

## Servus Business Mastercard product guide

The right Servus Business Mastercard can help you keep your business finances simple and in shape.

|  | Business Rewards            | Business Low Rate | Business No Fee |
|--|-----------------------------|-------------------|-----------------|
| Annual Fee   | \$75                        | \$75              | \$0             |
| Additional Card Fee  | \$75                        | \$75              | \$0             |
| Purchase Interest Rate   | 16.99%                      | Variable Rate*    | 16.99%          |
| Cash Advance/<br>Balance Transfer Interest Rate                                      | 16.99%                      | Variable Rate*    | 16.99%          |
| Circle Rewards Points <sup>†</sup>   | 1 point for every \$1 spent | N/A               | N/A             |
| Trip Cancellation <sup>1</sup><br>\$3,000  | X                           |                   |                 |
| Trip Interruption <sup>1</sup>   | X                           | X                 | X               |
| Baggage Delay <sup>1</sup>   | X                           | X                 | X               |
| Common Carrier Accidental Death and Dismemberment Insurance <sup>1</sup> \$1,000,000 | X                           | X                 | X               |
| Rental Vehicle Benefits:   |                             |                   |                 |
| <i>Personal Effects Insurance<sup>1</sup></i>  | X                           | X                 | X               |
| <i>Car Rental Collision Damage Waiver Insurance<sup>1</sup></i>                      | X                           | X                 | X               |
| <i>Car Rental Accidental Death and Dismemberment Insurance<sup>1</sup></i>           | X                           | X                 | X               |
| Purchase Assurance and Extended Warranty <sup>1</sup>                                | X                           | X                 | X               |

\*Variable Rate means up to Prime + 10%, where "Prime" means the prime rate charged by Servus on Canadian dollar loans and it may change from time to time. The current prime rate can be obtained by calling us at 1.877.378.8728 during normal business hours, or online any time at [www.servus.ca](http://www.servus.ca). Current variable interest rates will appear on each account statement.

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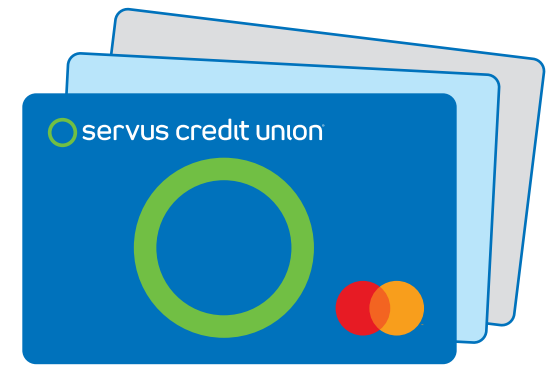
<sup>1</sup>Insurance coverage is underwritten by American Bankers Insurance Company of Florida (ABIC) and/or American Bankers Life Assurance Company of Florida (ABLAC). Servus Credit Union is not an insurer. Details of the coverage, including definitions, benefits, limitations, and exclusions are in the Certificate of Insurance provided with the card, and available online at [www.servus.ca/mastercard](http://www.servus.ca/mastercard). Read the Certificate of Insurance then keep it in a safe place with your other valuable documents, and take it with you when you travel.

<sup>†</sup>Some restrictions apply. These are highlights of the Servus Circle Rewards Program as it pertains to this credit card. Complete terms and conditions describing the eligibility of the program, Circle Rewards Points accrual and redemption, and other important conditions, limitations, and restrictions can be reviewed at [www.servus.ca/mastercard](http://www.servus.ca/mastercard). Please read the terms and conditions carefully. The Circle Rewards Program may not be available on all credit cards.

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# Servus Credit Union Business Mastercard<sup>®</sup> credit card



1.877.378.8728 | [servus.ca/mastercard](http://servus.ca/mastercard)

Feel good about your money.™

Save | Spend | Borrow | Plan



## A Servus Business Mastercard can help you save time and money.

What if your credit card actually made it easier to do your day-to-day financial management? The Servus Business Mastercard can help you save time and money by:

- Improving cash flow;
- Consolidating business purchasing;
- Streamlining billing and payments;
- Simplifying expense management;
- Reducing paperwork;
- Maximizing productivity; and
- Enhancing purchasing information and analysis.

Even making payments on multiple cardholder accounts can be easy.

With a Servus Business Mastercard credit card, you can pay the full amount owing on all cards in one easy payment or make payments on individual cards.



## Benefits

Our Servus Business Mastercard credit card options also come with extra benefits, such as:

- **Circle Rewards**

Earn points towards investments, travel, merchandise or as cash back onto your credit card balance.

- **Travel Benefits**

- Trip Interruption<sup>1</sup>
- Baggage Delay<sup>1</sup>
- Common Carrier Accidental Death and Dismemberment Insurance<sup>1</sup> \$1,000,000

- **Rental Vehicle Benefits**

- Car Rental Collision Damage Waiver Insurance<sup>1</sup>
- Car Rental Accidental Death and Dismemberment Insurance<sup>1</sup>
- Personal Effects Insurance<sup>1</sup>

- **Purchase Assurance and Extended Warranty<sup>1</sup>**

Protects purchases against damage and theft for up to 90 days and doubles the manufacturer's warranty for up to one additional year, when you use your card to purchase eligible items.

- **Global Acceptance**

At 24 million locations worldwide.

- **Cash Advances**

Available to authorized cardholders.

We have three options to help you keep your business finances in shape.

| If your business needs:                           | This could be the card for you: |
|---|---------------------------------|
| A way to earn rewards and save on business travel | Business Rewards Mastercard     |
| A low interest rate on card balances              | Business Low Rate Mastercard    |
| A no fee option to improve cash flow              | Business No Fee Mastercard      |

## Get your credit card working even harder for you with Servus Circle Rewards®

Our Circle Rewards Program allows you to earn points on eligible purchases made on your Servus Business Rewards Mastercard. You can redeem these points towards:

- In-branch redemptions for investments at any Servus Credit Union branch;
- Gift cards and merchandise;
- Cash back onto your credit card balance; and
- Your choice of hotels, car rental companies and travel carriers (airline, cruise, and vacation packages).

## Get a credit card that helps you achieve your financial goals, whatever they may be.

Choose the Servus Business Mastercard option that fits your business and financial goals and we'll get you set up with a financial plan that will help you save, earn and keep your finances in shape.

For more information, go to [servus.ca/mastercard](http://servus.ca/mastercard) or visit your local Servus branch.