo codes for this offer. The special rate will apply automatically.</p>																		

<b>Marketing Assets</b>	<p>This campaign is an <b>in-branch</b> campaign, and all in-branch materials will be provided digitally. There will be no direct mail (DM) component.</p> <p>The following marketing assets will be provided in English and French:</p> <ul style="list-style-type: none"> <li>• <b>Digital assets</b> (social media banners, website banners)</li> <li>• <b>Email components</b> for credit unions to run their own email campaigns</li> <li>• <b>Statement messages in May and June statements – reward cards statements only.</b></li> <li>• <b>Landing page</b> at <a href="http://www.collabriacreditcards.ca/grocery">www.collabriacreditcards.ca/grocery</a> (active when assets become available)</li> </ul>							
<b>Timing</b>	<table border="1"> <tr> <td>Campaign details posted to Collabria Connect / bulletin</td> <td>March 17</td> </tr> <tr> <td>Campaign assets available on Collabria Connect</td> <td>April 7</td> </tr> <tr> <td>In market</td> <td>May 1 – July 31</td> </tr> </table>		Campaign details posted to Collabria Connect / bulletin	March 17	Campaign assets available on Collabria Connect	April 7	In market	May 1 – July 31
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FREQUENTLY ASKED QUESTIONS	
Are there card exceptions to this offer?	<p>This offer applies to all consumer and business rewards cards.</p> <p>The Classic, Student and Low Rate Business cards are not eligible, as they are not rewards cards.</p>
Due to the current situation with COVID-19, what is the plan around in-branch campaign execution?	<p>We realise that some branches may be closing going forward while others may remain open with reduced hours. For this reason, we are delivering a wide selection of digital assets to be used on credit union websites and social media. These assets will be posted on Collabria Connect before campaign launch. There will also be a landing page provided with all details on the campaign mechanics.</p>
Does the cardholder need to sign up for the extra point earn?	<p>No, cardholders do not need to sign up for this promotion and there will be no promo codes as well. All bonus points will be rewarded automatically on an ongoing basis while the campaign lasts.</p>
What happens when the cardholder purchases groceries and then decide to return them before or after the promotional time period? Are the points clawed back?	<p>As the promotion is based on a cardholder’s cycle, whenever they return the item, all points earned in that specific transaction will be reversed. It would be treated the same way a ‘Purchase Return’ is processed.</p>

<p>What happens when the cardholder purchases groceries where the merchant code doesn't fall within the two categories (Code 5411: Supermarkets, Grocery Stores; and Code 5462: Bakeries)? For example, Amazon Prime has Whole Foods and other grocery products. There are other grocery merchants that are ordered online (i.e. meal prep kits, grocery delivery) as well.</p>	<p>We are very specific in terms of which merchant codes qualify for this promotion. If a transaction does not fall under the specific codes, it will not earn the extra points. Unfortunately, Collabria does not control how a merchant (store) is assigned their code. It is the responsibility of the merchant's bank to assign the proper code for the retailer based on their core type of business. This is the accepted practice in the credit card industry.</p>
<p>Do department stores fit into the MCC range for this offer?</p>	<p>No. Unfortunately, department stores do not show up in our operating systems as an eligible MCC in the category of grocery.</p>
<p>What are the 'email components' that will be shared for this campaign?</p>	<p>There will be various digital pieces available in case a credit union wishes to run an email campaign to communicate this offer. We will offer full content with offer description and legal components as well as headers and other graphic components. There will be a PDF format of an email available as well, although no HTML version will be provided. Credit unions may choose to run this email campaign using all the elements provided, as these elements will align with all other digital assets provided for this campaign.</p>
<p>How should the digital assets for Instagram be used?</p>	<p>By default, Instagram images do <i>not</i> link to webpages when you click them. You would have to post the image and add the landing page link in the caption or the user profile bio. If you wish to link the image directly to the landing page, you would have to implement a 'swipe up' feature on the posts in your stories.</p>
<p>After the campaign, will grocery lift and insights be shared by credit union?</p>	<p>We are currently working through reporting requirements.</p>
<p>Are staff members eligible for this offer?</p>	<p>Yes, they are!</p>

## CONTACT INFORMATION

### Collabria Marketing Team

- Please contact our Marketing Team with questions about this offer at [marketing@collabriafinancial.ca](mailto:marketing@collabriafinancial.ca).

### Partner Support Team

- Please contact your Client Service Representative with questions about specific accounts or balance transfers at [partnersupport@collabriafinancial.ca](mailto:partnersupport@collabriafinancial.ca) or call 1.855.341.4648.

*\*Please note, as soon as the artwork is finalized, it will be posted in Collabria Connect.*