

CWB Business Credit Cards

Old vs new comparison guide

Annual fee

Additional card fee

CWB Business Pro Package
(Optional - \$5/month, per account)

Interest rate (APR)

Interest on cash advance

FX fees

Rewards earn rate

Insurance

Benefits



CWB Visa* Infinite Business Card

\$99

\$50

N/A

19.99%

21.00%

2.50%

- 2% back in points on all purchases
- 1pt = \$0.01

- Purchase Protection and Extended Warranty²
- Auto Rental Collision/Loss Damage Insurance²
- Trip Cancellation/Trip Interruption Insurance³
- Lost or Delayed Baggage Coverage³
- Common Carrier Accident Protection³
- Waiver of Liability⁴

- Visa Infinite Concierge
- Visa Infinite Dining Series
- Visa Infinite Wine Country Program
- Visa Infinite Luxury Hotel Collection
- Visa SavingsEdge
- Visa Spend Clarity
- Zero Liability⁶
- 24/7 Travel Assistance⁷



CWB Echelon Rewards+ Business™ Mastercard®

\$150

\$50 (15 max)

Includes:

- One-time digital card issuance
- Unlimited additional cards¹
- Accounting software integration

19.99%

22.99%

2.50%

- 1.5% back in points on all purchases
- Up to 30% back in points with participating retail partners
- 1pt = \$0.01

- Purchase Security & Extended Warranty
- Car Rental Collision/Loss Damage Insurance
- Common Carrier Accident Insurance
- Flight Delay & Baggage Insurance
- Trip Cancellation/Trip Interruption Insurance
- Hotel Burglary Insurance
- Mobile Device Insurance
- Waiver of Liability⁸

- Free Boingo® Wi-Fi
- Lounge Access via Mastercard Travel Pass
- Zero Liability⁷
- Mastercard Global Emergency Services
- Mastercard Savings and Discounts

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CWB No Fee Cash Back Visa* Business Card®

\$0

\$0 (15 max)

N/A

19.90%

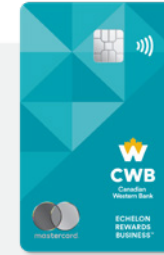
21.00%

2.50%

- 0.5% back in points on all purchases
- 1pt = \$0.01

- Purchase Protection and Extended Warranty²

- Visa SavingsEdge
- Zero Liability⁶



CWB Echelon Rewards Business™ Mastercard®

\$0

\$0 (15 max)

Includes:

- One-time digital card issuance
- Unlimited additional cards¹
- Accounting software integration

19.99%

22.99%

2.50%

- 0.5% back in points on all purchases
- Up to 30% back in points with participating retail partners
- 1pt = \$0.01

- Purchase Security & Extended Warranty
- Car Rental Collision/Loss Damage Insurance
- Waiver of Liability⁸

- Free Boingo® Wi-Fi
- Lounge Access via Mastercard Travel Pass
- Zero Liability⁷
- Mastercard Global Emergency Services
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CWB Low Rate Visa* Business Card

\$25

\$5

N/A

12.90%

21.00%

2.50%

N/A

- Purchase Protection and Extended Warranty²

- Visa SavingsEdge
- Zero Liability⁶



CWB Business™ Mastercard®

\$40

\$8 (15 max)

Includes:

- One-time digital card issuance
- Unlimited additional cards¹
- Accounting software integration

12.90%

22.99%

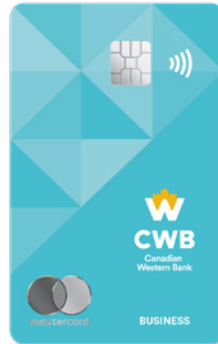
2.50%

N/A

- Purchase Security & Extended Warranty
- Car Rental Collision/Loss Damage Insurance
- Waiver of Liability⁸

- Free Boingo® Wi-Fi
- Lounge Access via Mastercard Travel Pass
- Zero Liability⁷
- Mastercard Global Emergency Services
- Mastercard Savings and Discounts

CWB Business Credit Cards



CWB Echelon Rewards+ Business™ Mastercard®

CWB Echelon Rewards Business™ Mastercard®

CWB Business Mastercard®

CWB USD Business Mastercard®

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The Canadian Western Bank Visa Card is issued by Collabria Financial Services Inc., pursuant to a license from Visa.

*Visa is a trademark of Visa Int. and is used under license

†Additional card fee still applies for each additional card.

‡Insurance coverage is underwritten by American Bankers Insurance Company of Florida (ABIC). ABIC, its subsidiaries and affiliates carry on business in Canada under the name of Assurant®. Assurant® is a registered trademark of Assurant, Inc. Details of insurance coverage, including definitions, benefits, limitations, and exclusions, are in the Certificate of Insurance. Insurance coverage is subject to change. Keep the Certificate of Insurance in a safe place with your other valuable documents and take it with you when you travel.

§Insurance coverage underwritten by Desjardins Financial Security Life Assurance Company. This insurance also covers your spouse and your dependent children if they accompany you throughout their trip. For Baggage coverage: you are only covered for trips of up to the following duration: 59 years of age or younger: 48 days; 60 to 64 years old: 23 days; 65 or older: 15 days. This document is provided for information purposes only. For details of the coverage, refer to the insurance contract provided with your card. Some conditions and restrictions apply. Insurance coverage is subject to change.

¶This program is provided by Collabria Financial Services Inc. Assurant® Services Canada Inc. (Assurant®) is the administrator of the program.

**Zero Liability applies to your purchases made with your credit card in the store, over the telephone, online or via a mobile device. As a cardholder, you will not be held responsible for unauthorized transactions if: 1. you have used reasonable care in protecting your card from loss or theft; and 2. you have reported to Cardholder Service at 1.855.341.4643 (Canada and U.S.) or 1.515.343.8995 (International Collect) when you knew that your credit card was lost or stolen.

‡‡If you believe there has been unauthorized use on your account and you meet the conditions above, you are protected by Zero Liability. If you do not meet the conditions above, please reference your Cardholder Agreement for additional information regarding liability.

§§24/7 Travel Assistance is provided by Desjardins Financial Security Life Assurance Company. Eligibility is conditional on the card account being active and in good standing. Coverage is subject to change. For details of the coverage, refer to the insurance contract available online at collabriacreditcards.ca.

¶¶Zero Liability - Certain terms, conditions and exclusions apply. Contact your issuing financial institution for complete terms and conditions.

CWB Business Mastercards are issued by Brim Financial Inc. Brim is a trademark of Brim Financial Inc.

All insurance coverage(s) included with Brim credit cards are underwritten by Royal & Sun Alliance Insurance Company of Canada, 700 Avenue University, 1500A, Toronto, Ontario M6G 0A1, pursuant to a Master Policy issued to Brim Financial Inc. You may contact the insurer at 1 833 429-2746 in Canada and the U.S. or collect from elsewhere at 416 920-0938 or visit www.rsagroup.ca. Different cards will have different coverage(s). To learn about which coverage(s) are included with a specific card and important information regarding coverage eligibility requirements, benefits, limitations and exclusions, go to brimfinancial.com/legal/ or review the Certificates of Insurance in your card package. Some insurance coverages may require that purchases, vehicle rentals, common carrier fares, accommodations and other trip costs be charged to the card to activate coverage. Other conditions may also apply, so please read the Certificates of Insurance carefully.

¶¶¶The Waiver of Liability program is administered by Royal & Sun Alliance Insurance Company of Canada.

§§§The information provided in this section is intended as general information only. Please refer to your Certificates of Insurance for the specific terms of your coverage, including the benefits, eligibility conditions, limitations and exclusions.

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