

## **Vancity Business Jumpstart Promotion**

### **Terms and Conditions**

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’s (“we”, “us”, “our”, or “Vancity”) promotional interest rate described below (“Promotional Interest”) on Eligible Funds (defined below) deposited to a Vancity Business Jumpstart Promotion account (a “Promotion Account”). Promotional Interest will be earned only on Eligible Funds deposited to a new Promotion Account during the Promotion Period (defined below) until the expiry of this promotional interest offer (the “Promotional Offer”). By participating in the Promotion Offer, you agree to be bound by these Terms and Conditions.

2. To qualify for the Promotional Offer and to earn Promotional Interest, a Promotion Account must be opened between October 22nd, 2025 and the end date of the Promotional Offer which is January 31st, 2026 or such earlier date as Vancity in its sole discretion may determine (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 the expiry of the Promotion Period.

4. “Eligible Funds” are funds that we accept for deposit to the Promotion Account during the Promotion Period and 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 any of its subsidiaries, including Vancity Community Investment Bank and Vancity Investment Management Ltd.

5. Promotional Interest is not eligible on:

- Money already on deposit at Vancity in the form of a term deposit, a previous Promotional Account or on deposit to any other account types, including (but not limited to) existing Business Jumpstart High Interest Savings Account, Business Self Serve and Full Serve Package Accounts, Independent Business Accounts, Business USD Chequing Accounts,

Business USD Savings Accounts, Community Service Package Accounts or any other business or personal 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- Funds withdrawn within the previous 30 days and re-deposited with Vancity, including funds that we, in our sole discretion, reasonably believe were withdrawn from a Vancity account and then deposited to this Promotion Account from another financial institution within the previous 30 days.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 during the Promotion Period will earn Promotional Interest at an annual rate of 4.75% until January 31st, 2026 or such earlier date as Vancity in its sole discretion may determine (the “Promotional Interest Period”), unless Vancity decides in its sole discretion to change the interest rate at any time during the Promotional Interest Period. Throughout the Promotional Interest Period, Vancity Business Jumpstart Promotion Terms and Conditions, the Promotional Interest rate will be at least equivalent to (or higher than) the prevailing posted Business Jumpstart Savings Account interest rate.

7. After the Promotional Interest Period, the Promotion Account will convert to a Vancity Business Jumpstart account under the same Financial Account number and earn interest at the regular posted rate for the Vancity Business Jumpstart account.

8. The Promotional Interest will apply to deposits made to the Promotion Account during the Promotion Period up to a maximum of \$10,000,000.00 CAD, per Business Member entity.

9. 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.

10. Promotion Accounts are generally subject to the same terms and conditions and fees as regular Vancity Business Jumpstart accounts, with the following exceptions:

a) interest will be paid at the Promotional Interest rate on Eligible Funds 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 Account by e-transfer or mobile cheque deposit and transfers cannot be made for deposit to the Promotion Account from other accounts with Vancity using internet, mobile or ATM banking services. More information about regular Vancity Business 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 Account.

d) Promotion Accounts may not be opened online or using mobile banking services.

11. Your eligible deposits are 100% guaranteed by the Credit Union Deposit Insurance Corporation of British Columbia (CUDIC). Vancity is a BC Financial Services Authority authorized credit union and is covered by CUDIC.

12. Vancity reserves the right, at its sole discretion, to modify, extend, suspend, withdraw or revoke this Promotional Offer at any time without prior notice and for any reason including (but not limited to) an error or mistake on behalf of Vancity. The posting of the Terms and Conditions at [Business Jumpstart™ High Interest Savings | No monthly fee - Vancity] shall be deemed sufficient notice to you of the Terms and Conditions and any modifications, if required.

13. This Promotional Offer cannot be combined with other promotional offers unless Vancity, at its sole discretion, decides otherwise.