

New Money Term Deposit Offer Terms & Conditions 1-year Cashable (90 day lockout) Term Deposit

Terms and conditions apply. Vancity reserves the right at any time without prior notice and in its sole discretion, to add, alter, or modify all or any of these terms and conditions or to replace this offer, wholly or in part, with any other offer, whether similar to this offer or not, or to withdraw this offer altogether.

Offer is valid starting May 13, 2022 and discontinued at anytime at Vancity's discretion.

To be eligible for the offer, you must be an existing or new Vancity member, bring a minimum \$500 of new deposit funds to Vancity during the offer period (new funds are considered to be funds that are not held within any current Vancity business or retail product or account, or Aviso Wealth account).

Funds withdrawn within the previous 30 days and re-deposited with Vancity, or transferred from an existing Vancity deposit account or Aviso Wealth account to another Vancity account are not considered new deposit funds.

New deposit funds must be placed in a non-registered 1-year Cashable (90-day lock-out) Term Deposit, funds can be redeemed at any time, but subject to a 90 day investment period before funds can be redeemed fully or partially (as long as a minimum deposit of \$500.00 is maintained) with interest.

If partially redeemed after the 90 day investment period, remaining funds will be reinvested into a new 1-year Cashable (90 day lock-out) Term Deposit with the current date and applicable interest rate at the time of term creation.

The offer rate is an annual percentage rate. Interest is paid annually. Promotional rate will be applied to all funds that are placed within the promoted term deposit as long as the minimum new deposit fund criteria of \$500 is met.

Unless we hear from you, this term deposit will automatically renew into the same term deposit for the same length of time at the posted interest rate. The offer is available in branch or by calling our Member Service Centre at 604.877.7000 or toll-free at 1.888.826.2489.

If you would like to become Vancity member to access this offer, visit us [online to book an appointment](#). Note: to become a member, you must be a resident of British Columbia, with a Social Insurance Number, and purchase \$5 in Membership Shares.