

# GUIDE TO BENEFITS



MERIDIAN VISA\*  
BUSINESS CASH BACK  
PLUS CARD

MERIDIAN VISA\*  
BUSINESS FLEX CASH  
BACK PLUS CARD

**VISA**

**Meridian**<sup>™</sup>



# WELCOME

Your new Meridian Visa Business Cash Back Plus Card is your key to holding costs down and streamlining expense reporting. Of course, you'll be rewarded with benefits and exceptional services. It's a smart way to handle everyday business expenses and major company purchases.

Earn 1% cash back on all purchases with no limits and flexible reward redemption options.<sup>1</sup> Take advantage of our 25-day grace period on all purchases, along with industry-leading expense management tools.

## STANDING BY TO SERVE YOU

Our dedicated Cardholder Service team is available 24 hours a day, 7 days a week, to help answer your questions whenever they arise. Your satisfaction is our priority.

**Canada  
and U.S.:**

1.855.341.4643

**International  
Collect:**

1.515.343.8995



# EARN CASH REWARDS ... JUST FOR USING YOUR CARD<sup>1</sup>

Why not earn cash rewards simply for making everyday business purchases?

With your new Meridian Visa Business Cash Back Plus Card, your everyday business purchases ... whether it's office supplies, gas, business travel, entertaining clients ... all add up to valuable business cash back points that can be redeemed for your choice of account credit, travel, merchandise, event tickets, gift cards and more.

It's an easy way to earn "extra" money simply by using your new Meridian Visa Business Cash Back Plus Card on the purchases you already make.

To view a list of the most current reward options or to redeem, visit [meridianbusinessvisa.ca/cashrewards](https://meridianbusinessvisa.ca/cashrewards).

# USING YOUR MERIDIAN VISA BUSINESS CASH BACK PLUS CARD

As a valued cardholder, you're free to use your new Meridian Visa Business Cash Back Plus Card anywhere major credit cards are accepted.

It's an economical and convenient way to handle business expenses — especially since the card's statements can help streamline expense reporting.

## **PAY WITH A WAVE OF YOUR HAND**

Visa payWave® technology helps you get through the checkout faster. Simply wave your Meridian Visa Business Cash Back Plus Card in front of a secure reader at a participating merchant. No swiping, inserting, signing or PIN is required for purchases under the merchant's set limit. If your purchase is over the merchant's set limit, you may be asked to sign, swipe or insert your card instead.

## **UP-TO-THE-MINUTE ACCOUNT INFORMATION**

Your monthly statement isn't the only way to find details about your card or business expenses. With Meridian's Online Banking, you can find full account information through MyCardInfo. MyCardInfo is an online account management tool that helps you conveniently access your credit card information, including transaction history, payment due date, statement balance and histories, minimum payment, recent activities and last payment made, redeem rewards and much more.

Just go to [meridian.mycardinfo.com](https://meridian.mycardinfo.com) to get started.

## **ELIMINATE PAPER STATEMENTS**

You can eliminate one more bill from your mailbox by signing up for eStatements. This free service provides you with digital account statements ... so you can conveniently take care of everything online. Sign up at [meridian.mycardinfo.com](https://meridian.mycardinfo.com).

# PROTECTING YOUR PURCHASES ... YOUR DEVICES ... AND MORE

As a valued cardholder, you're automatically entitled to extra-value benefits ... delivering an extra layer of protection at no additional cost to you.

## **PURCHASE PROTECTION & EXTENDED WARRANTY<sup>2</sup>**

Whether you're buying electronics, office furniture or any other major purchase, you want to make sure you're protected from theft, damage or loss.

You can rest easier when you purchase an eligible item using your Meridian Visa Business Cash Back Plus Card because you receive 90 days of purchase protection (up to a maximum of \$50,000 per account for each year) and double the original manufacturer's warranty (for a maximum of one additional year).

## **PRICE PROTECTION SERVICE<sup>5</sup>**

When you use your card to purchase an eligible new item, and you find it for a lower written advertised price within 60 days from the date of purchase, you may be reimbursed for the difference up to \$100 per item and \$500 per account per year.



# AN EXTRA LEVEL OF SECURITY ... KEEPING YOUR BUSINESS ACCOUNT SAFE

No one wants to think about fraud or account issues. With your Meridian Visa Business Cash Back Plus Card, that's one less worry on your mind.

Your account includes several security features designed to protect your business' financial information.

## **FRAUD MONITORING**

Your account is monitored by sophisticated technology tools to detect suspicious transactions. If this ongoing process reveals suspected fraud or a potential security breach, we'll contact you to verify if the charge is legitimate.

## **ZERO LIABILITY<sup>4</sup>**

Shop with complete confidence – online or in stores. Our Zero Liability program offers you protection against unauthorized use of your card, ensuring you don't pay for fraudulent activity. If you suspect any suspicious activity, please contact us to report any potential misuse.

## **VERIFIED BY VISA®**

You can add an extra layer of security to online shopping by enrolling in the free Verified by Visa program. It's an easy way to help prevent online fraud before it happens. Simply enrol at [meridianbusinessvisa.ca/verifiedbyvisa](https://meridianbusinessvisa.ca/verifiedbyvisa) to register a password with the Verified by Visa service. Once activated, your card can be used only by you to make purchases at Verified by Visa-enabled merchants.



## **ADDRESS VERIFICATION SERVICES**

Visa takes protecting your account even further with Address Verification Services. By matching the address on your account with the billing address given when making a purchase, Visa works with merchants to continue to cut down on fraud.

## **LOST/STOLEN CARD REPORTING**

Lost or stolen credit cards can be an inconvenience and a major source of fraud, but you can help protect your account against fraud by promptly reporting the theft or loss of your Meridian Visa Business Cash Back Plus Card to Cardholder Service at 1.855.341.4643 (Canada and U.S.) or 1.515.343.8995 (International Collect).

## **EMERGENCY CARD REPLACEMENT**

Having a credit card stolen or lost can be a serious concern. Especially if you're travelling, it can cause a major disruption to your travel plans. That's why we'll work with you to rush a new card to your location. International card replacement fees may apply. Just call 1.800.847.2911 (Canada and U.S.) or 1.303.967.1096 (International Collect).

## **EMERGENCY CASH ADVANCE**

Emergencies come up. If you need cash advanced to you in an emergency, call 1.800.847.2911 (Canada and U.S.) or 1.303.967.1096 (International Collect) and we'll work with you to arrange a convenient location to pick up the cash – 24 hours a day, 7 days a week.

## **CHIP AND PIN TECHNOLOGY**

Your Meridian Visa Business Cash Back Plus Card is embedded with a microchip that requires a PIN to help verify authorized transactions. This gives you an extra level of protection against fraud. A unique PIN is provided to you, but you can also select a new PIN at any time by calling 1.844.788.2725. For next steps and additional information on changing your PIN, visit [meridianvisa.ca/pin](https://meridianvisa.ca/pin).

## **FRAUD TEXT ALERTS**

Catching fraud when it's happening can help limit the damage done. Your Meridian Visa Business Cash Back Plus Card uses exclusive technology to help track suspected fraud and send you text messages right away to verify your authorization of certain purchases. Sign up for fraud text alerts at [meridian.mycardinfo.com](https://meridian.mycardinfo.com).

# MAKING THE MOST OF YOUR MERIDIAN VISA BUSINESS CASH BACK PLUS CARD

Earning cash rewards for everyday purchases is a valuable privilege. But there are other ways to do even more with your Meridian Visa Business Cash Back Plus Card.

## **SAVE MONEY ON INTEREST BY MAKING A BALANCE TRANSFER**

Why pay more on higher-interest credit cards when you can roll those balances over to your new Meridian Visa Business Cash Back Plus Card?

To transfer a balance, simply decide which accounts you'd like to transfer and call 1.855.341.4643 to get things started.

## **ADD ADDITIONAL USERS TO BUILD REWARDS FASTER**

It's easy to add an additional user to your Meridian Visa Business Cash Back Plus Card. Your rewards will grow faster because their purchases will also earn business cash back points for your account. Plus, they'll also be included in your card benefits.

To add additional users, call 1.855.341.4643 or visit [meridian.mycardinfo.com](https://meridian.mycardinfo.com).

## **VISA SAVINGSEDGE**

The Visa SavingsEdge program provides enrolled Visa Business cardholders automatic discounts on qualifying purchases at participating merchants. Discounts require no coupons or codes, because they are applied as statement credits on enrolled Visa Business cardholders' future account statements.

Simply register your valid Visa Business card at [meridianbusinessvisa.ca/savingsedge](https://meridianbusinessvisa.ca/savingsedge).

# INDUSTRY-LEADING EXPENSE MANAGEMENT TOOLS

Take advantage of industry-leading expense management tools from Visa that allow you to spend more time on your business and less time doing the books.

## **MANAGE YOUR SPENDING EFFECTIVELY WITH VISA BUSINESS REPORTING**

Visa Business Reporting offers simple yet powerful desktop and mobile expense management tools to help you make better informed decisions to improve cash flow and streamline your expenses. So when you use your Meridian Visa Business Cash Back Plus Card instead of cheques, you can skip the manual tracking and manage your spending with ease. Transaction fees apply.

To register for Visa Business Reporting, visit [\*\*meridianbusinessvisa.ca/businessreporting\*\*](https://meridianbusinessvisa.ca/businessreporting).



## **MANAGE YOUR EXPENSES WITH EASE USING VISA PAYMENT CONTROLS**

Adding employees to your Meridian Visa Business Cash Back Plus Card lets you avoid the hassles of cheques to keep your business moving. Visa Payment Controls is an online tool that lets you easily manage your primary and authorized card spending by deciding where, when and how your money is used. Simply enrol your eligible Visa Business card at:

**[meridianbusinessvisa.ca/paymentcontrols](https://meridianbusinessvisa.ca/paymentcontrols)**.

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## WHEN YOU'RE ON THE GO

Travelling can be an important part of any business. There are several ways to avoid hassles while you're travelling with your Meridian Visa Business Cash Back Plus Card:

- **Tell us when you're travelling and where you're going.** This can help avoid potential confusion about fraudulent charges. Simply call 1.855.341.4643 or enter the information via the travel centre at [meridian.mycardinfo.com](https://meridian.mycardinfo.com).
- **Make a copy of your credit cards (both front and back)** and keep this in a secure location that is accessible while travelling (not in your wallet).
- **Verify available credit limits and current account balances** so you'll know exactly what's available as you enjoy the wonders the world has to offer.
- **Store your cards and valuables in a safe place.** Many hotels offer security boxes and safes.
- **Visit [visa.ca](https://visa.ca) when travelling internationally** to find the toll-free Visa Customer Care Centre in the event your card is lost or stolen. If travelling within Canada, you can reach us at 1.855.341.4643 or 1.515.343.8995 (International Collect).

<sup>1</sup> For complete details of the Meridian Business Cash Back Rewards Program for the Meridian Visa Business Cash Back Plus Card, please refer to the Meridian Business Cash Back Rewards Program Terms & Conditions received with your card. For the most current list of Rewards available, Point values and to redeem Points for Rewards, visit [meridianbusinessvisa.ca/cashrewards](https://meridianbusinessvisa.ca/cashrewards).

<sup>2</sup> Insurance coverage underwritten by American Bankers Insurance Company of Florida (ABIC), under Group Policy Number CFSM022017. 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 the coverage, including definitions, benefits, limitations and exclusions, are in the Certificate of Insurance provided with your card. Insurance coverage is subject to change. Keep the Certificate of Insurance in a safe place with your other valuable documents.

<sup>3</sup> Waiver of Liability Insurance coverage is underwritten by RSA. RSA is a trade name of Royal & Sun Alliance Insurance Company of Canada. The RSA trademark and logo are owned by RSA Insurance Group plc and used under license. Some conditions and restrictions apply. Insurance coverage is subject to change.

<sup>4</sup> 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 you must call and 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.

<sup>5</sup> Price Protection Service is a service only, not insurance, and is provided by American Bankers Insurance Company of Florida.

The Meridian Visa Card is issued by Collabria Financial Services Inc. in joint partnership with Meridian Credit Union Limited pursuant to a license from Visa. \*Visa is a trademark of Visa Int. and is used under license.

<sup>TM</sup>Trademark of Meridian Credit Union Limited.

# Meridian Visa Business Cash Back Plus Card

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## AT-A-GLANCE INFORMATION



### Questions

1.855.341.4643 (Canada and U.S.)

1.515.343.8995 (International Collect)



### Lost or Stolen Card

1.855.341.4643 (Canada and U.S.)

1.515.343.8995 (International Collect)



### Online Account Management

[meridian.mycardinfo.com](https://meridian.mycardinfo.com)



### Cash Rewards Redemption

[meridianbusinessvisa.ca/cashrewards](https://meridianbusinessvisa.ca/cashrewards)