



Vancity Investment Management



### The Promotion:

Vancouver City Saving Credit Union (“Vancity”) is offering a transfer bonus, subject to satisfaction of the eligibility criteria set forth in these terms and conditions.

If you transfer at least \$1,000 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.

See the Terms and Conditions below for detailed requirements of the offer.

New Assets	Bonus Earned	New Assets	Bonus Earned
\$1,000 - \$9,999	\$300	\$250,000 - \$999,999	\$5000
\$10,000 - \$59,999	\$500	\$1,000,000 and above	\$7000
\$60,000 - \$249,999	\$2000		

### Terms and Conditions:

**Offer period:** The offer is available from **July 01, 2023, until Sep 30, 2023, at 4:00 p.m. PST.**

#### Qualifying Account Criteria:

- Qualifying Accounts can be (a) non-registered; (b) registered retirement savings plans; (c) spousal registered retirement savings plans; (d) locking in registered retirement savings plans; (e) registered retirement income funds; (f) spousal registered retirement income funds; (g) locked in registered retirement income funds; or (h) tax free savings accounts. Other accounts may qualify, at the sole discretion of Vancity, Vancity Investment Management and Credential.
- Qualifying Accounts must be nominee accounts. All new accounts with Credential Asset Management Inc. and Credential Securities will be opened as nominee accounts.
- New accounts must meet account opening requirements of and be approved by Credential Asset Management Inc. and Credential Securities, as applicable, and Raymond James Ltd. And Fidelity Clearing Canada, if opened at Vancity Investment Management.
- Your account must be in good standing throughout the offer period. Your account must not be in a debit position nor have any margin calls.

#### Eligibility Criteria:

- The offer is available to new and existing Credential Asset Management Inc, Credential Securities and Vancity Investment Management clients.**
- Cash, investments, or a combination thereof (“New Assets”) must be transferred into a new or existing investment account at Credential Asset Management, Credential Securities or Vancity Investment Management (collectively, the “Qualifying Accounts”) from a Canadian investment firm or a Canadian financial institution outside of Vancity. 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. Non-qualifying includes 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. 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 account holder and is not transferrable.

**Funding Criteria:**

- **You must initiate the transfer in of at least \$1,000 in net new assets by no later than Sep 30, 2023, at 4 PM PST.** This requirement may be met through multiple external transfers or deposits. Systematic investments are not considered transfers or deposits
- Transfers from an external financial institution must be received no later than Oct 31, 2023, to qualify.
- New funds will be calculated by adding the total amount of Qualifying Investments in aggregate of 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, the individual qualifying amounts will be aggregated for the purpose of this offer and paid to a Qualifying Account at the discretion of Vancity.
- Only one bonus per client will be awarded during this promotion. For joint accounts, the amount will be pro-rated per joint account holder. For corporate accounts only one bonus will be awarded entity.
- The amount of any transfer fee charged by another Canadian investment firm or Canadian financial institution will be credited to your account (up to a maximum total credit of \$150 per client even if the aggregate fees are higher when you transfer \$1,000 or more), subject to Vancity's receipt of the documentation evidencing such transfer-in fee. The bonus and transfer-in offer are the only offers that can be combined.
- Assets transferred in or deposited must remain in your account(s) until at least December 31, 2023. 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 an eligible account as cash credit, rebate of advisory fees or rebate of management fees depending on the nature of the account and/or at the discretion of Credential Asset Management Inc., Credential Securities or Vancity Investment Management, as applicable.

**Other Terms and Conditions:**

- This offer is not conditional on Vancity membership.
- Bonus will be credited on or about January 31, 2024.
- This offer cannot be combined with any other previous bonus offers.
- You are solely responsible for any tax consequences arising from or in connection with this offer.
- All dollar amounts mentioned are in Canadian dollars.
- US dollar accounts will be converted at prescribed rates in effect at Credential Asset Management Inc., Credential Securities or Vancity Investment Management, as applicable, as of the Transfer in date in order to determine whether clients qualify for the offer.
- The Credential Asset Management Inc. or Credential Securities representative managing a Qualifying Account must be affiliated with Vancity. Mutual funds are offered through Credential Asset Management Inc. Mutual funds and other securities are offered through Credential Securities; a division of Qtrade Credential Securities Inc. Credential Securities is a registered mark owned by Aviso Wealth Inc.