

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/ Balance Transfer Interest Rate	16.99%	Variable Rate*	16.99%
Circle Rewards Points [†]	1 point for every \$1 spent on eligible purchases	N/A	N/A
Trip Cancellation ¹ \$3,000	X		
Trip Interruption ¹	X	X	X
Baggage Delay ¹	X	X	X
Common Carrier Accidental Death and Dismemberment Insurance ¹ \$1,000,000	X	X	X
Rental Vehicle Benefits:			
<i>Personal Effects Insurance¹</i>	X	X	X
<i>Car Rental Collision Damage Waiver Insurance¹</i>	X	X	X
<i>Car Rental Accidental Death and Dismemberment Insurance¹</i>	X	X	X
Purchase Assurance and Extended Warranty ¹	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. Current variable interest rates will appear on each account statement.

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¹Insurance 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. 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.

[†]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. 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® credit card



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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 payment;
- 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, cash back, business travel or staff incentives.

- **Travel Benefits**

- Trip Interruption¹
- Baggage Delay¹
- Common Carrier Accidental Death and Dismemberment Insurance¹ \$1,000,000

- **Rental Vehicle Benefits**

- Car Rental Collision Damage Waiver Insurance¹
- Car Rental Accidental Death and Dismemberment Insurance¹
- Personal Effects Insurance¹

- **Purchase Assurance and Extended Warranty¹**

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;
- Staff incentives, such as gift cards and merchandise;
- Business travel worldwide with unrestricted seating and no blackout dates; and
- Your choice of hotels, car rental companies and travel carriers (airline, rail, cruise, and 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 or visit your local Servus branch.