Collabria

Business MyCardInfo

Individual Account Setup:
Company User

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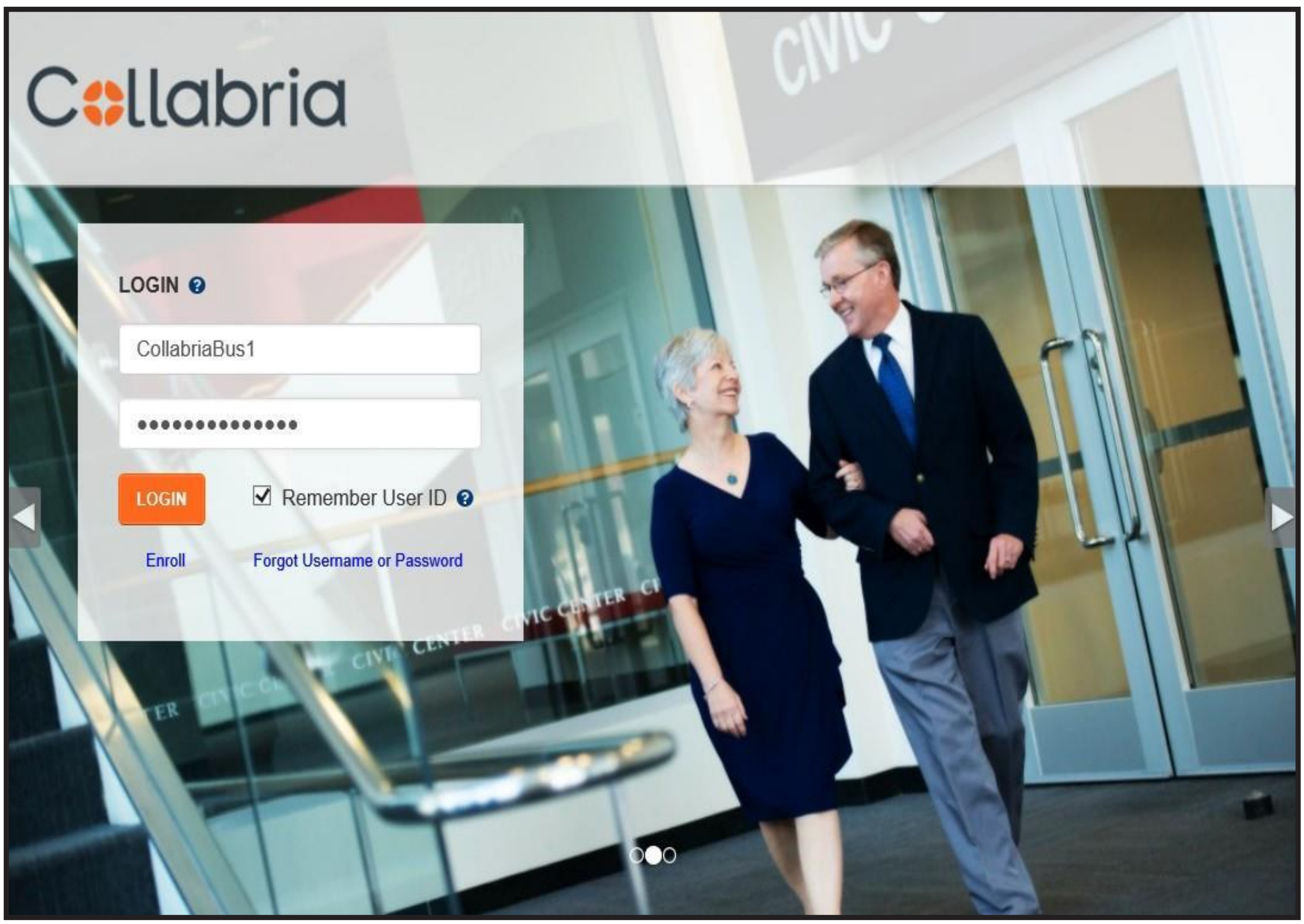
OVERVIEW

The MyCardInfo site allows the Authorized Business Representative (Company User) to view company credit card accounts at their convenience.

A Company User can:

- View account information at a company level
- View individual account information (employee cardholders)
- View real-time balance and statement information for each card on the company account
- Elect and view eStatements
- Make payments
- Download account change forms
- Submit transaction disputes



BUSINESS ACCOUNT SETUP AND USERTYPES

There are two types of account configuration available upon business account creation. These two options are Consolidated and Individual. The business account setup will determine which entitlements are available to the end user. Each account setup option allows two user types within MyCardInfo: Company User or Regular User.

Consolidated Account Setup

Business accounts with a consolidated account setup have an overall Company Master/Holding Account and multiple subaccounts. Each subaccount consists of one cardholder within the company. A company may have multiple subaccounts. The Company Master Account is controlled by an Authorized Business Representative, designated during account creation. Consolidated Business Accounts are characterized by:

- One overall company statement with subaccount memo statements available
- Rewards earned will roll up to the Company Master Account
- The company will have one aggregate company credit limit
- Subaccount credit limits within the aggregate company credit line can be managed by the Authorized Business Representative through MyCardInfo
- Transactions made by each subaccount can be viewed through the Company User login issued to the Authorized Business Representative at the business

Individual Account Setup

Business accounts with an Individual Account Setup do not have an overall Company Master/Holding Account. Each individual account functions independently. Individual Accounts are characterized by:

- Payments are applied to each individual account
- Rewards are retained at a card level on the business account
- Individual cardholders will each receive billing statements
- Individual cardholder accounts have set credit limits within the aggregate company credit line

MyCardInfo User Types

Company User - This MyCardInfo access is reserved for the Authorized Business Representative (ABR) designated by the company at the time of application. As the Company User, an ABR will have visibility and administrative permission over all cardholders on the business account.

Regular User - A Regular User will be able to view information pertaining to their card only. This user type is automatically assigned to employee cardholders who enroll their cards in MyCardInfo.

The following is a chart showing the different Business MyCardInfo user types and features. Each setup has a separate manual. This manual is for **Individual Company User**.

	Consolidated Company User	Consolidated Regular User	Individual Company User	Individual Regular User
Account Info Tab	x	x	x	x
Account Overview	x	x	x	x
Dashboard	x	x		x
Account Activity	x	x	x	x
Account Profile	x	x	x	x
Security Alerts	x		x	x
eStatements	x	x	x	x
Payments Tab	x		x	x
Make a Payment	x		x	x
View/Edit Payments	x		x	x
Payment Account	x		x	x
Account Services Tab	x	x	x	x
Fraud Alerts		x		x
Change Credit Line	x			
Dispute Transactions	x	x	x	x
Update My Account	x		x	
Travel Center		x		x
Rewards	x			x
Mastercard SecureCode Or Verified by Visa		x		x
Help & Info Tab	x	x	x	x
Contact Us	x	x	x	x
Privacy Policy	x	x	x	x
Terms and Conditions	x	x	x	x
FAQ	x	x	x	x

RESET LOGIN CREDENTIALS

To reset a Company User's login credentials, please contact Collabria Cardholder Services at 855.341.4643.

ENROLL

First time MyCardInfo users will need to enroll their Company User account.

To login:

1. The Authorized Business Representative will receive a Welcome Communication after the business account is approved. This Welcome Communication instructs that the MyCardInfo Company User password and username will be emailed to the email address provided in the business application.

Example Welcome Communication:

Dear Jane Doe,

Congratulations! Your new Collabria Business Card application has been approved. Your new credit card will be arriving in 7-10 business days. Your PIN will be sent separately.

IMPORTANT: When you receive your card, you must activate it by calling the number on the sticker affixed to the front of your card.

Once your card is activated and you have received your PIN, you can begin using your card immediately.

Accessing your Account: You can enroll your account for FREE and enjoy the convenience of online account management at http://collabria.mycardinfo.com.

Your MyCardInfo username and password will be emailed to you at the email address provided on your application. This email will come from underwriting@collabriacreditcards.ca in 1-5 business days.

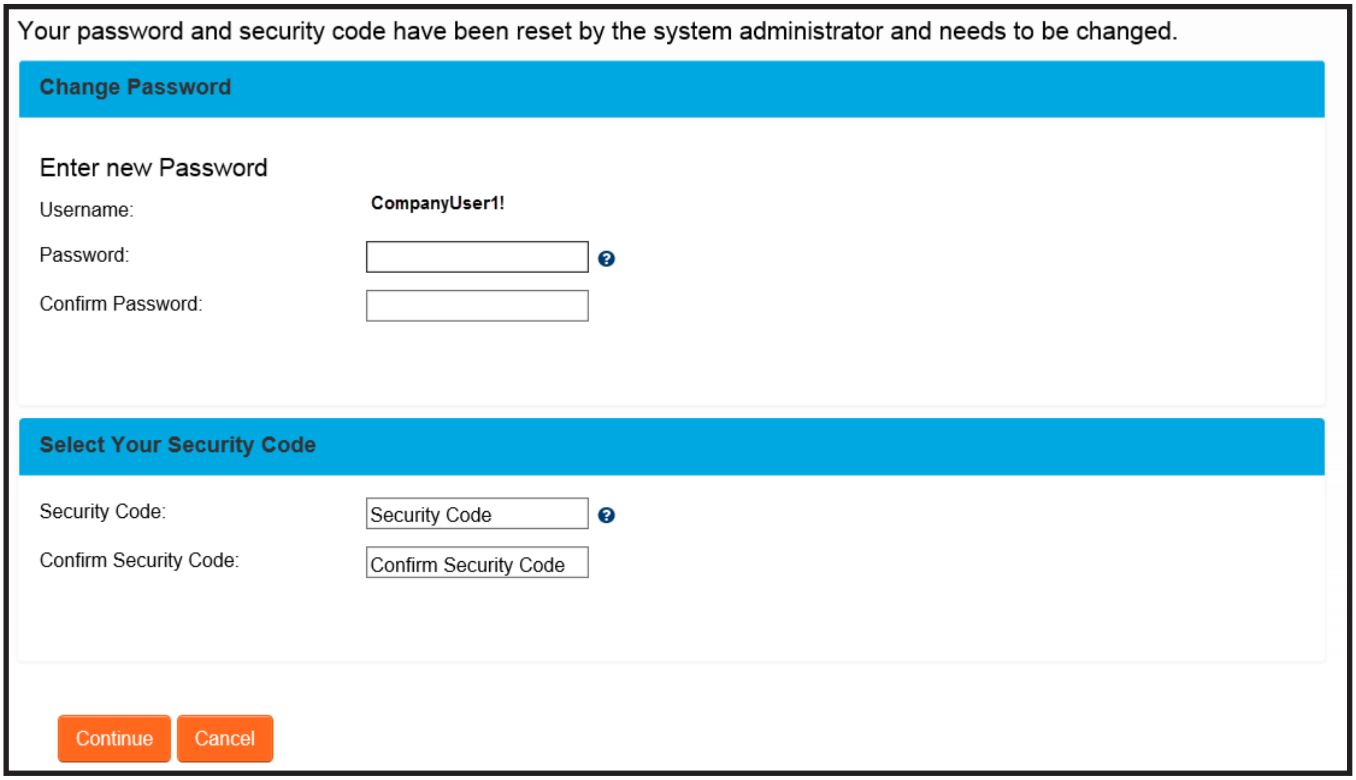
As the authorizing officer, you will need to use your confidential company ID in order to have full access to your account, including the activity on the associated employee accounts. Your company ID will also be included in the email from underwriting@collabriacreditcards.ca.

This identifier gives you access to information on all of the cards associated with your account, it is important that you keep this identification number CONFIDENTIAL. Only share it with those who need access to full account information for business purposes. You will also use this identifier when calling Cardholder Service.

If you have any questions regarding your account or this letter, please contact Cardholder Service at 1.855.341.4643. Representatives are available 24/7 to assist you.

Thank you for choosing the ABC Partner. We look forward to serving your credit card needs.

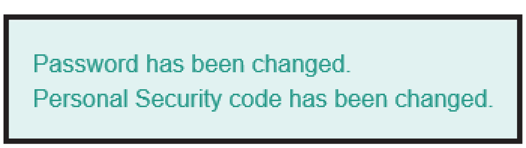
2. Enter the “Username” and “Password” provided in the follow up email delivered to the Authorized Business Representative of the business account to enroll the Company User.
3. Click “Continue.”



4. Establish a new password. It must meet the following requirements:
   a. Length must be a minimum of 7 characters
   b. Must contain at least one letter
   c. Must contain at least one number (0-9)
   d. Must contain at least one symbol

5. Establish a Security Code. This is different than the CVV/CVC code on the back of the business card. It should be a personal code known only to the Company User and a minimum of 4 characters. The Security Code is a feature that helps protect online access to the account by requiring a second step of user verification.

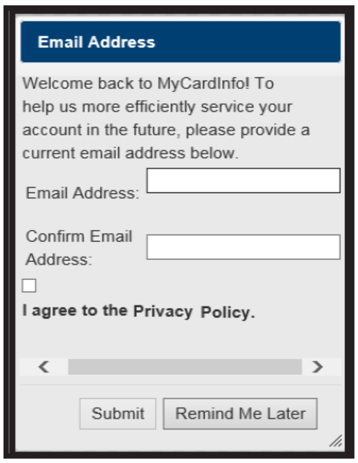
Screen Response:



6. Click **Proceed With Login** .

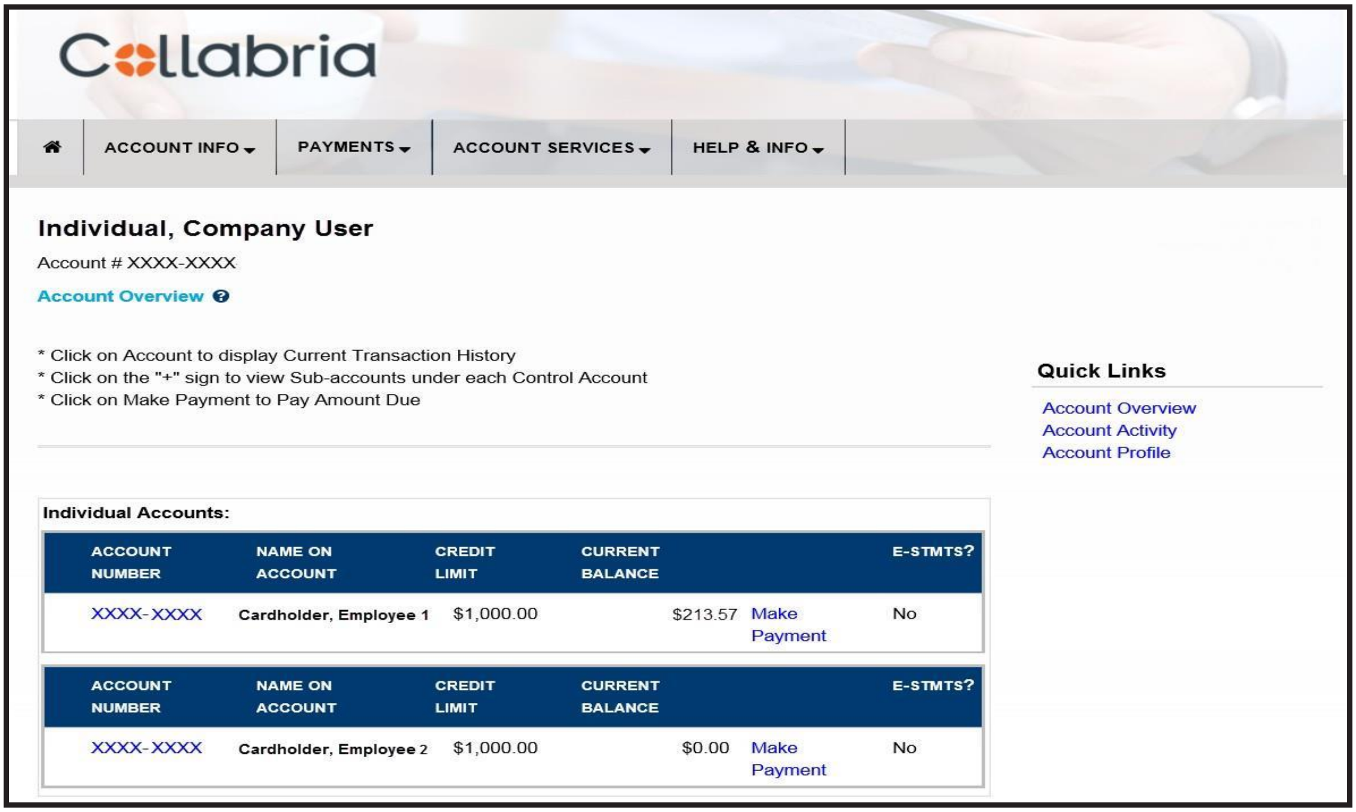
7. By selecting "Authorize," the next login to the MyCardInfo account on the current computer will not prompt the user to input their Security Code after entering their username and password.

<u>Screen Response</u>:



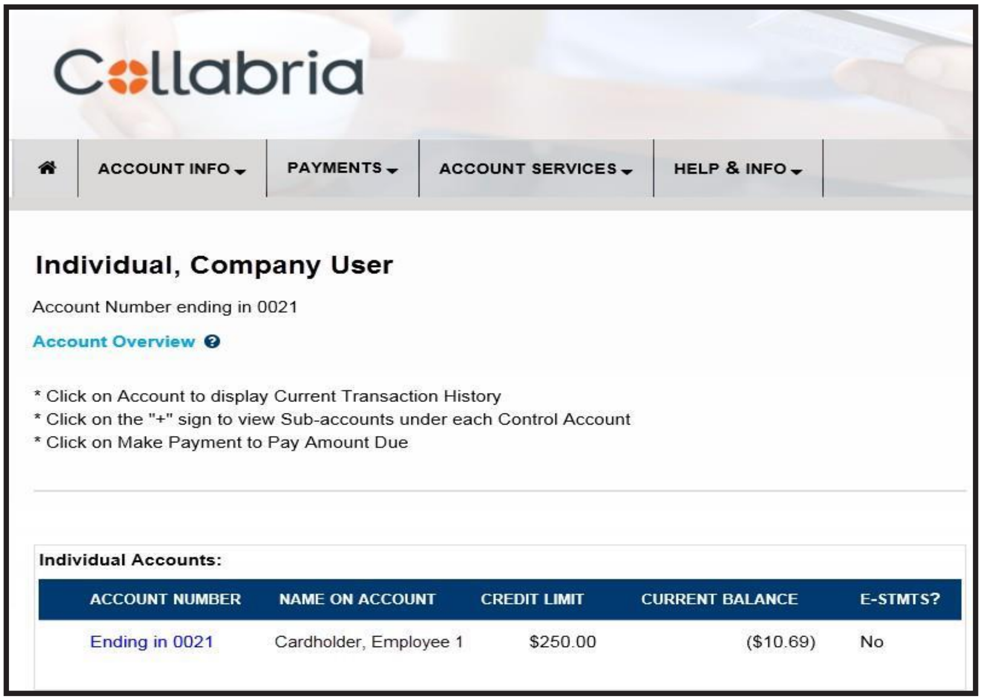
8. Confirm Email Address.
9. Check the box to agree to the Collabria Privacy Policy.
10. The homepage will appear once the account is enabled.

Screen Response:



ACCOUNT OVERVIEW

Account Overview provides an at-a-glance summary of the accounts of individual cardholders associated with the business account. Company Users may view the current balance and credit limit associated with each cardholder on the business account.



1. Click on Account Number to display Current Transaction History at a cardholder level.
   (See Account Activity section for further details)

   Note: Credit limit listed for each individual account is the card level credit limit assigned. This credit line draws from the overall company credit limit assigned to the business account.

TOGGLE BETWEEN INDIVIDUAL ACCOUNTS

Company Users may toggle between the individual accounts of employee cardholders associated with the business account.

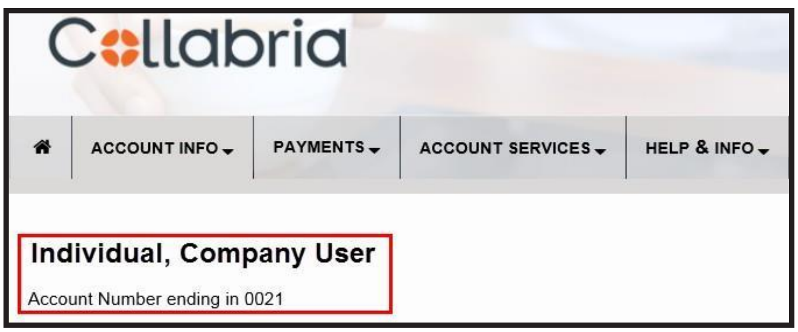
1. From the Account Overview page, click on the Account Number of the desired individual employee cardholder.

Note: *Account Numbers are listed at the bottom of the Account Overview page within the Individual Accounts table.*

Individual Accounts:

ACCOUNT NUMBER	NAME ON ACCOUNT	CREDIT LIMIT	CURRENT BALANCE	E-STMTS?
Ending in 0021	Cardholder, Employee 1	$250.00	($10.69)	No

Screen Response:



2. The name of the cardholder and the associated account number selected will populate in the top-left corner of the MyCardInfo screen.

Note: *This page header indicates that an employee cardholder on the business account is selected and subsequent actions performed on the account by the Company User will be applied to this individual account.*

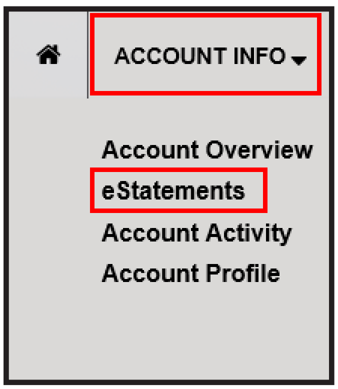
Toggle between individual accounts for these MyCardInfo functions:

a. eStatements
b. Security Alerts
c. Account Activity
d. Make a Payment
e. View/Edit Payments
f. Dispute Transactions

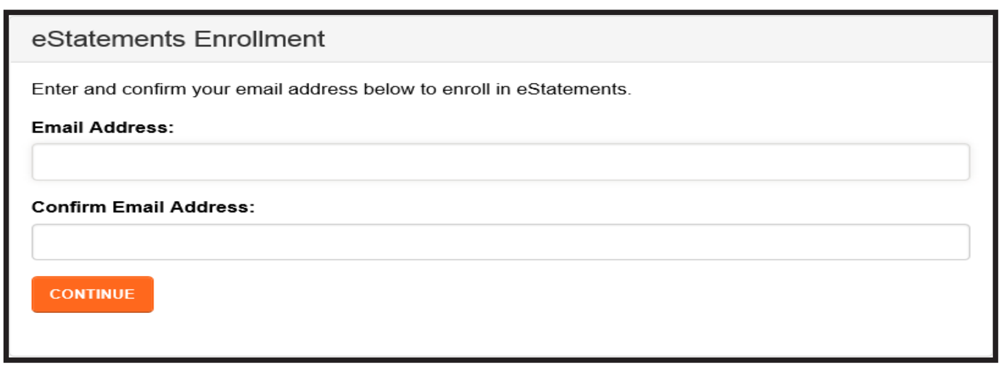
eStatement Enrollment

Note: *Company Users may toggle between the individual accounts of employee cardholders associated with the business account when utilizing this MyCardInfo function (see the Toggle Between Individual Accounts section for more details)*

Company Users may access the eStatements enrollment screen in MyCardInfo. Hover over the Account Info tab and select eStatements from the drop down menu.



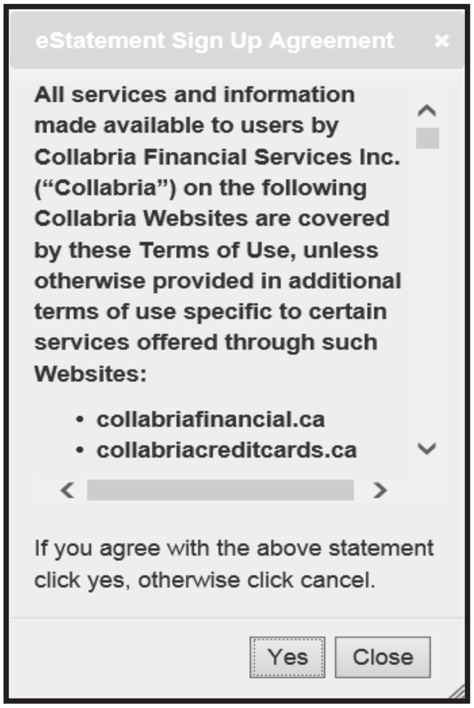
<u>Screen Response:</u>



1. Enter and confirm a valid email address to enroll in eStatements.
2. Then select the "Continue" button.

Note: *Each individual account associated with the business account will receive a separate billing statement monthly under an individual account setup.*

Screen Response:



3. Click on Yes to agree to the eStatement Disclosure Terms and Conditions.

Note: *A confirmation email will be automatically sent to the enrolled email address.*

Add an Additional eStatement Email

1. Select the "Add Additional Email Address for eStatement Alerts" button.

Screen Response:

2. Enter the additional email and click "+ Add Email".

Sample Email

ABC Partner Organization — Collabria

Account Number: XXXX-XXXX-XXXX-0021

This is your confirmation email for enrollment in eStatements.

PLEASE DO NOT REPLY TO THIS EMAIL, emails sent back to this address will not be received.

If you have difficulty connecting to mycardinfo using the link above, cut and paste the following URL into your browser.

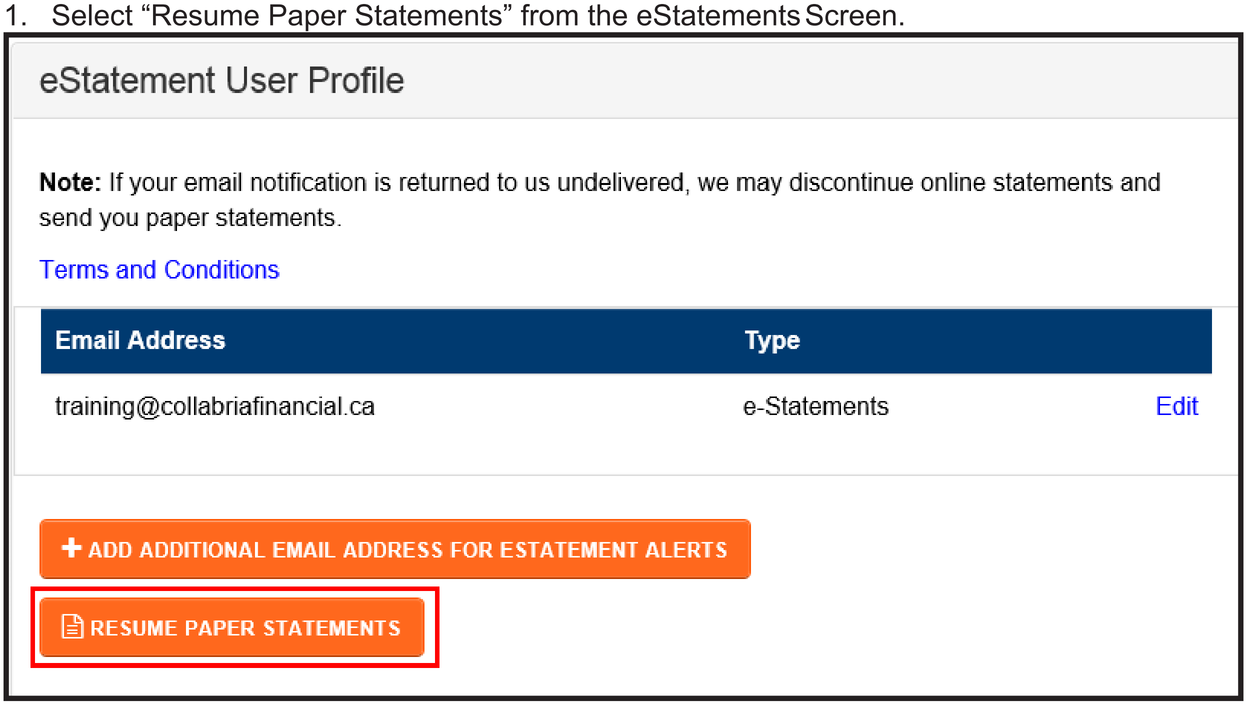
https://collabria.mycardinfo.com

This email and any files transmitted with it are confidential and intended solely for the designated recipient. Any other use of this email is prohibited. If you have received this email in error please notify the sender. Please note that any views or opinions presented in this email are solely those of the author and do not necessarily represent those of the company. Finally, the recipient should check this email and any attachments for the presence of viruses. The company accepts no liability for any damage caused by any virus transmitted by this email.

Note: *Once enrolled, the user will receive an email alert notifying them when their eStatement is available for download in MyCardInfo.*

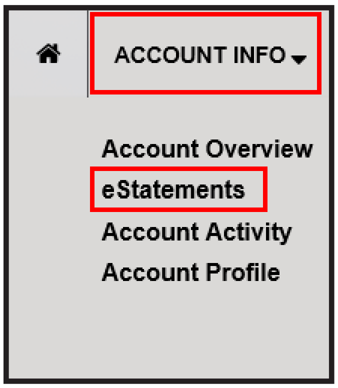
Resume Paper Statements

1. Select "Resume Paper Statements" from the eStatements Screen.



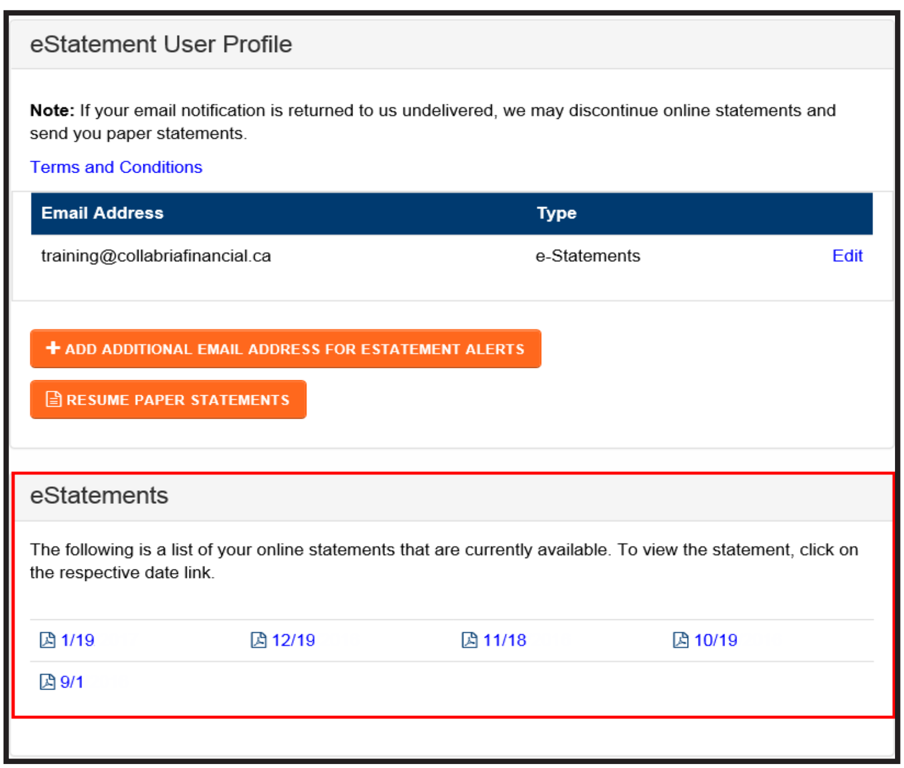
VIEWING eSTATEMENTS

Note: *Company Users may toggle between the individual accounts of employee cardholders associated with the business account when utilizing this MyCardInfo function (see the Toggle Between Individual Accounts section for more details)*



To access the eStatements screen, hover over the Account Info tab and select the "eStatements" option from the drop-down menu.

<u>Screen Response</u>:



I. Click on the view icon to view the statement.

Sample eStatement

Collabria eStatements contain information that can be used to assist cardholders in-branch with their questions concerning their business account.

Note: *Each individual account associated with the business account will receive a separate billing statement monthly under an individual account setup.*

Refer to the eStatement for any of the following:

1. Credit limit
2. Available credit
3. New balance
4. Payment due date
5. Amount past due
6. Minimum balance due

<u>Example eStatement</u>:

ABC
Partner Organization

ACCOUNT NUMBER:

Collabria

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	$31.20
-Payments	$0.00
-Other Credits	$31.20
Total Credits	**$31.20**
+Purchases	$0.00
+Other Debits	$0.00
+Cash Advances	$0.00
+Past Due Amount	$0.00
+Fees Charged	$0.00
+Interest Charged	$0.00
Total Debits	**$0.00**
New Balance	**$0.00**
Account Number Ending In	
Credit Limit	
Available Credit	
Annual Interest Rate - Purchases & Fees	
Annual Interest Rate - Cash Advances	
Statement Period 03/06 - 03/07	
Days this Billing Cycle	30

PAYMENT INFORMATION	
New Balance	$0.00
Minimum Payment Due	**$0.00**
Payment Due Date	**28/07**

CONTACT US

For Cardholder Service, including reporting a lost or stolen card, please call:
Canada and U.S.: 1.855.341.4643
International Collect: 1.515.343.8995

Send notice of billing errors to:
Collabria
PO Box 82029 RPO Connaught
Calgary, AB T2R 0X1

Email: info@collabriacreditcards.ca

Website: https://collabria.mycardinfo.com

New Balance	Payment Due Date	Amount Past Due	Minimum Payment Due
$0.00	28/07	$0.00	$0.00

An amount preceded by a minus sign (-) is a credit or credit balance.

See reverse side for important information.

1058 MDH 002 7 2 150703 0 C PAGE 1 of 3 1 0 3393 0000 VC02 O1AB1058
Please detach this portion and return with your payment to ensure proper credit. Retain upper portion for your records.

Collabria
PO Box 82029 RPO Connaught
Calgary, AB T2R 0X1

New Balance	$0.00
Payment Due Date	**28/07**
Minimum Payment Due	**$0.00**
Amount Enclosed	$

COLLABRIA
PAYMENT PROCESSING
CP 6417 SUCC CENTRE VILLE
MONTREAL QC H3C 3L4

443894000200018100000000000000000000

ACCOUNT ACTIVITY

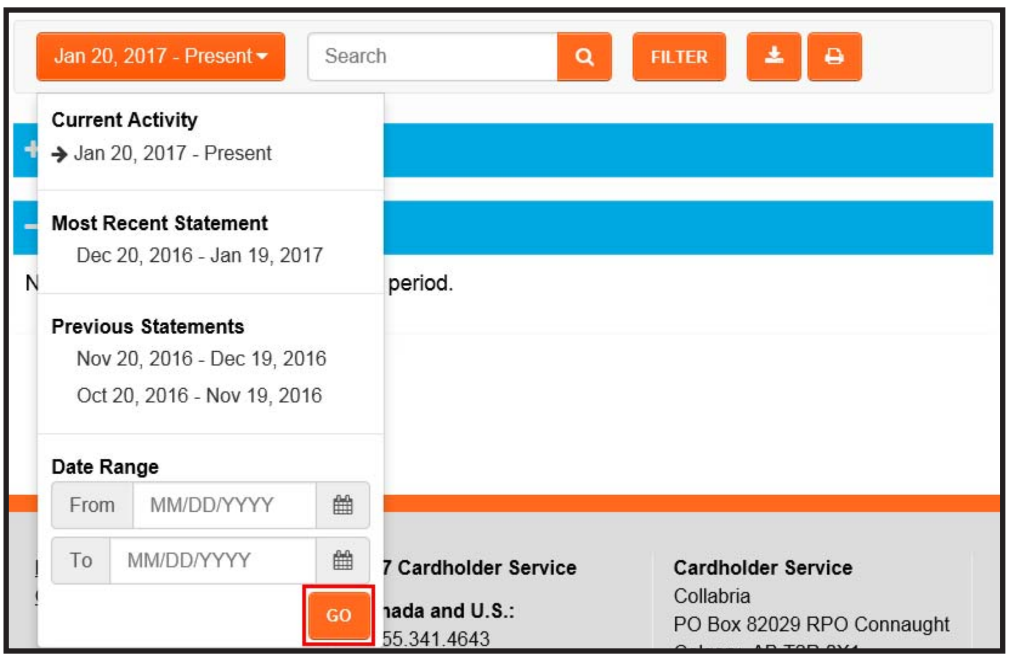
Note: *Company Users may toggle between the individual accounts of employee cardholders associated with the business account when utilizing this MyCardInfo function (see the Toggle Between Individual Accounts section for more details)*

Account Activity gives a detailed list of the most recent transactions on the business account at the employee cardholder level.

1. Select from the following options in the Account Activity drop down menu:

   a. Current Activity
   b. Most Recent Statement
   c. Previous Statements
   d. Search for account activity within a certain date range

After selecting one of these options from the drop down menu, click GO.

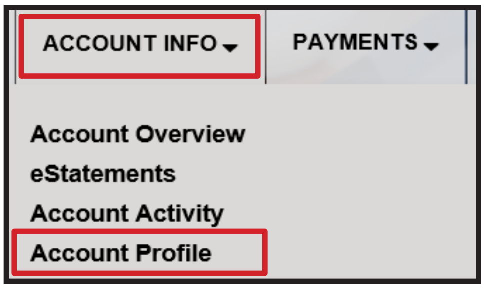


2. To download or print account activity, click on the icons to the right. 

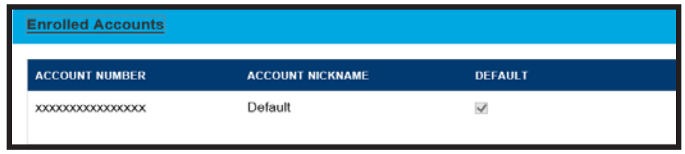
3. Users may also search for specific transactions by entering keywords into the search bar.

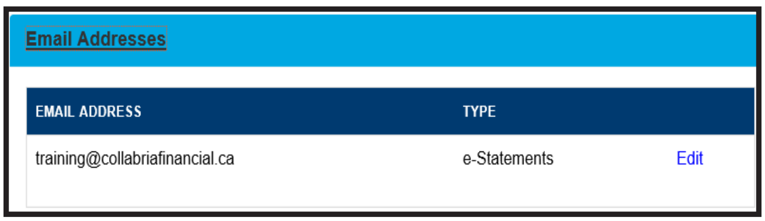
ACCOUNT PROFILE

The user can change various account settings by navigating to the Account Profile. Click on the Account Info tab. Select Account Profile.

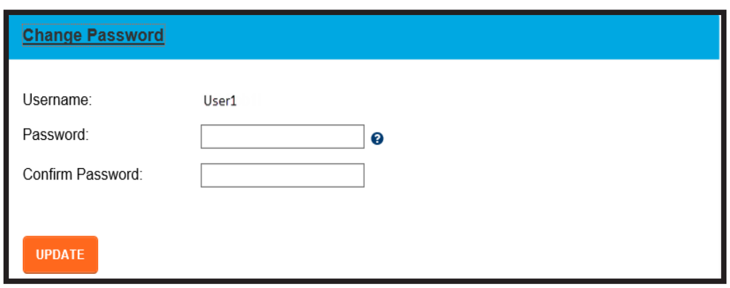


Click on Enrolled Accounts to view and edit the account “nickname” tied to credit card account enrolled within MyCardInfo.

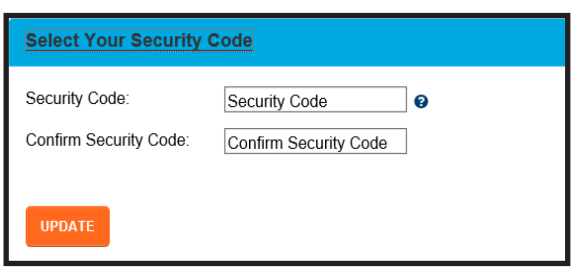




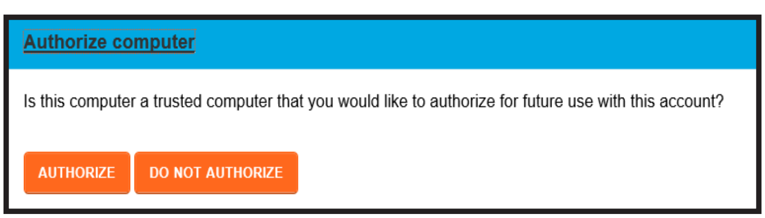
Click on Email Addresses to view and edit which email address receives eStatement alerts. Users may also edit which email address is associated with their MyCardInfo account.



Click on Change Password to update the password from within MyCardInfo.



Click on Select Your Security Code to update the Security Code from within MyCardInfo. The Security Code is a four digit number the user must provide when signing into MyCardInfo on an unauthorized computer.



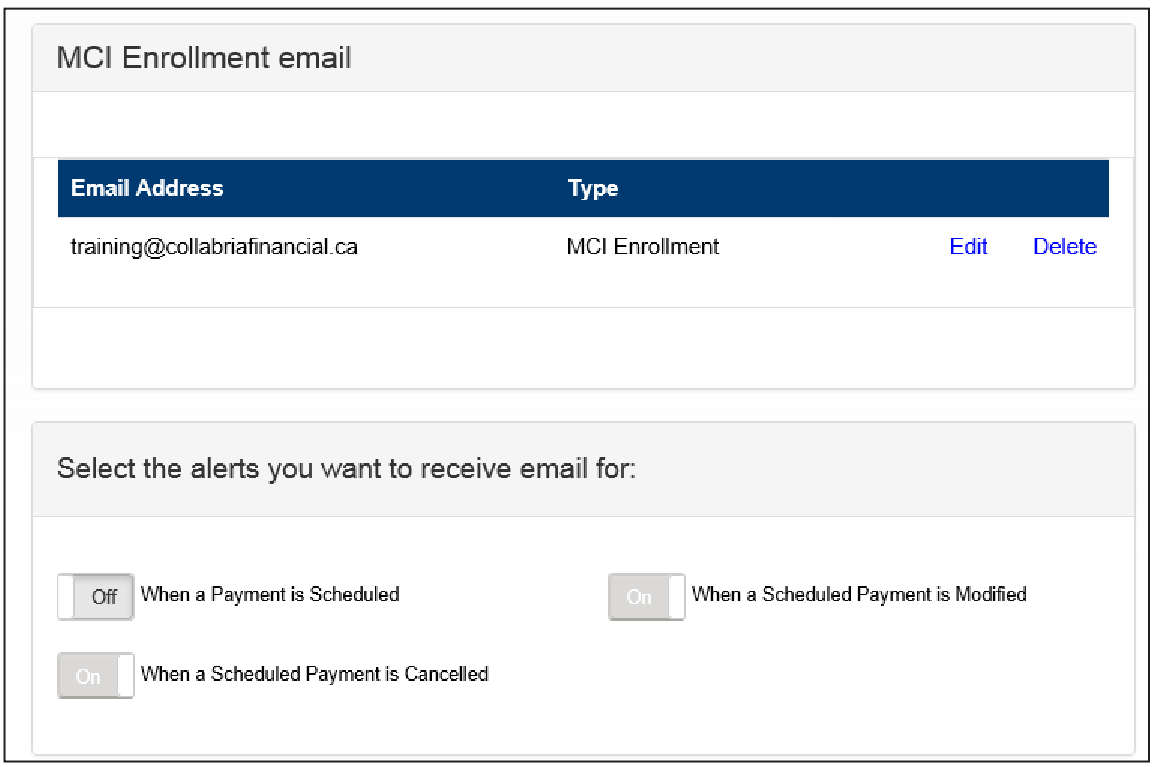
Click on Authorize Computer to designate the current computer on which the user is signed into MyCardInfo as a trusted computer.

SECURITY ALERTS

Note: *Company Users may toggle between the individual accounts of employee cardholders associated with the business account when utilizing this MyCardInfo function (see the Toggle Between Individual Accounts section for more details)*

The Company User may opt in/opt out to receive various security alerts via email. Select “Security Alerts” from the “Account Info” tab at the top of the screen.

Screen Response:



1. Activated Security Alerts will be sent to same email address to which the Company User account is enrolled.
2. Select “Edit” to update Company User email address.
3. Select the alerts the Company user wants to receive via email

Options:

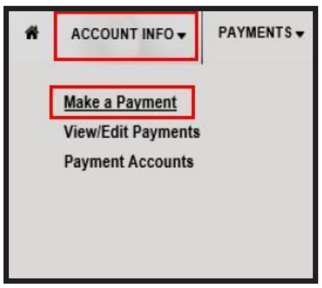
a. When Payment is Scheduled
b. When a Scheduled Payment is Cancelled
c. When a Scheduled Payment is Modified

MAKE A PAYMENT

Note: *Company Users may toggle between the individual accounts of employee cardholders associated with the business account when utilizing this MyCardInfo function (see the Toggle Between Individual Accounts section for more details).*

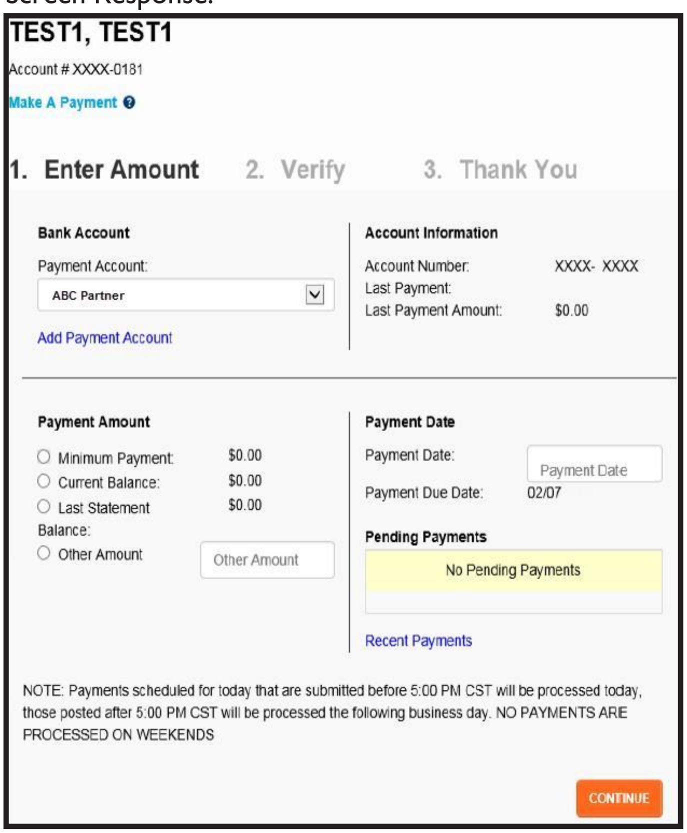
Make a Payment allows a cardholder to make a credit card payment online with a one time payment. Benefits to the cardholder include being able to make a payment from any financial institution.

I. To access the Make a Payment screen, hover over the Payments tab.



2 Select the "Make a Payment" option from the drop down menu.

Screen Response:



Note: *An account previously entered for payment will display if a payment has been made using an online payment method.*

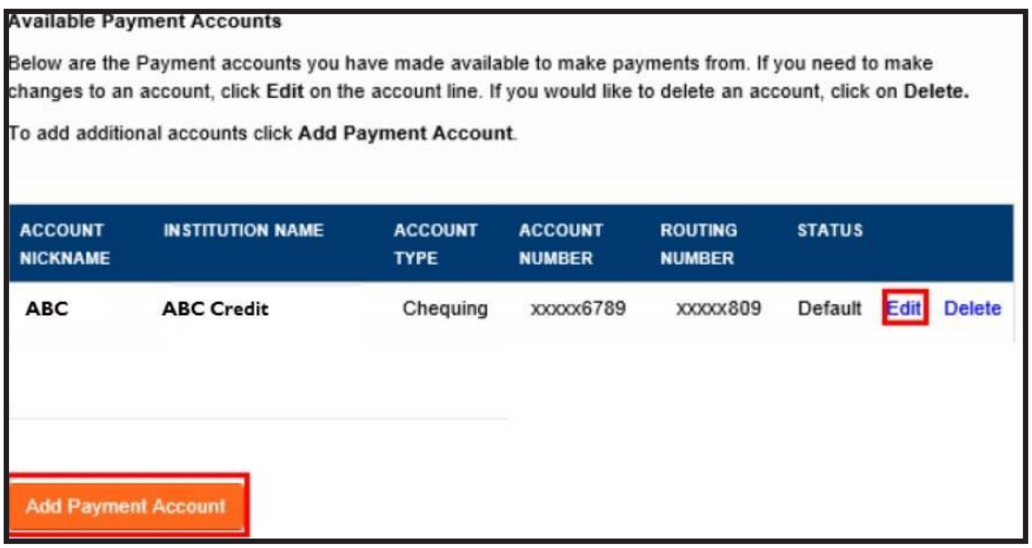
MyCardInfo
Individual Account Setup: Company User

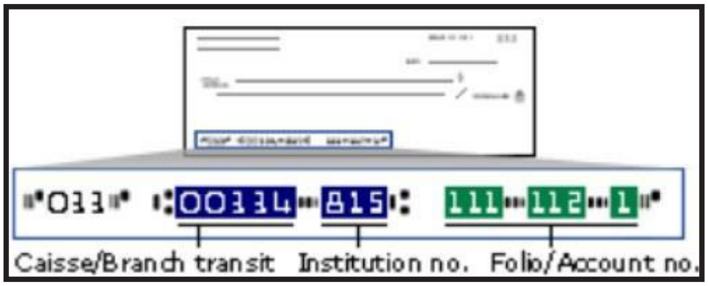
Note: *To make a payment, the user must first establish a Payment Account to be used for payment withdrawal. There is no limit to the number of accounts the user can enter. To add a new payment account, select the "Add Payment Account" hyperlink.*

Screen Example:

The user may choose to add a payment account or edit an existing one.

I. To edit an existing payment account, click on "Edit".

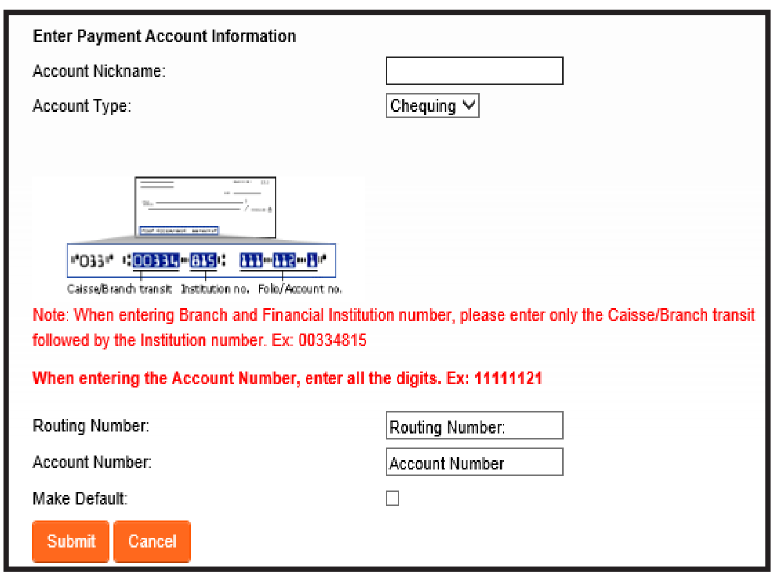




To set up a payment account:

1. Enter an Account Nickname.
2. Select Chequing or Savings from the drop down menu.
3. Enter the account number.
   Note: *The appropriate Account Number is located at the bottom of a cheque or routing slip for the desired account. The account number is highlighted green in the image above. When entering the Account Number, enter all the digits. Example: 1111121. Account Numbers must be at least 7 digits long. Do not include any spaces/dashes or letters. If the check sample has a 45 on the right, do not include it.*
4. Enter the routing number.
   Note: *The appropriate Routing Transit Number is at the bottom of a cheque or routing slip for the desired account. The Routing Transit Number is highlighted blue in the image above. When entering the Routing Transit Number, please enter only the Caisse/Branch transit followed by the Institution number. The Caisse/Branch number is 5 digits, the Institution number is 3 digits. Example: 00334815.*
5. Click "Submit."

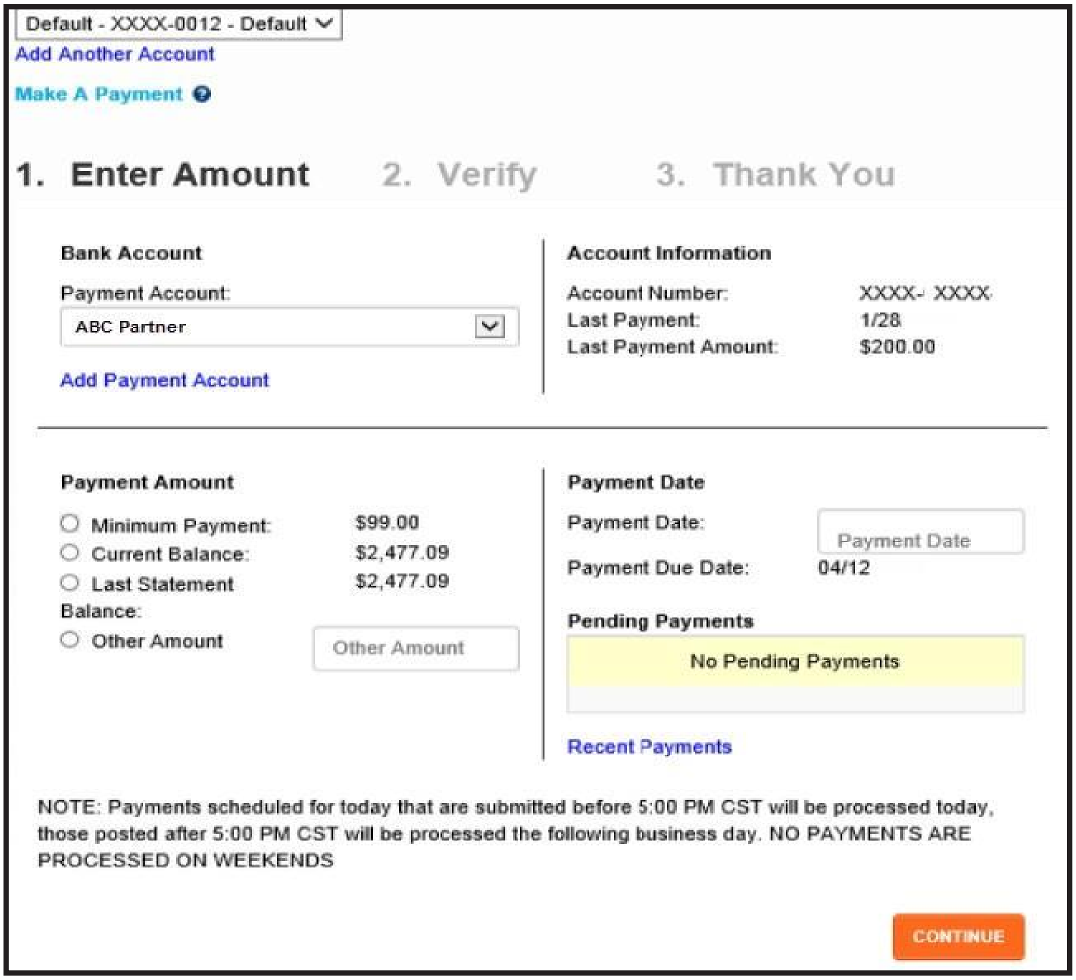
<u>Screen Response</u>:



Note: *If Make Default is checked, that account will be the first to appear in the payment drop down menu.*

The Make a Payment screen will display.

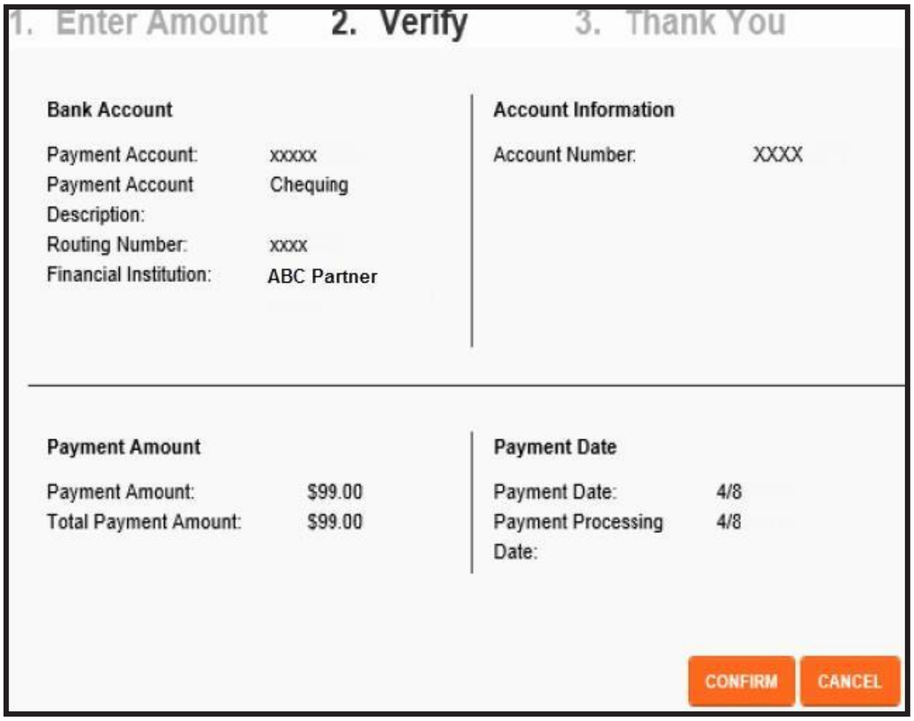
Screen Response:



To make a one time payment:

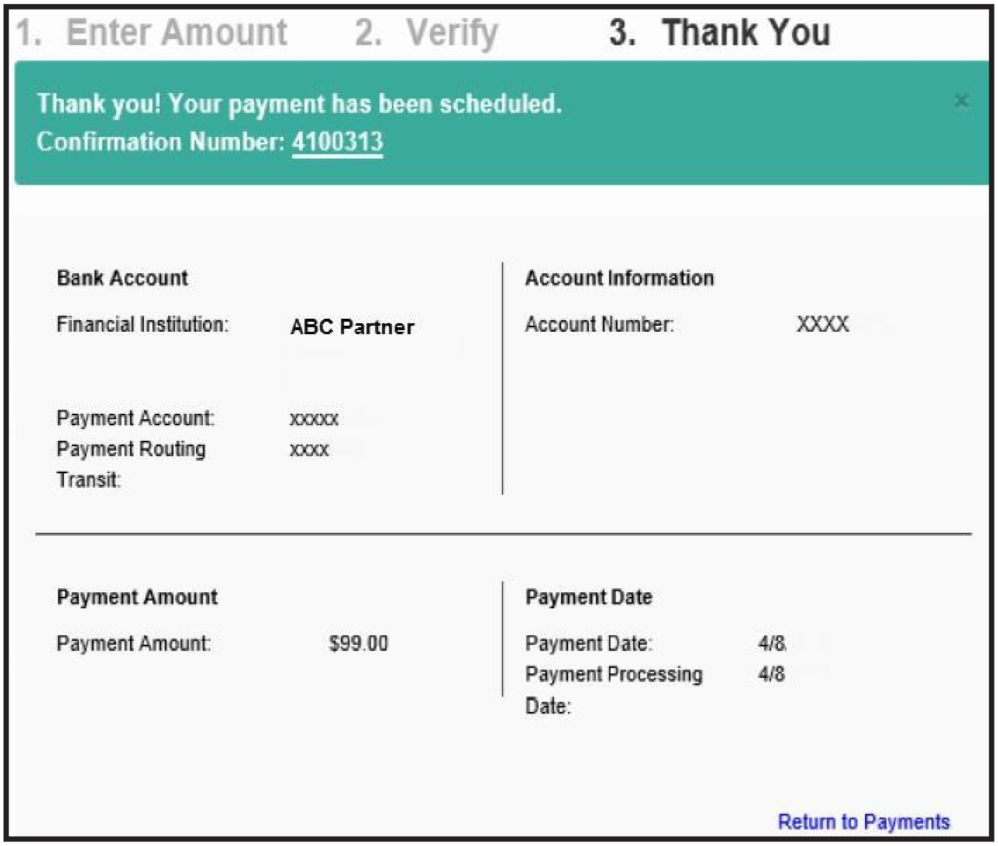
1. Using the drop down menu, select the account from which the payment will be taken.
2. Input the payment amount.
3. Enter the effective date of the payment.
4. Click “Continue.”

Screen Response:



5. Verify information and click “Confirm.”

Screen Response:



Payment Guidelines

1. Only one payment per day is allowed through Springboard Make Payment and/or MyCardInfo. If a payment is scheduled in MyCardInfo, the user cannot schedule another payment until the prior payment has processed.
2. The daily payment processing deadline is 5:00 PM - CST.
3. Payments will be posted within two business days.
4. MyCardInfo will not allow a credit balance.
5. Payments may come from a chequing or savings account at a financial institution. MyCardInfo will not accept payments from another credit card.
6. The primary cardholder can add a joint cardholder. If the joint cardholder wishes to make a payment, they must setup the payment in a separate MyCardInfo account.
7. Both MyCardInfo users can schedule a payment on an account, however, only one payment may be scheduled daily.
8. Payments may be cancelled within the MyCardInfo account they were submitted until the day the payment is processed.

Note: *Payments scheduled before 5 PM - CST are processed same business day. This means that payment is received overnight and posted to the account the next business day, therefore releasing the equivalent amount back into the company available credit. However, the payment reflects as "paid" on the date it was scheduled.*

Payments scheduled after 5 PM - CST are processed next business day. The payment reflects as "paid" on the date after it was scheduled (because it was scheduled after end of business day). The payment is received and posted to the account next business day, therefore releasing the equivalent amount back into the company available credit. This means that it could take up to two business days for the payment to post to the account in this example.

Payments are not processed on weekends or holidays (Canada and USA). For example, if a payment is made Friday after 5 PM - CST on a holiday weekend, the payment will be processed the following Tuesday and post to the account the following Wednesday. It is not processed on Friday, because it is scheduled after the end of the business day. Therefore, it processes the next business day which is Tuesday, since it is a three day weekend and posts to the account next business day - Wednesday.

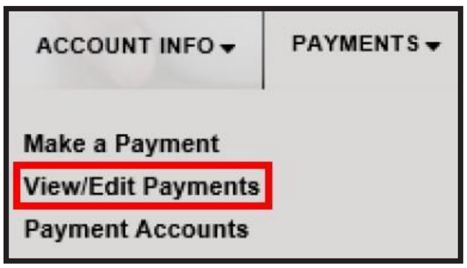
Collabria

VIEW AND EDIT PAYMENTS

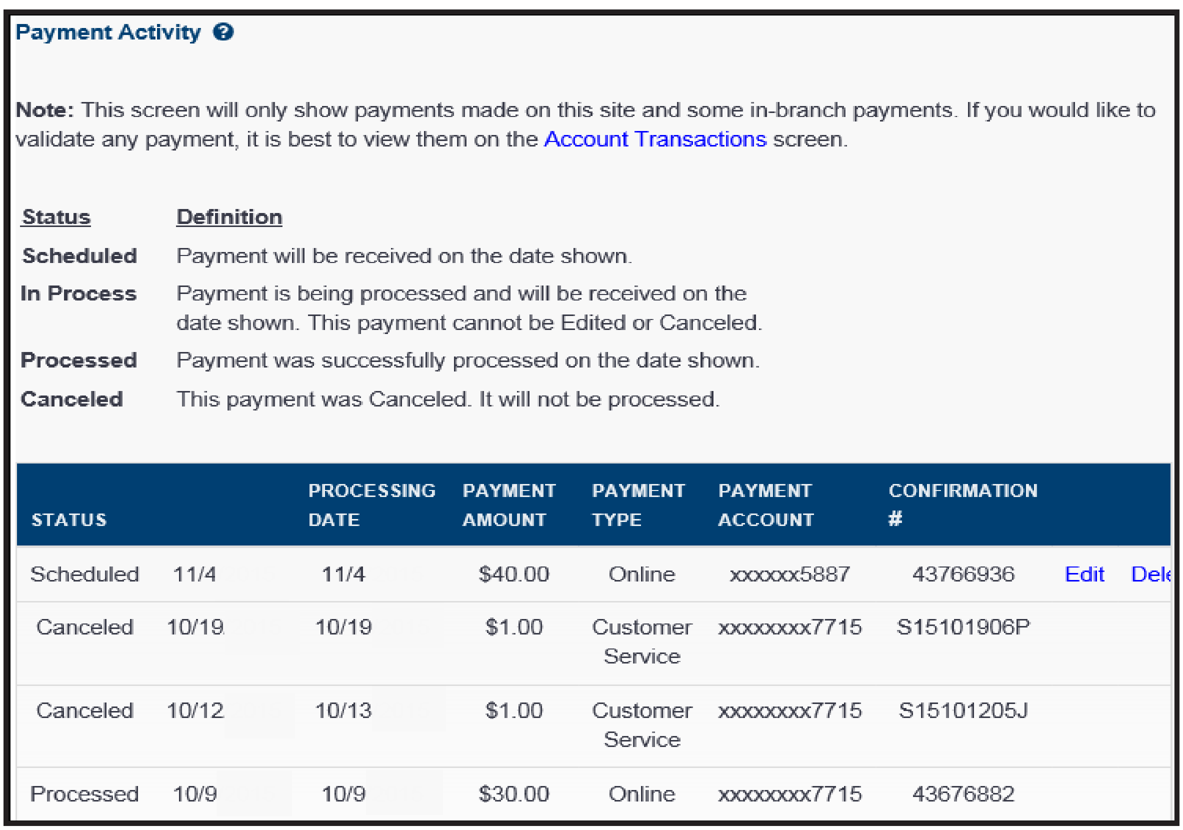
Note: *Company Users may toggle between the individual accounts of employee cardholders associated with the business account when utilizing this MyCardInfo function (see the Toggle Between Individual Accounts section for more details)*

View/Edit Payments allows the user to view, edit or cancel their payment history for all payments processed through Springboard or MyCardInfo.

To access the View/Edit Payments screen, hover over the Payments tab and select View/Edit Payments from the drop down menu.



Screen Response:



Payment Activity

Note: This screen will only show payments made on this site and some in-branch payments. If you would like to validate any payment, it is best to view them on the Account Transactions screen.

Status	Definition
Scheduled	Payment will be received on the date shown.
In Process	Payment is being processed and will be received on the date shown. This payment cannot be Edited or Canceled.
Processed	Payment was successfully processed on the date shown.
Canceled	This payment was Canceled. It will not be processed.

STATUS		PROCESSING DATE	PAYMENT AMOUNT	PAYMENT TYPE	PAYMENT ACCOUNT	CONFIRMATION #		
Scheduled	11/4	11/4	$40.00	Online	xxxxxx5887	43766936	Edit	Dele
Canceled	10/19	10/19	$1.00	Customer Service	xxxxxxxx7715	S15101906P		
Canceled	10/12	10/13	$1.00	Customer Service	xxxxxxxx7715	S15101205J		
Processed	10/9	10/9	$30.00	Online	xxxxxxxx7715	43676882		

Edit a Scheduled Payment

1. Select the Edit link to the right of the payment.

Screen Response:

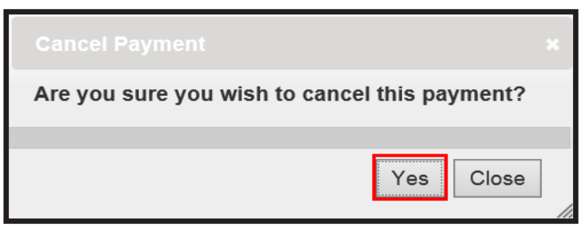
STATUS		PROCESSING DATE	PAYMENT AMOUNT	PAYMENT TYPE	PAYMENT ACCOUNT	CONFIRMATION #		
Scheduled	11/5	11/5	$1.00	Online Service	xxxxxx5887	43770235	Edit	Delete

2. Enter correct dollar amount.
3. Click "Update".

Cancel a Payment

1. Select the "Delete" link to the right of the payment.

Screen Response:

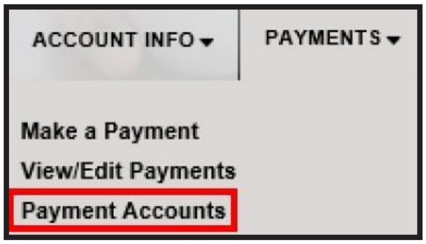


Note: *Only scheduled payments can be cancelled/edited. If the payment status is noted as "In Progress" or "Processed" the payment may not be edited/cancelled. Financial institutions can cancel payments in Springboard.*

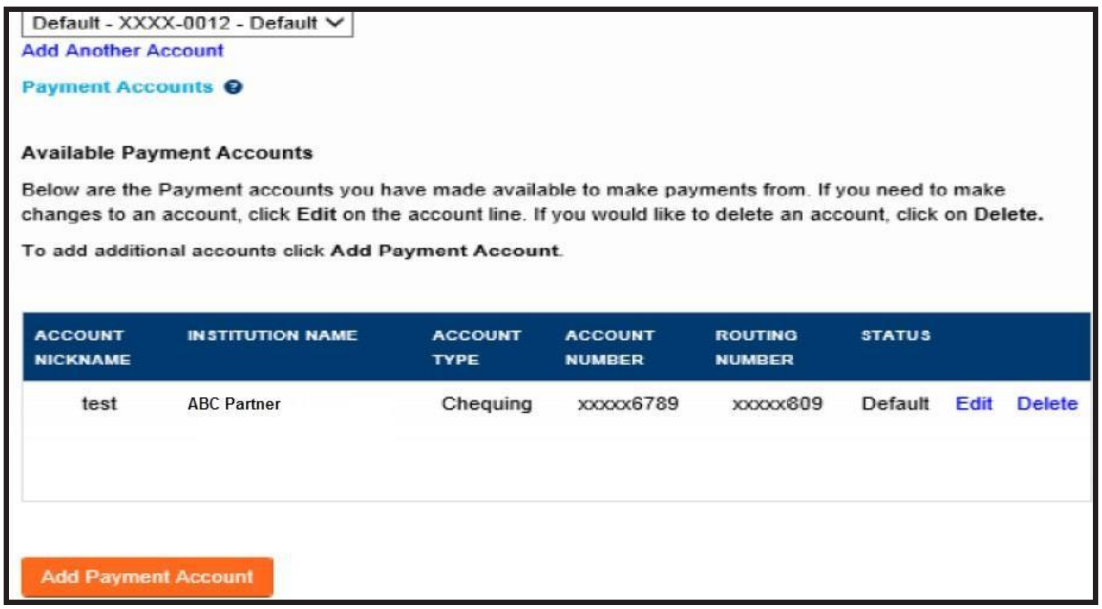
PAYMENT ACCOUNTS

Payment Accounts allows users to add, edit or delete checking and savings accounts within MyCardInfo.

To access the Payment Accounts screen, hover over the Payments tab and select Payment Accounts from the drop down menu.



Screen Response:



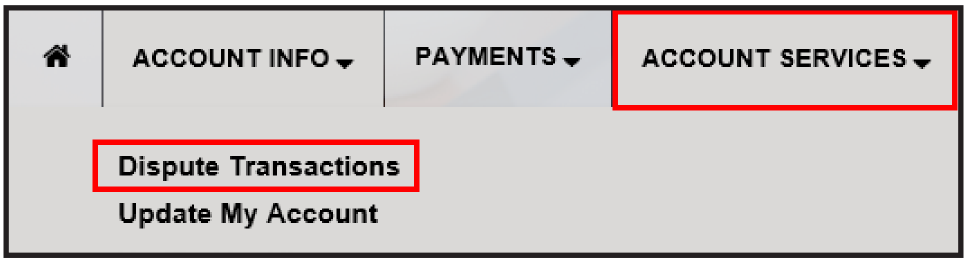
1. Select the Edit or Delete links or the **Add Payment Account** button to make changes.

DISPUTE TRANSACTIONS

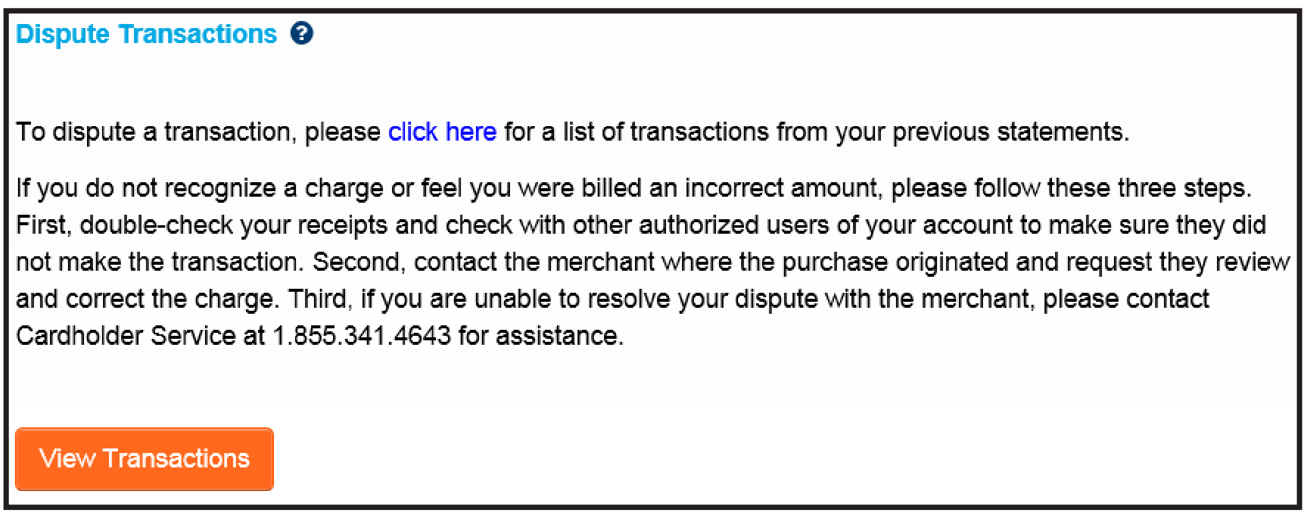
Note: *Company Users may toggle between the individual accounts of employee cardholders associated with the business account when utilizing this MyCardInfo function (see the Toggle Between Individual Accounts section for more details).*

This option allows users to dispute a transaction online. Account holders are required to attempt to resolve a dispute directly with the merchant prior to submitting the request through MyCardInfo. Users are required to call the number on the back of their card to report fraudulent transactions.

To access the Dispute Transactions hover over the Account Services tab select the “Dispute Transactions”.

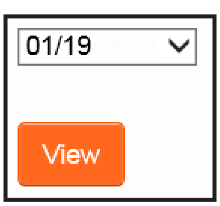


Screen Response:



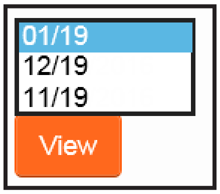
1. Click on  .

Screen Response:



2. Click on the Recent Transaction drop down.

Screen Response:



3. Click on the correct statement date and click "View".

Screen Response:

Transaction Summary

	TRANSACTION DATE	POST DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT
☐	8/5	8/6	SAKURA SUSHI	$65.66
☐	8/7	8/9	STARBUCKS	$3.98
☐	8/7	8/9	NOODLES & CO	$11.43

4. Check the box next to the transaction being disputed.

5. Click Submit .

Screen Response:

Dispute History

Post Date	Dispute Date	Description	Amount	Reason for Dispute	Status
8/6	11/9	SAKURA SUSHI	$65.66	Select Reason	Incomplete

Contact Phone * XXX-XXX-XXXX

Email Address *

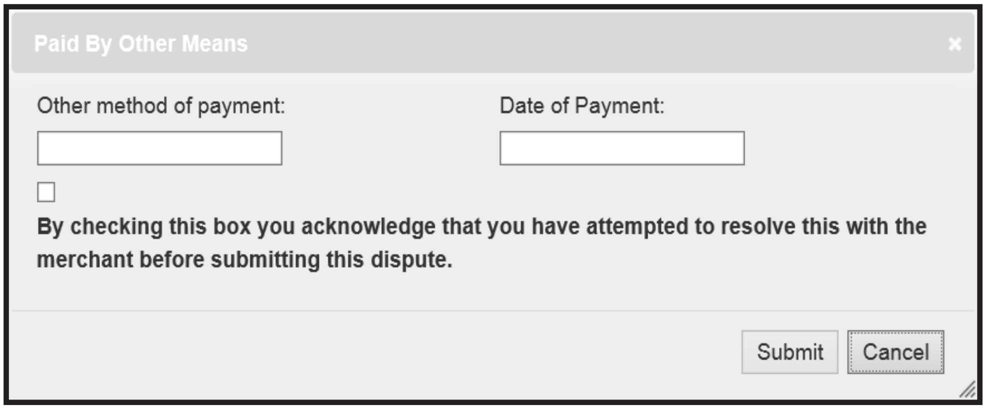
6. Access the Select Reason drop down menu.

Screen Response:

Select Reason
Double Billing
Credit Not Received
Merchandise/ Service Not Received
Damaged/Defective Merchandise
Cancelled Reservation
Returned Merchandise
Cancelled Services
Invalid Amount
Paid by Other Means
Fraud
Other
Remove from List

7. Click on the reason for the dispute.

Example Screen Response:

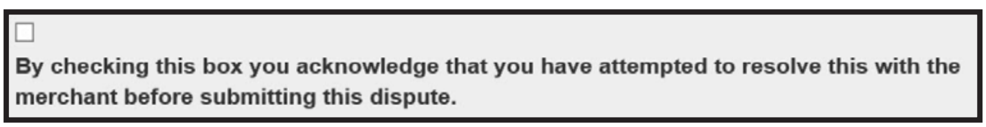


8. Fill out the details page.

Note: *The details page will change depending on the dispute reason selected.*

9. Click the checkbox to acknowledge that attempts were previously made to resolve the dispute directly with the merchant.

Screen Response:



10. Click Submit .

11. Enter Contact Phone and Email Address.

12. Click Submit Disputes.

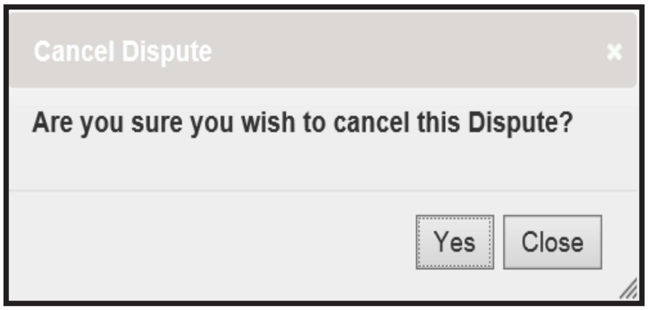
Screen Response:

Canceling a Transaction Dispute

To cancel a transaction dispute before final submission of information:

1. Click on the button.

Screen Response:



2. Click Yes.

Note: *To cancel a disputed transaction after it has been submitted, contact Risk_Email@tmg.global.*

UPDATE MY ACCOUNT

This option allows the Company User to download the forms required to process changes to the business account. Simply, download and print the form. Updated mailing addresses can be found on the Contact Us page.

To access the Update My Account screen, hover over the Account Services tab and select the Update My Account link from the drop down menu.

Example Screen Response:

Update Name, Address or Phone Number You can submit a request to update your name, address or phone number on your account.	Form
Credit Limit Increase Request You can submit a request to increase the credit limit for your credit card by providing some financial information. Collabria will review your request and notify you in writing. Your current credit limit can be viewed on the Account Overview page of My Account.	Form
Add a Joint Cardholder If you are the only cardholder on your account, you can submit a request to add a secondary cardholder to the account. A secondary cardholder is equally responsible for the account balance and activity.	Form
Remove a Joint Cardholder You can submit a request to remove a joint cardholder from your account. A joint cardholder is equally responsible for the account balance and activity.	Form
Add an Authorized User You can submit a request to add an authorized user to your account. Authorized users can make purchases and cash advances and will receive their own card. Authorized users are not legally responsible for any debt on the account.	Form
Remove an Authorized User You can submit a request to remove an authorized user from your account. An authorized user can make purchases and cash advances and has his/her own card.	Form
Affidavit of Fraud and Forgery If you are a victim of fraud, you can submit an Affidavit of Fraud and Forgery to assist in investigating fraudulent transactions on your account.	Form

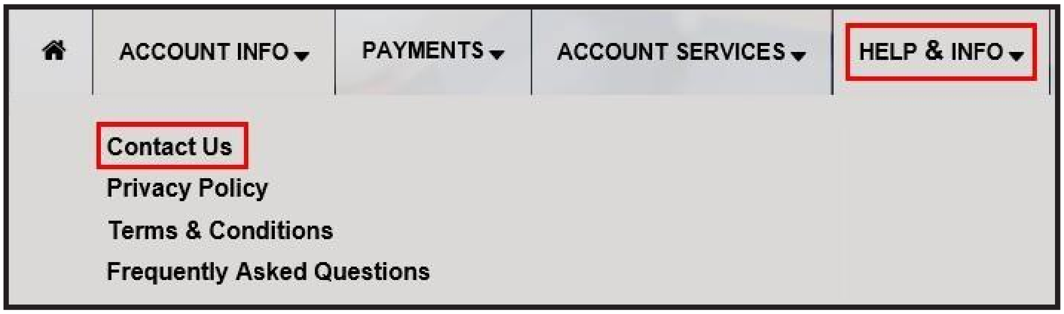
Note: *All forms can be filled out using* Adobe® Reader®.

Click Get ADOBE® READER® *at the bottom of the page to download this program.*

CONTACT US

This option provides the user with the appropriate contact information for Collabria resources supporting partner card programs.

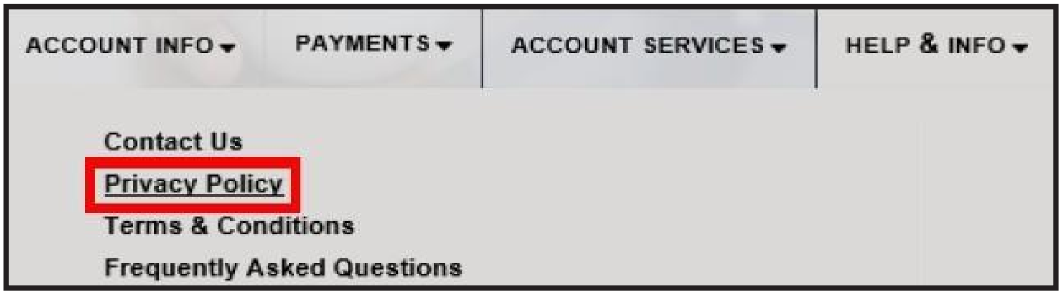
To access the Contact Us screen, hover over the Help & Info tab. Then click on “Contact Us”.



Note: *The Contact Us page displays updated phone numbers, email addresses, Dispute a Transaction contact information and Fraud Department contact information.*

PRIVACY POLICY

To access the Privacy Policy screen, hover over the Help & Info tab and select Terms & Conditions from the drop down menu.



<u>Screen Response (Sample Only)</u>:

Internet Privacy Policy for Collabria

1. Accountability

At Collabria, we ensure your confidentiality by protecting the personal, business and financial information entrusted to us. Committing to protect your confidential information is fundamental to the way we do business and is reflected in our privacy policies and procedures. Each and every one of our employees is responsible for respecting and protecting the personal information to which the employee or its agent has access.

A copy of the Collabria Privacy policy is available by calling 1-855-341-4643 or visiting collabriafinancial.ca where a copy of the privacy policy is available for view or print.

This policy is developed in compliance with the privacy and personal information protection statute that is applicable in your province. These statutes set out rules for how organizations such as ours can collect, use and disclose your "personal information". For the purposes of this privacy policy, "personal information" means information about an identifiable individual, as further defined under applicable laws provincial and federal privacy statutes.

2. Why We Ask For Your Information

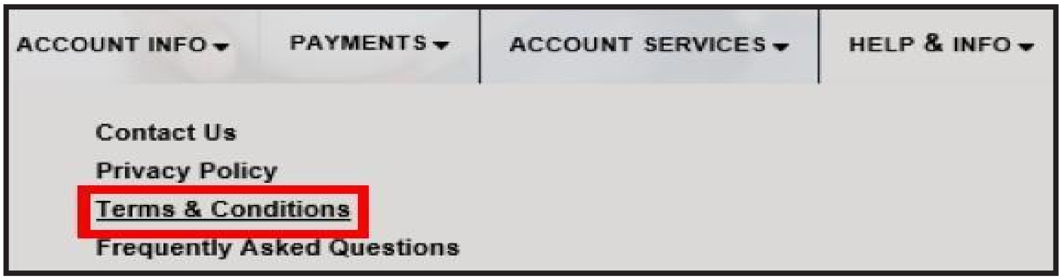
In order to provide service to you, we will collect information from you, including personal information.

We request information from you, including personal information, to complete your credit card application request and to establish and serve you as our customer. When

TERMS OF USE

Users can access the Terms of Use for MyCardInfo.

To access the Terms of Use screen, hover over the Help & Info tab and select Terms or Use from the drop down menu.



Screen Response (Sample Only):

All services and information made available to users by Collabria Financial Services Inc. ("**Collabria**") on the following Collabria Websites are covered by these Terms of Use, unless otherwise provided in additional terms of use specific to certain services offered through such Websites:

- collabriafinancial.ca
- collabriacreditcards.ca

Terms AND Conditions

Please read these terms and conditions carefully.

By enrolling for, accessing and using the Collabria Websites and any pages contained in the Collabria Websites, you agree to be bound by the terms and conditions below. If you do not agree with the terms and conditions below, do not enroll for, access or use the Collabria Websites, or any pages contained in the Collabria Websites.

As a user of the Collabria Websites, you have to make sure you review the terms and conditions applying specifically to certain services provided on the Collabria Websites as they may contain variations to what is provided in these Terms of Use and create additional obligations for you.

DESCRIPTION OF SERVICES

Collabria currently provides users with a wide selection of online services through the Collabria Websites (hereinafter collectively referred to as the " **Service**" or the "**Services**") to which these Terms of Use apply.

Unless otherwise specified, any new feature that enhances or augments one or more existing Services, or any new Service launched by Collabria, will be subject to these Terms of Use.

You alone are responsible for paying the costs associated with the use of the Service, such as Internet connection charges or fees charged for connecting to networks that provide access to Internet content. As well, you are responsible for acquiring any equipment needed for such connections.

IDENTIFICATION AND PASSWORD

You are not required to identify yourself when making use of the Services, except when such identifying information is required to access the Collabria Websites' transactional tools or credit card application forms.

The personal information we collect from you on our online credit card application depends on the product or service you requested, and is collected by Collabria in order to make a credit decision. We are also required by law to obtain, verify and record information that identifies each person who opens an account. Because of these requirements, we may ask you to provide any of the following:

- Personal information that will be used to identify and validate your identity;
- Employment information;
- Income; and
- Any other financial information that may be required to perform the credit adjudication process.

FREQUENTLY ASKED QUESTIONS

Frequently Asked Questions provides access to commonly asked questions about the MyCardInfo website.

To access the Frequently Asked Questions, hover over the Help & Info tab and select Frequently Asked Questions link from the drop down menu.

<u>Screen Response (Sample Only)</u>:

What is MyCardInfo? MyCardInfo is Collabria's online account management tool where you can access account information 24/7. You can register for a MyCardInfo account for free as a Collabria cardholder. With MyCardInfo, you can check current balances, review recent activities, verify the last payment made, make payments, view eStatements and more.

How do I enroll? For personal cards, enrolling is as simple as entering your account information, assigning a username, password and personal security code and completing a few security questions. You will then have access to your online account. To enroll, click the "Home" link at the bottom of the page and you'll be redirected to our enroll/login page. Click "Enroll" to get started.

What if my Username or Password does not work? If you encounter any questions or concerns that are not answered by the online instructions during your enrollment or login process, call Cardholder Service at 1.855.341.4643 for assistance.

Is MyCardInfo safe? MyCardInfo is designed to keep your account information secure. Your session will time out after 20 minutes of inactivity and your account number is never displayed on the screen. If you have any questions please call Cardholder Service at 1.855.341.4643 for assistance.

CONTACT INFORMATION

For additional assistance, please send inquiries to one of the contact methods listed below:

Partner Support
Email Address: partnersupport@collabriafinancial.ca