

Vancity New Money Personal Jumpstart High Interest Savings Promotional Offer

Terms & Conditions

General Terms

1. These terms and conditions provide the details and requirements for new or existing Members (“you”, “your”, or “Member”) who want to receive Vancouver City Savings Credit Union (“we” “us” “our” “Vancity”) promotional interest rate (“**Promotional Interest**”) on eligible funds deposited to (1) personal (or “retail”) nonregistered Jumpstart High Interest Promotion account; and (2) registered Vancity Jumpstart High Interest Eligible Promotion Accounts: TFSA Jumpstart Savings Promotion, RRSP Jumpstart Savings Promotion or RRIF Jumpstart Savings Promotion, collectively referred to as (“**Promotion Accounts**”). Promotional Interest will be earned only on eligible funds, as defined below, deposited to a new Promotion Accounts during the Promotion Period until the expiry of this promotional interest offer. You agree to be bound by these Terms and Conditions by participating in the Vancity New Money Jumpstart High Interest Savings Promotional Offer.
2. Promotion Accounts must be opened between March 21, 2023 and June 30, 2023 (the “**Promotion Period**”).
3. Promotional Interest will not be earned on pre-existing Vancity Promotion Accounts or other Vancity accounts, or on eligible funds on deposit in a Promotion Account after June 30, 2023.
4. “**Eligible funds**” are new funds that we accept for deposit to the Promotion Accounts during the Promotion Period, that originate from sources other than an account or investment with Vancity, including accounts or investments with Vancouver City Savings Credit Union or accounts with Aviso Wealth.
5. Promotional Interest is not eligible on:
 - Money already on deposit at Vancity in the form of a term deposit, or on deposit to any other account types, including (but not limited to) Pay As You Go Chequing accounts, Chequing Plus, Access Chequing, E Package Chequing, USD Chequing Accounts, Plan 24 Savings Accounts or Business Self Serve and Full Serve Package Accounts, Business Jumpstart High Interest Savings Account, Independent Business Accounts, Business USD Chequing Accounts, and Community Service Package Accounts.
 - Funds withdrawn within the previous 30 days and re-deposited with Vancity, including funds that we, in our sole discretion, reasonably believe were withdrawn from a Vancity account and then deposited to a Promotion Account from another financial institution within the previous 30 days.
 - Funds deposited after the end of the Promotion Period.
6. **All eligible funds accepted for deposit will earn Promotional Interest at an annual rate of 4.80%** until this promotional offer expires on June 30, 2023. On July 1, 2023, the Promotion Accounts will continue to operate as a regular Vancity nonregistered Jumpstart and a regular Vancity registered (TFSA, RRSP and RRIF) Jumpstart account

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under the same Financial Account Number and earn interest at the regular posted rate for those accounts. The regular posted rates and Promotional Interest for any of the Promotion Accounts may change at any time without prior notice.

7. The Promotional Interest will apply to deposits made to Promotional Accounts during the Promotion Period up to a maximum of \$1,000,000 (in the currency of the Applicable Account) per Promotional Account type.
8. All interest is calculated on the closing daily balance in an account and paid monthly. Interest rates quoted are per annum simple interest. Interest is earned in the currency of the account.
9. Promotion Accounts are generally subject to the same terms and conditions and fees as regular Vancity nonregistered Jumpstart and registered Vancity (TFSA, RRSP and RRIF) Jumpstart accounts, with the following exceptions:
 - (a) interest will be paid at the Promotional Interest on eligible deposits on the terms in this promotional offer;
 - (b) until expiry of this promotional offer, service limitations may apply, including that deposits cannot be made to the Promotion Accounts by e-transfer and transfers cannot be made for deposit to the Promotion Accounts from other accounts with Vancity using Online Banking, Mobile App, Telephone Banking (IVR) or ATM banking services. More information about regular Vancity nonregistered Jumpstart and registered Vancity (TFSA, RRSP and RRIF) Jumpstart accounts and applicable fees are available on our website or can be obtained by contacting your branch or our Member Services Centre.
 - (c) You must attend a Vancity branch in-person or call our Member Services Centre to (1) open a Promotion Account; and (2) if you want to deposit additional new money into the Promotion Accounts.
 - (d) Promotion Accounts may not be opened online or using mobile banking services.
10. All deposits to TFSA, RRSP and RRIF Jumpstart High Interest Savings Accounts are subject to the limits imposed by the Canada Revenue Agency (CRA). The Member is fully responsible for monitoring their individual contribution limits and ensuring any and all deposits fall within these set CRA limits. The Member further agrees to at all times indemnify and hold Vancity harmless in respect of any such penalties or charges imposed upon the Member as a result of these imposed limits.
11. Deposits are 100% guaranteed. Protection provided by the Credit Union Deposit Insurance Corporation of British Columbia.
12. Vancity reserves the right, at its sole discretion, to modify, extend or revoke this promotional offer at any time without prior notice, including changing the Promotional Rate. For current promotional terms and Promotional Rate's contact a Vancity branch or by calling our Member Service Centre at 604.877.7000 or toll-free at 1.888.826.2489.
13. This promotion may be suspended, modified or withdrawn at any time without notice for any reason including, but not limited to, an error or mistake on behalf of Vancity.

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14. This promotion cannot be combined with other promotional offers unless Vancity, at its sole discretion, defines otherwise.
15. Vancity reserves the right, at its sole discretion, to suspend, disqualify, limit or revoke this promotion to any Member it finds or believes to be manipulating or otherwise abusing the process, fairness, or integrity of the promotion.
16. These Terms and Conditions will supersede all other communications, advertisements, or statements to the extent they are inconsistent with these Terms and Conditions.
17. The promotion is available in branch or by calling our Member Service Centre toll-free at 1.877-709-6925. If you would like to become Vancity member to access this promotion, 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.