

Collabria is doing their best to help ‘flatten the curve’ of the COVID-19 pandemic by supporting and easing the financial burdens many cardholders are experiencing.

- **Payment Deferral for persons impacted by the COVID-19 pandemic**

- Allows for a one-month deferral of the ‘minimum payment due’ for up to six consecutive months.

- **Improving access to Permanent Credit Limit increases** - waiving the requirement for an account to be 6 months old before a permanent increase can be considered and ensuring people impacted by the COVID-19 pandemic receive priority service.

- **Increased Contactless Payments to \$250 for Grocery & Convenience Stores and Pharmacies** (wherever these merchants have enabled acceptance of higher contactless transactions).

New Addition to our Financial Relief Program – Temporary Interest Rate Reduction

Effective April 13, 2020, we are introducing the Temporary Interest Rate Reduction option to our Payment Deferral program. Reducing the interest rate on purchases and cash advances to 10.9% for up to 6 months, this offer will be available to all qualified cardholders, except those with Centra Gold who are already in a low interest rate product (note - Cardholders with Centra Gold will continue to be eligible for our Payment Deferral program).

Cardholders can apply for our ‘**Financial Relief Bundle**’ in three-month increments, with an option to extend for another three months if they are still experiencing financial hardship due to the COVID-19 pandemic.

Cardholders who need help can **call our Contact Centre at 1-855-341-4643** and we will work with you to find a solution that will meet your unique needs.