

GUIDE TO BENEFITS



MERIDIAN VISA INFINITE* CASH BACK CARD

VISA

MeridianTM



WELCOME

Your new Meridian Visa Infinite Cash Back Card is your key to earning the exclusive privileges you deserve. You'll be rewarded with unique benefits and exceptional service.

Earn 4% on gas and grocery purchases and 2% on pharmacy purchases and utility bill payments. You'll also earn 1% on all other eligible purchases.¹

STANDING BY TO SERVE YOU

Our dedicated Cardholder Service team is available 24 hours a day, 7 days a week, to help answer your questions whenever they arise. Your satisfaction is our priority.

**Canada
and U.S.:**

1.855.341.4643

**International
Collect:**

1.515.343.8995



DISCOVER A WORLD OF VISA INFINITE BENEFITS²

The Meridian Visa Infinite Cash Back Card is part of an exclusive category of Visa credit cards that combines exceptional benefits with fast rewards accumulation and higher purchasing power. Enjoy a whole new level of exceptional benefits exclusive to Visa Infinite cardholders.

Visit visainfinite.co now to create your Visa Infinite profile and take advantage of your benefits. With the creation of a profile, visainfinite.co offers you convenient access to information on the latest special events, exclusive offers and more. Subscribe to Visa Infinite emails to be notified of new offers and events that match your interests and location.

VISA INFINITE CONCIERGE³

Let your Visa Infinite Concierge handle life's details for you. Just call anytime, 7 days a week, 24 hours a day. Your Visa Infinite Concierge service can help plan activities, make restaurant reservations and help you select the perfect gift. To use your Visa Infinite Concierge service, call 1.888.853.4458 (toll-free from Canada & U.S.) or 1.630.350.4543 (collect from outside of Canada & U.S.).

VISA INFINITE LUXURY HOTEL COLLECTION⁴

As a Visa Infinite cardholder, you can enjoy exclusive access to the Visa Infinite Luxury Hotel Collection. Enjoy exclusive benefits with every stay, including a best available rate guarantee, an automatic room upgrade (upon arrival, when available), complimentary in-room Wi-Fi (when available), complimentary daily breakfast for two, late checkout (when available), a \$25 food

or beverage credit and VIP guest status. To take advantage of your exclusive benefits, book your next stay through the Visa Infinite Luxury Hotel Collection by either calling the Visa Infinite Concierge or visiting [visainfinite.ca](https://www.visainfinite.ca).

VISA INFINITE DINING SERIES²

The Visa Infinite Dining Series serves up culinary explorations with prized chefs and award-winning wines selected by wine experts. With a fresh series of events twice a year, start your next great story at a Visa Infinite Dining Series event, available in cities across the country such as Vancouver, Calgary, Toronto, Ottawa or Montreal.

Be sure to subscribe to Visa Infinite emails at [visainfinite.ca](https://www.visainfinite.ca) to be among the first notified of new dining events.

VISA INFINITE WINE COUNTRY PROGRAM²

As a Meridian Visa Infinite Cash Back cardholder you can receive fascinating wine-tasting perks at more than 40 participating British Columbia and Ontario wineries.

Visit [visainfinite.ca](https://www.visainfinite.ca) to view the list of participating wineries.



USING YOUR MERIDIAN VISA INFINITE CASH BACK CARD

As a Visa Infinite cardholder, you're free to use your new Meridian Visa Infinite Cash Back Card anywhere Visa is accepted.

You'll automatically earn valued cash rewards for every qualified purchase. Of course, those rewards will be detailed on your statement every month.

PAY WITH A WAVE OF YOUR HAND

Visa payWave* technology helps you get through the checkout faster. Simply wave your Meridian Visa Infinite Cash Back Card in front of a secure reader at a participating merchant. No swiping, inserting, signing or PIN is required for purchases under the merchant's set limit. If your purchase is over the merchant's set limit, you may be asked to sign, swipe or insert your card instead.

UP-TO-THE-MINUTE ACCOUNT INFORMATION

Your monthly statement isn't the only way to find details about your card. With Meridian's Online Banking and Mobile Banking Apps, you can pay your bill and find details about your current balance, transaction history, payment due date, statement balance and minimum payment anytime. For additional account information, MyCardInfo is an online account management tool that helps you access your credit card information, look up statement history, review recent transactions, verify the last payment made, pay your credit card bill and much more.

Just go to meridian.mycardinfo.com to get started.

EARN CASH REWARDS ... JUST FOR USING YOUR CARD¹

Why not earn cash rewards simply for making everyday purchases?

With your new Meridian Visa Infinite Cash Back Card, your everyday purchases ... whether it's buying groceries or gas, dining out with friends, getting a haircut or seeing the latest movie at a theatre ... all add up to valuable cash back that can be redeemed for your choice of account credit, merchandise, event tickets or gift cards.

It's an easy way to earn rewards simply by using your new Meridian Visa Infinite Cash Back Card on the purchases you already make.

To view a list of the most current reward options or to redeem, visit meridianvisa.ca/cashrewards.



ELIMINATE PAPER STATEMENTS

You can eliminate one more bill from your mailbox by signing up for eStatements. This free service provides you with digital account statements ... so you can conveniently take care of everything online. Sign up at meridian.mycardinfo.com.

TURN YOUR EVERYDAY BILLS INTO SOMETHING MORE

Want to turn everyday bills into cash back for you? Pay them with your Meridian Visa Infinite Cash Back Card. Each eligible bill you pay earns you cash rewards ... putting you another step closer to your goals.



PROTECTING YOUR EVERYDAY PURCHASES ... YOUR DEVICES ... AND MORE

Your Meridian Visa Infinite Cash Back Card comes with comprehensive insurance and travel benefits ... delivering an extra layer of protection and peace of mind.

PURCHASE PROTECTION & EXTENDED WARRANTY⁵

Whether you're buying electronics, appliances or any other major purchase, you want to make sure you're protected from theft, damage or loss.

You can rest easier when you purchase an eligible item using your Meridian Visa Infinite Cash Back Card because you receive 90 days of purchase protection (maximum of \$10,000 per item up to a maximum of \$50,000 lifetime per account) and double the original manufacturer's warranty (for a maximum of one additional year).

PRICE PROTECTION SERVICE⁹

When you use your card to purchase an eligible new item, and you find it for a lower written advertised price within 60 days from the date of purchase, you may be reimbursed for the difference up to \$100 per item and \$500 per account per year.

AUTO RENTAL COLLISION/LOSS DAMAGE INSURANCE⁵

When you rent a car for up to 48 consecutive days, and charge the full cost of your car rental to your Meridian Visa Infinite Cash Back Card, you may be covered if the rental car is damaged or stolen.

If you have questions on the benefits above or need to file a claim, please call 1.855.255.4037 (Canada and U.S.) or 1.613.634.4956 (International Collect).

24/7 TRAVEL ASSISTANCE⁶

If you're out of town and need help – whether it's finding a doctor or a dentist, receiving legal assistance, getting travel advice or getting help with other situations – our travel assistance service can help you quickly find the professional and the answers you need. This benefit goes above and beyond during travel accidents and emergencies.

We can help you get the hospital or emergency care you need. Plus, when your condition stabilizes enough that you can return home, we can even help arrange tickets to get you and your travelling companions home safely.

TRIP CANCELLATION OR INTERRUPTION⁷

Departures get delayed. Connections are missed. Trips are interrupted for any number of reasons. Your Meridian Visa Infinite Cash Back Card includes benefits to help take care of some of those travel costs.

LOST OR DELAYED BAGGAGE⁷

Your Meridian Visa Infinite Cash Back Card helps eliminate the financial worries by helping you replace up to \$1,000 of lost, stolen or damaged baggage. If your bags are just delayed, we'll help there too, with up to \$500 reimbursed for toiletries and essential clothing.

If you have questions or need to make a claim for 24/7 Travel Assistance, Trip Cancellation or Interruption or Lost or Delayed Baggage, please call 1.844.234.6255 (Canada and U.S.) or 1.514.875.4126 (International Collect). Please see your insurance contract for more information and complete details of coverage.

EMERGENCY HEALTH CARE COVERAGE⁷

Have peace of mind knowing that if you get sick or hurt in an accident when travelling you can count on extra protection to help take care of many emergency costs. Coverage up to \$5,000,000 per insured person age 75 or under.

COMMON CARRIER ACCIDENT PROTECTION⁷

You're protected while travelling by commercial airplane, train, cruise, taxi and much more under this card's \$1,000,000 accident coverage.

If you have questions or need to make a claim for Emergency Health Care Coverage or Common Carrier Accident Protection, please call 1.844.234.6255 (Canada and U.S.) or 1.514.875.4126 (International Collect). Please see your insurance contract for more information and complete details of coverage.

MOBILE DEVICE INSURANCE⁵

Your phone or tablet may very well be your lifeline to friends and work. If you use your Meridian Visa Infinite Cash Back Card to purchase your new wireless device or make all monthly wireless bill payments, when you fund such purchase through a plan, your mobile device will be protected for up to \$1,000 in case it's lost, stolen or accidentally damaged or experiences hardware failure ... so you can be back in contact right away.

If you have questions on the benefit above or need to file a claim, please call 1.855.255.4037 (Canada and U.S.) or 1.613.634.4956 (International Collect).

AN EXTRA LEVEL OF SECURITY... KEEPING YOU & YOUR ACCOUNT SAFE

No one wants to think about fraud or account issues. With your Meridian Visa Infinite Cash Back Card, that's one less worry on your mind.

Your account includes several security features designed to protect your personal and financial information.

FRAUD MONITORING

Your account is monitored by sophisticated technology tools to detect suspicious transactions. If this ongoing process reveals suspected fraud or a potential security breach, we'll contact you to verify if the charge is legitimate.

ZERO LIABILITY⁸

Shop with complete confidence – online or in stores. Our Zero Liability program offers you protection against unauthorized use of your card, ensuring you don't pay for fraudulent activity. If you suspect any suspicious activity, you must immediately contact us to report any potential misuse.

VERIFIED BY VISA*

You can add an extra layer of security to online shopping by enrolling in the free Verified by Visa program. It's an easy way to help prevent online fraud before it happens. Simply enrol at meridianvisa.ca/verifiedbyvisa to register a password with the Verified by Visa service. Once activated, your card can be used only by you to make purchases at Verified by Visa-enabled merchants.

ADDRESS VERIFICATION SERVICES

Visa takes protecting your account even further with Address Verification Services. By matching the address on your account with the billing address given when making a purchase, Visa works with merchants to continue to cut down on fraud.

LOST/STOLEN CARD REPORTING

Lost or stolen credit cards can be an inconvenience and a major source of fraud, but you can help protect your account against fraud by promptly reporting the theft or loss of your Meridian Visa Infinite Cash Back Card to Cardholder Service at 1.855.341.4643 (Canada and U.S.) or 1.515.343.8995 (International Collect).

EMERGENCY CARD REPLACEMENT

Having a credit card stolen or lost can be a serious concern. Especially if you're travelling, it can cause a major disruption to your travel plans. That's why we'll work with you to rush a new card to your location. International card replacement fees may apply. Just call 1.800.847.2911 (Canada and U.S.) or 1.303.967.1096 (International Collect).

EMERGENCY CASH ADVANCE

Emergencies come up. If you need cash advanced to you in an emergency, call 1.800.847.2911 (Canada and U.S.) or 1.303.967.1096 (International Collect) and we'll work with you to arrange a convenient location to pick up the cash – 24 hours a day, 7 days a week.

CHIP AND PIN TECHNOLOGY

Your Meridian Visa Infinite Cash Back Card is embedded with a microchip that requires a PIN to help verify authorized transactions. This gives you an extra level of protection against fraud. A unique PIN is provided to you, but you can also select a new PIN at any time by calling 1.844.788.2725. For next steps and additional information on changing your PIN, visit meridianvisa.ca/pin.

FRAUD TEXT ALERTS

Catching fraud when it's happening can help limit the damage done. Your Meridian Visa Infinite Cash Back Card uses exclusive technology to help track suspected fraud and send you text messages right away to verify your authorization of certain purchases. Sign up for fraud text alerts at meridian.mycardinfo.com.



MAKING THE MOST OF YOUR MERIDIAN VISA INFINITE CASH BACK CARD

Earning cash rewards for everyday purchases is a valuable benefit. But there are other ways to do even more with your Meridian Visa Infinite Cash Back Card.

SAVE MONEY ON INTEREST BY MAKING A BALANCE TRANSFER

Why pay more on higher-interest credit cards when you can roll those balances over to your new Meridian Visa Infinite Cash Back Card?

To transfer a balance, simply decide which accounts you'd like to transfer and call 1.855.341.4643 to get things started.

ADD ADDITIONAL USERS TO BUILD REWARDS FASTER

It's easy to add a spouse or other family members to your Meridian Visa Infinite Cash Back Card with additional cards (additional fee applies). Your rewards will grow faster because their purchases will also earn cash back rewards for your account. Plus, they'll also be included in your card benefits.

To add additional users, call 1.855.341.4643 or visit meridian.mycardinfo.com.

WHEN YOU'RE ON THE GO

Taking in new sights and exploring new regions can be one of the most exciting parts of travelling. There are several ways to avoid hassles while you're travelling with your Meridian Visa Infinite Cash Back Card:

- **Tell us when you're travelling and where you're going.** This can help avoid potential confusion about fraudulent charges. Simply call 1.855.341.4643 or enter the information via the travel centre at meridian.mycardinfo.com.
- **Make a copy of your credit cards (both front and back)** and keep this in a secure location that is accessible while travelling (not in your wallet).
- **Verify available credit limits and current account balances** so you'll know exactly what's available as you enjoy the wonders the world has to offer.
- **Store your cards and valuables in a safe place.** Many hotels offer security boxes and safes.
- **Visit visa.ca when travelling internationally** to find the toll-free Visa Customer Care Centre in the event your card is lost or stolen. If travelling within Canada, you can reach us at 1.855.341.4643 or 1.515.343.8995 (International Collect).

¹ For complete details of the Meridian Cash Back Rewards Program for the Meridian Visa Infinite Cash Back Card, please refer to the Meridian Cash Rewards Program Terms & Conditions received with your card. For the most current list of Rewards available, Point values and to redeem Points for Rewards, visit meridianvisa.ca/cashrewards.

² Visa Infinite - General Terms & Conditions:
You must be an eligible Visa Infinite cardholder with a valid Visa Infinite Card to take advantage of the Visa Infinite benefits and services. Discounts and benefits are non-transferable and discounts cannot be combined with any other offer or discount. Visa reserves the right to modify or cancel offers at any time and without notice. Neither Visa nor the Issuer is responsible for any claims or damages arising from use of any benefits or services provided by a third party. All offers, benefits and services are subject to complete terms and conditions, including third party suppliers' terms and conditions (available at visainfinite.ca/infinite/terms.jsp). The Visa Infinite privacy policy (available at visainfinite.ca/infinite/privacy.jsp) applies to all benefits and services that require enrollment through, or are otherwise provided by, the Visa Infinite Concierge or the Visa Infinite website. The collection, use and disclosure of cardholders' personal information by third party suppliers of services and benefits to Visa Infinite Cardholders are subject to such third parties' own privacy policies.

³ The goods and services cardholders request or otherwise choose to obtain through the Visa Infinite Concierge Service are provided by various third-party service providers unrelated to Visa or Meridian. Neither Visa nor Meridian endorses, reviews or qualifies these service providers. Visa and Meridian makes no representations or warranties (either express or implied) about, and assumes no responsibility or liability for, these service providers or the goods and services that may be obtained through the Visa Infinite Concierge. Neither Visa nor Meridian is responsible for any claims or damages arising from use of any benefits or services provided by a third party. Visa and Meridian cannot guarantee the successful fulfillment of cardholders' requests in all instances. There is no fee for the Concierge's services; however, cardholders are responsible for the cost of any goods or services (including any related fees or costs) authorized by the cardholder and purchased by the Visa Infinite Concierge on the cardholder's behalf. All costs will be charged directly to your Meridian Visa Infinite Cash Back Card.

⁴ Offers are subject to availability and other restrictions may apply. For full program terms and conditions, please visit visaluxuryhotelcollection.com.

⁵ Insurance coverage 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 the coverage, including definitions, benefits, limitations and exclusions, are in the Certificate of Insurance provided with your card. Insurance coverage is subject to change. Keep the Certificate of Insurance in a safe place with your other valuable documents.

⁶ 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 provided with your card. Eligibility is conditional on the card account being active and in good standing. Coverage is subject to change.

⁷ Insurance coverage 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 provided with your card. Some conditions and restrictions apply. Insurance coverage is subject to change.

⁸ 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 1.515.343.8995 (International Collect) when you knew that your credit card was lost or stolen.

If you believe there has been unauthorized use on your account you must call and meet 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.

⁹ Price Protection Service is a service only, not insurance, and is provided by American Bankers Insurance Company of Florida.

The Meridian Visa Card is issued by Collabria Financial Services Inc. in joint partnership with Meridian Credit Union Limited pursuant to a license from Visa. *Visa is a trademark of Visa Int. and is used under license.

TMTrademark of Meridian Credit Union Limited.

Meridian Visa Infinite Cash Back Card

AT-A-GLANCE INFORMATION



Questions

1.855.341.4643 (Canada and U.S.)

1.515.343.8995 (International Collect)



Lost or Stolen Card

1.855.341.4643 (Canada and U.S.)

1.515.343.8995 (International Collect)



Online Account Management

meridian.mycardinfo.com



Cash Rewards Redemption

meridianvisa.ca/cashrewards