

## **Term Deposit Offer Terms & Conditions**

### **15-Month New Money Non-Redeemable Business Term Deposit (V.1.0)**

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 October 22nd, 2025 and discontinued at anytime at Vancity's discretion.

To be eligible for the offer, you must be an existing or new, business Vancity member. Minimum deposit of \$500 is required to be eligible for a term deposit. The offer only applies to new funds brought to Vancity during the promotional period. New funds are considered to be deposits not currently held within any Vancity business or retail product or account, or Aviso Wealth account. You must be a Member to access this offer. Funds withdrawn within the previous 60 days and re-deposited with Vancity, or transferred from an existing Vancity deposit account or Aviso Wealth account to another Vancity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.

Funds in this term deposit are not redeemable before maturity. The Promotional Interest will apply to deposits made to Promotional Business Accounts during the Promotion Period up to a maximum of \$5,000,000.00 CAD per Promotional Business Account type. The offer rate is an annual percentage rate. Interest is paid annually. This Promotion only applies to the term deposits to the Annual Pay / Annual Compound Interest option. Promotional rate will be applied to the balance of the term deposit. 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 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.