

## COAST CAPITAL SAVINGS FEDERAL CREDIT UNION

### 2023 NEW MEMBER ACQUISITION OFFER

#### TERMS AND CONDITIONS

**Version date: May 10, 2023**

The 2023 New Member Acquisition Offer is referred to in these Terms and Conditions as the “**New Member Promotion**”. The New Member Promotion is offered by Coast Capital Savings Federal Credit Union (“**Coast Capital**”).

By participating in the New Member Promotion, you acknowledge that you have read, understood, and agree to be bound by these Terms and Conditions.

#### **New Member Promotion**

The New Member Promotion consists of two offers available when you open a new personal membership with Coast Capital and (i) open a Free Chequing, Free Debit, and More Account® (a “**New Account**”) or (ii) open and contribute to one or more mutual funds (“**Mutual Funds**”) offered by Coast Capital advisors, acting as agents for Worldsource Financial Management Inc. (“**Worldsource**”).

To qualify, you must meet the eligibility requirements and qualifying criteria set out below for the particular offer:

- a one-time \$300 cash bonus for opening a new personal membership and a New Account (the “**Cash Bonus Offer**”); and
- a one-time \$100 investment bonus for opening and setting up pre-authorized contribution to new Mutual Funds (the “**Investment Bonus Offer**”).

(collectively, the “**Offers**”)

The New Member Promotion runs from March 7, 2023 at 12:01 AM PST to June 30, 2023 at 11:59 PM PST, unless terminated at an earlier date by Coast Capital (the “**Promotion Period**”).

#### **Cash Bonus Offer**

To receive the Cash Bonus Offer, you must meet all of the Cash Bonus Offer Eligibility Requirements, and complete all of the Cash Bonus Offer Qualifying Criteria set out below.

#### ***Cash Bonus Offer Eligibility Requirements***

To be eligible for the Cash Bonus Offer, you must satisfy the following criteria:

1. You must be of the age of majority, and you must be a resident of British Columbia.
2. You must not have a personal membership or account with Coast Capital prior to the Promotion Period.
3. You must not have previously received any account opening promotion fee or benefit from Coast Capital.

**Cash Bonus Offer Qualifying Criteria**

To earn the Cash Bonus Offer, you must complete all of the following steps:

**Step 1:** You must apply to become a new personal member with Coast Capital during the Promotion Period. You must do so via our online account opening services or at one of our branches. Within 60 days of receiving confirmation that your new personal membership has been approved, you must open your New Account with Coast Capital. No minimum balance is required.

**Step 2:** Within 60 days of opening your New Account, you must set-up and receive a reoccurring direct deposit into your New Account. The direct deposit must originate from a single source and continue, on a reoccurring basis, for a minimum period of three (3) months. Only deposits with [transaction codes 200-399](#) or deposits from employers approved by Coast Capital (Doordash, Skip the Dishes, Uber, Uber Eats, Lyft, Avon, Youngliving, BC Housing, and Public Service Pension Plan) will qualify.

**Step 3:** Within 90 days of opening your New Account, you must have processed not less than 15 transactions in the aggregate. Account transfers, service fees, interest charges, and incomplete transactions will not qualify.

*Coast Capital is not obligated to open a membership or New Account for you. If, in its discretion, Coast Capital does not open a membership or New Account for you, you will not be eligible for the Cash Bonus Offer.*

**Cash Bonus Offer Fulfillment**

The Cash Bonus Offer will typically be deposited to your New Account via electronic funds transfer within 60-90 days of Coast Capital confirming that you have fulfilled the qualifying criteria listed above. For example, see payout schedule below:

If you create your account during one of the months below and start criteria within the first 60 days;	You'll get your \$300 bonus within 60-90 days* following criteria completion.
March 2023	August - October 2023
April 2023	September - November 2023
May 2023	October - December 2023
June 2023	November 2023 - January 2024

**\*Your payout will depend on when you start your offer criteria.**

If you do not remain a member in good standing for a minimum six (6) months after the end of the month during which you receive your Cash Bonus Offer, then you must repay the full amount of the Cash Bonus Offer to us on demand by us. Without limiting your obligation to repay that amount, you hereby authorize us to deduct all or any part of that amount from your New Account or any other account you maintain with us.

**Cash Bonus Offer Limits**

Each participant is limited to one Cash Bonus Offer. Persons opening an election account to be used for a political candidate's election campaign are not eligible. Persons other than individuals, such as corporations, partnerships, limited partnerships, or limited liability partnerships, are not eligible. Joint Accounts and Joint Memberships are only eligible for a single Cash Bonus Offer. The Cash Bonus Offer is not transferrable or assignable. No substitutions will be permitted.

## **Investment Bonus Offer**

To receive the Investment Bonus Offer, you must meet all of the Investment Bonus Offer Eligibility Requirements and complete all of the Investment Bonus Offer Qualifying Criteria.

### ***Investment Bonus Offer Eligibility Criteria***

To be eligible for the Investment Bonus Offer, you must satisfy the following criteria:

1. You must be of the age of majority, and you must be a resident of British Columbia.
2. You must not have a personal membership with Coast Capital or Mutual Funds account with Worldsource prior to the Promotion Period.
3. You must not previously have received any investment promotion fee or benefit from Coast Capital.
4. You must successfully complete a suitability assessment to ascertain your risk tolerance for mutual fund investments.

### ***Investment Bonus Offer Qualifying Criteria***

To earn the Investment Bonus Offer, you must complete all of the following steps:

**Step 1:** You must become a new personal member of Coast Capital during the Promotion Period. You must do so via our online account opening services or at one of our branches.

**Step 2:** Within 60 days of receiving confirmation that your new personal membership has been approved, you must open a Mutual Funds account with Worldsource. You must do so at one of our branches or Advice Centre. No minimum investment required.

**Step 3:** Within 30 days of opening a Mutual Funds account, you must set up reoccurring pre-authorized contributions of a minimum \$100 per month from your Coast Capital chequing or savings account into the Mutual Funds account.

*Coast Capital is not obligated to open a membership and Worldsource is not obligated to open a new Mutual Funds account for you. If, in its discretion, Coast Capital does not open a membership or Worldsource does not open a new Mutual Funds account for you, then you will not be eligible for the Investment Bonus Offer.*

### ***Investment Bonus Offer Fulfillment***

The Investment Bonus Offer will typically be deposited to your Mutual Funds account via electronic funds transfer within 60 days of Coast Capital confirming that you have fulfilled the qualifying criteria listed above.

### ***Investment Bonus Offer Limits***

Each participant is limited to one Investment Bonus Offer. Persons other than individuals, such as corporations, partnerships, limited partnerships, or limited liability partnerships, are not eligible for the Investment Bonus Offer. Joint Accounts and Joint Memberships are only eligible for a single Investment Bonus Offer. The Investment Bonus Offer is not transferrable or assignable. No substitutions will be permitted.

### **New Member Promotion – Privacy Notice**

Coast Capital will collect personal information from you to administer the New Member Promotion and to determine your eligibility to receive the Offers. This may include the information you submit as part of the New Member Promotion, information required to open your New Account or Mutual Funds account, and information about your New Account, Mutual Funds account, and investments.

By participating in the New Member Promotion, you consent to Coast Capital's collection, use and disclosure of your personal information for the administration of the New Member Promotion, and otherwise in accordance with Coast Capital's [Privacy Policy](#).

You also consent to Coast Capital using aggregated and anonymized information from your personal information to generate reports regarding the New Member Promotion and entrant demographics, which reports Coast Capital may disclose to other persons provided that no identifying information is included in such reports.

### **New Member Promotion – General Terms and Conditions**

Coast Capital will not be liable to any person for any damage or loss arising from, connected with, or relating to the New Member Promotion, regardless of the cause or any fault by Coast Capital or any person for whom Coast Capital is responsible, and notwithstanding that any of those persons may have been advised of the possibility of the loss or damage being incurred.

The New Member Promotion is subject to all applicable laws and regulations, and is void where prohibited by law. If any provision of these Terms and Conditions is found by any court of competent jurisdiction to be unenforceable, all other provisions will remain in full force and effect. These Terms and Conditions are governed solely by the laws of British Columbia, Canada and the federal laws of Canada applicable in British Columbia, excluding any rules of private international law or the conflict of laws that would lead to the application of any other laws.

Any dispute between Coast Capital and you or any other person arising from, connected with, or relating to the New Member Promotion, participation in the New Member Promotion, the use or misuse of personal information provided in connection with the New Member Promotion, or any related matters (“**Disputes**”) will be resolved before the courts of British Columbia sitting in the City of Vancouver, British Columbia, Canada, and you hereby irrevocably attorn to the exclusive jurisdiction of those courts in respect of all Disputes. Proceedings regarding a Dispute must be commenced within one (1) year after the event giving rise to the Dispute occurred, after which time any and all proceedings regarding the Dispute are barred.

To the fullest extent permissible by applicable law, by participating in the New Member Promotion, you agree to indemnify and hold Coast Capital harmless against any and all third party claims arising out of or in connection with any breach by you of these Terms and Conditions or your participation in the New Member Promotion.

Coast Capital is not obligated to pay any of the Offers to any person, if Coast Capital is of the opinion, in its sole discretion, that such person, or any other person or group of persons connected directly or indirectly in any way with such person, is abusing or attempting to abuse the New Member Promotion or is otherwise not acting in good faith in its dealings with Coast Capital.

Coast Capital may, in its discretion, withdraw, cancel, terminate, modify, or suspend all or any part of the New Member Promotion from time to time. Any such withdrawal, cancellation, termination, modification, or suspension will not affect you if you have met the Eligibility Requirements and Qualifying Criteria for the applicable Offer prior to such withdrawal, cancellation, termination, modification, or suspension.

Coast Capital may, in its discretion, change, supplement, or amend these Terms and Conditions from time to time by posting amended Terms and Conditions. Any such change, supplementation, or amendment will not affect you if you have met the Eligibility Requirements and Qualifying Criteria for the applicable offer prior to such change, supplementation or amendment.

Coast Capital may, in its discretion, at any time limit the number or aggregate amount of the Offers. Decisions of Coast Capital regarding any and all aspects of the New Member Promotion are final and binding on all participants.