

## Transfer Bonus Promotion - Terms & Conditions

**The Promotion:** Vancity Investment Management Ltd. ("**VCIM**") is offering a transfer bonus, subject to satisfaction of the eligibility criteria set forth in these terms and conditions (the "**Offer**").

If you transfer at least \$5,000 in net New Assets (as defined below) into a Qualifying Account (as defined below), you may be eligible to receive a bonus as set out below ("**Bonus**"):

New Assets	Bonus earned	New Assets	Bonus earned
\$5,000 - \$19,999	\$150	\$200,000 - \$999,999	\$2,000
\$20,000 - \$69,999	\$300	\$1,000,000 and above	\$3,000
\$70,000 - \$199,999	\$500		

**Offer period:** The Offer is available from **January 01, 2024, until March 31, 2024, at 4:00 p.m. PST** (the "**Offer Period**").

### Qualifying Account Criteria:

- Qualifying Accounts can be any of the following new or existing investment accounts at VCIM:
  - (a) non-registered; (b) registered retirement savings plan; (c) spousal registered retirement savings plan; (d) locked in registered retirement savings plan; or (e) tax free savings account; or
  - other accounts may qualify, at the sole discretion of VCIM.
 (collectively, the "**Qualifying Accounts**").
- New accounts must meet account opening requirements of and be approved by VCIM and, as applicable Raymond James Ltd. or Fidelity Clearing Canada.
- Qualifying Accounts must be in good standing throughout the Offer Period, and must not be in a debit position nor have any margin calls.

### Eligibility Criteria:

- The Offer is available to new and existing VCIM clients.**
- Cash, investments, or a combination thereof ("**New Assets**") must be transferred into a Qualifying Account from a Canadian investment firm or a Canadian financial institution other than VCIM, Vancouver City Savings Credit Union or its subsidiaries, Credential Asset Management Inc. or Credential QTrade Securities Inc. ("**External Financial Institution**"). Systematic investments (pre-authorized contributions) are ineligible to be New Assets. New Asset investments transferred in must be approved as "Qualifying Investments" (as defined below).
- Qualifying investments are all investments held in a Qualifying Account other than Non-Qualifying Investments ("**Qualifying Investments**"). Non-qualifying investments include the following: cash, money market funds, high interest savings accounts, GICs, fixed income securities with a duration of less than six months or any securities that are restricted, that are subject to a cease trade order or that are non-listed and without independent evidence of current value, all as determined by VCIM in its sole discretion ("**Non-Qualifying Investments**"). A Non-Qualifying Investment may be converted into a Qualifying Investment within 30 days of the transfer in date and thereby qualify for the promotion.
- This Offer is open only to the Qualifying Account holder and is not transferrable.

**Funding Criteria:**

- **You must initiate the transfer in of at least \$5,000 in net New Assets by no later than March 31, 2024, at 4 PM PST.** This requirement may be met through multiple external transfers or deposits (except systematic investments are ineligible to be New Assets).
- New Asset transfers from an External Financial Institution must be received no later than May 15, 2024 in order to qualify.
- New Assets will be calculated by adding the total amount of Qualifying Investments in Qualifying Accounts during the Offer Period. For example, if you add funds to a non-registered account, a TFSA and an RRSP during the Offer Period, each Qualifying Investment amount will be aggregated for the purpose of this Offer.
- The Bonus earned will be calculated based on the aggregate amount of all qualifying New Assets into Qualifying Accounts during the Offer Period. For example, if you transfer in \$10,000 into an RRSP and \$5,000 into a TFSA, the Bonus amount will be \$150, based on the combined New Assets amount of \$15,000.
- The Bonus will be paid on a pro rata basis into each Qualifying Account as a percentage of the total Bonus. For example, if you transfer in \$40,000 into a nonregistered account and \$80,000 into an RRSP, the Bonus amount will be \$500 based on the combined New Assets amount of \$120,000. The nonregistered account will receive \$166 and the RRSP will receive \$334 for a total Bonus of \$500.
- Only one Bonus per client will be awarded during this promotion. For joint accounts, the Bonus amount will be paid to the joint account. For corporate accounts, only one Bonus will be awarded to the entity.
- The amount of any transfer fee charged by the External Financial Institution will be credited to a Qualifying Account, up to a maximum total credit of \$150 per client (even if the aggregate External Financial Institution fees are higher than \$150) (the “**Transfer Fee Rebate**”). The Bonus and Transfer Fee Rebate offers are the only offers that can be combined.
- New Assets transferred in or deposited must remain in your account(s) until at least September 30, 2024. Any withdrawals or transfers out prior to this date will decrease the eligible New Assets qualified for the Offer.
- The Bonus may be credited to a Qualifying Account as a cash credit or registered plan contribution, as applicable.

**Other Terms and Conditions:**

- This Offer is not conditional on Vancouver City Savings Credit Union membership.
- VCIM reserves the right, in its sole discretion, to modify, extend, shorten, suspend or revoke this Offer and these Terms and Conditions, including the Offer Period, the Bonus and the Transfer Fee Rebate, at any time without prior notice. The posting of the Terms and Conditions at (or hyperlinked from) <https://www.vancity.com/offers/wealth-management/> shall be deemed sufficient notice to you of the Terms and Conditions and any modifications, if required.
- You are solely responsible for any tax consequences arising from or in connection with this offer. All deposits to registered accounts are subject to the limits imposed by the Canada Revenue Agency (CRA). You are fully responsible for monitoring your individual contribution limits and ensuring that any and all deposits fall within these CRA limits. You further agree to at all times indemnify and hold VCIM harmless in respect of any such penalties or charges imposed upon you as a result of these imposed limits.

- VCIM reserves the right, in its sole discretion, to suspend, disqualify, limit or revoke this Offer for any client VCIM suspects of manipulating or abusing the Offer or its fairness, integrity or operation.
- The Bonus and any Transfer Fee Rebate will be paid by November 29, 2024. Clients will have until January 15, 2025 to notify VCIM if you have not received the Bonus or Transfer Fee Rebate, including so that VCIM may assess whether you have indeed qualified for the Offer.
- All dollar amounts mentioned are in Canadian dollars.
- In order to determine whether you qualify for the Offer, New Assets in US dollar Qualifying Accounts will be converted at prescribed rates in effect at VCIM, as applicable, as of the transfer in date.