

Visa Infinite Cash Back Credit Card - 10% Introductory Bonus Offer-legal
February 1, 2019

If you successfully apply for a Meridian Visa Infinite Cash Back Credit Card, during the Offer Period, and you are a first-time Meridian Visa Credit Cardholder, you will earn 10% cash back (the "Offer"). "Offer applies to a new account opened at any time between February 1, 2019, and April 30, 2019, (the "Offer Period").

The Offer

You will earn 10% cash back (the "Offer") on the first \$2,000 eligible purchases posted to your new Meridian Visa Infinite Cash Back Credit Card account beginning on the account open date and ending 3 months after that date (the "Offer End Date"). After the "Offer End Date" or once you have reached the \$2,000 eligible purchases, you will earn regular cash back on purchases at the regular cash back rate described in the Meridian Cash Back Rewards Program associated with Meridian Visa Cash Back Credit Cards (the "Program").

Cash back earned under this Offer will be credited to your account so long as your account is open and in good standing at the time of payout.

Bonus Cash Back Rate: The amount earned under the cash back bonus rate will be credited to your account within 2-3 months after the Offer End Date.

All other terms of the Meridian Visa Infinite cash back program terms and conditions apply. Eligibility for rewards and/or account credit is subject to the terms and conditions of the Meridian Personal Cash Back Rewards.

10% introductory bonus cash back rewards offer is subject to completion and approval of full credit card application and credit review that may take up to 10 business days. Meridian Credit Union reserves the right to revoke this Offer at any time.

At least one of the following Visa Infinite card criteria must also be met to qualify for the card:

- Declared minimum personal income of CAD \$60,000 per year
- Declared minimum household income of CAD \$100,000 per year
- Declared total market value of all investments of at least CAD \$250,000 (not including real estate or material goods)
- Demonstrated minimum annual spend of CAD \$25,000 on an existing card

First year free

Meridian will also agree to waive the normal annual fee for the credit card (for both primary and additional cards) for members who take up this offer ("First Year Free").

The annual fee will appear on initial statement and a credit will be applied on the same statement. Meridian reserves the right to modify or withdraw the first year free benefit at any time without prior notice. Annual fee following the first year for Meridian Visa Infinite Cash Back Card is \$99/year

Interest rates for Meridian Visa Credit Cards are as follows: Purchase Interest rate: 19.50%, Cash Advance 21.99%, Balance Transfer: 19.50% as of January 1, 2019. Other fees and charges apply, visit meridiavisa.ca for full details.

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