

Vancity Newcomers to Canada Visa Card Program

Terms and Conditions

These terms and conditions provide the details and requirements for new members (“**you**”, “**your**”, or “**Member**”) who want to take part in the Vancouver City Savings Credit Union (“**we**”, “**us**”, “**our**” or “**Vancity**”) Newcomers to Canada Visa Card Program (“**Newcomers Visa Program**”). By applying for the Newcomers Visa Program, you agree to be bound by these Terms and Conditions.

To qualify for the Newcomers Visa Program, you must: (1) be a Vancity member; (2) be a resident of BC; (3) be at least 19 years of age; (4) be new to Canada within the last 5 years; (5) be currently employed or have an income source; and (6) be offered the Visa card at account opening or within 24 months following becoming a Vancity member. Proof of arrival date to Canada, and other supporting documents such as landing papers or permanent resident card will be required. Vancity, at its sole discretion, reserves the right to request any further documents it deems necessary to verify your eligibility or assess your credit.

Applications for the Newcomers Visa Program are subject to credit approval, and we will obtain your credit bureau report to confirm eligibility. While a Canadian credit reporting file is not required to qualify under this program, if you have a Canadian credit score it will be considered in assessing your eligibility for credit. Proof of income is required. Only one Visa credit card per person is allowed.

For a full list of Vancity enviro™ Visa* card products, annual fees and interest rates, and its features and eligibility requirements, see the [Vancity enviro Visa card website](#).

If you are eligible for the Newcomers Visa Program and you meet the eligibility requirements, and receive credit approval, your application for an enviro Visa Classic or enviro Visa Gold card will be approved, and you will receive an enviro Visa Classic or enviro Visa Gold card with a \$3,500 card limit at account opening. If you do not meet all the criteria, Vancity may in its discretion offer you a card with a lower limit.

If you are eligible for the Newcomers Visa Program and you meet the eligibility requirements and receive credit approval, your application for a Visa Infinite* card is subject to meeting minimum annual income requirements, as follows: \$60,000 annual personal income, \$100,000 annual household income, or \$250,000 or more in investible funds. If your application is approved, you will receive a Visa Infinite card with a \$5,000 card limit at account opening. If you do not meet all the criteria, Vancity may in its discretion offer you a different card or a card with a lower limit.

If you are eligible for the Newcomers Visa Program and you meet the eligibility requirements, your application for a Visa Infinite Privilege* card is subject to meeting minimum annual income requirements, as follows: \$150,000 annual personal income, \$200,000 annual household income, or \$400,000 or more in investible funds. If your application is approved, you will receive a Visa Infinite Privilege card with a \$5,000 card limit at account opening. If you do not meet all the criteria, Vancity may in its discretion offer you a card with a lower limit.

Vancity reserves the right to increase or decrease the card limit at its discretion. Vancity reserves the right, at its sole discretion, to modify, extend, suspend, withdraw, or revoke this Newcomers to Canada Visa Card Program at any time without prior notice to you, and for any reason including, but not limited to, an error or mistake on behalf of Vancity. You agree that the Newcomers to Canada Visa Card Program Terms and Conditions at [vancity.com](https://www.vancity.com) may be changed from time to time by Vancity, in its discretion, and posting of such changes on [vancity.com](https://www.vancity.com) shall be deemed sufficient notice to you of the Terms and Conditions and any modifications, if required.

This program cannot be combined with any other promotional offers unless Vancity, at its sole discretion, decides otherwise.

The terms of this program are in addition to, and not in replacement, of the applicable cardholder agreement for your Visa Card, which may be found at <https://www.vancity.com/bank/credit-cards/manage-your-credit-card/credit-card-agreements/>. Nothing in this Newcomers Visa Program shall limit or alter Vancity's rights under your credit card agreement.

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Updated: July 2, 2025