

COAST CAPITAL SAVINGS FEDERAL CREDIT UNION

2024 NEW MEMBER ACQUISITION OFFER

TERMS AND CONDITIONS

Version date: March 13, 2024

The 2024 New Member Acquisition Offer is referred to in these Terms and Conditions as the “**New Member Promotion**”. The New Member Promotion is offered by Coast Capital Savings Federal Credit Union (“**Coast Capital**”).

By participating in the New Member Promotion, you acknowledge that you have read, understood, and agree to be bound by these Terms and Conditions.

New Member Promotion

The New Member Promotion consists of three (3) offers available when you open a new personal membership with Coast Capital and open one or more of the following (i) open a Coast Capital Chequing Account (a “**New Chequing Account**”), and/or (ii) open and start using a Coast Capital Credit Card (a “**New Credit Card**”), and/or (iii) open a Coast Capital High-Interest Savings Account (a “**New HISA Account**”).

To qualify, you must meet the eligibility requirements and qualifying criteria set out below for the particular offer:

- open a new personal membership

AND

- open a New Chequing Account to earn a one-time cash welcome bonus of:
 - \$150 for opening a Free Chequing, Free Debit, and More Account;
 - \$250 for opening an Unlimited Chequing Account; or
 - \$400 for opening an Elevate Chequing Account.

(the “**New Chequing Account Offer**”)

AND/OR

- open and spend at least \$2,000 on a New Credit Card within 90 days of activating the New Credit Card to earn a one-time statement credit of:
 - \$50 when opening a Classic Mastercard®, Cash Back Mastercard®, or Centra Gold Mastercard®; or
 - \$100 when opening a World Mastercard® or World Elite Mastercard®.

(the “**New Credit Card Offer**”)

AND/OR

- Open and deposit into a New HISA Account to earn a one-time \$100 cash bonus (the “**New HISA Account Offer**”).

(collectively, the “**Offers**”)

The New Member Promotion runs from March 13, 2024 at 12:01 AM PST to June 30, 2024 at 11:59 PM PST, unless terminated at an earlier date by Coast Capital (the “**Promotion Period**”).

New Chequing Account Offer

To receive the New Chequing Account Offer, you must meet all the New Chequing Account Offer Eligibility Requirements and complete the New Chequing Account Offer Qualifying Criteria set out below.

New Chequing Account Offer Eligibility Requirements

To be eligible for the New Chequing Account Offer, you must satisfy the following criteria:

1. You must be of the age of majority, and you must be a Canadian Resident (Quebec Residents are not eligible).
2. You must not have had a personal membership or account with Coast Capital within five (5) years prior to the Promotion Period.
3. You must not have previously received any account opening promotion or benefit from Coast Capital, other than under this New Member Promotion.

New Chequing Account Offer Qualifying Criteria

To earn the New Chequing Account Offer, you must complete the following steps:

Step 1: You must apply to become a new personal member with Coast Capital during the Promotion Period. You must do so via our online account opening services or at one of our branches.

Step 2: Within 60 days of receiving confirmation that your new personal membership has been approved, you must open your New Chequing Account. No minimum balance is required.

Step 3a: Within 60 days of opening your New Chequing Account, you must set-up and receive a reoccurring direct deposit into your New Chequing Account. The direct deposit must originate from a single source and continue, on a reoccurring basis, for a minimum of 90 consecutive days. Eligible payroll or direct deposit transaction codes include the following transaction code types: Payroll (200-207), Pension (230-233, 310-312, and 315-316), Govt Payment (313, 318, and 600-607), Gig Payroll (450), or deposits from employers approved by Coast Capital (Doordash, Skip the Dishes, Uber, Uber Eats, Lyft, Avon, Youngliving, BC Housing, and Public Service Pension Plan).

OR

Step 3b: Within 60 days of opening your New Chequing Account, you must make a deposit of at least \$4,000 into your New Chequing Account and maintain a daily account balance of at least \$4,000 for a minimum of 90 consecutive days.

Coast Capital is not obligated to open a membership or New Chequing Account for you. If, in its discretion, Coast Capital does not open a membership or New Chequing Account for you, you will not be eligible for the New Chequing Account Offer.

New Chequing Account Offer Fulfillment

The New Chequing Account Offer will typically be deposited to your New Chequing Account via electronic funds transfer within 60-90 days of Coast Capital confirming that you have fulfilled the qualifying criteria listed above. The chart below provides examples of when the New Chequing Account Offer should be deposited:

IF YOU CREATE A NEW CHEQUING ACCOUNT AND STARTS QUALIFYING CRITERIA WITHIN THE FIRST 60 DAYS DURING:

YOU SHOULD RECEIVE YOUR BONUS WITHIN 60-90 DAYS OF COMPLETING THE QUALIFYING CRITERIA:

March 2024

Aug - Oct 2024

April 2024

Sept - Nov 2024

May 2024

Oct - Dec 2024

June 2024

Nov 2024 - Jan 2025

If you do not remain a member in good standing for a minimum six (6) months after the end of the month during which you receive your New Chequing Account Offer, then you must repay the full amount of the New Chequing Account Offer to us on demand by us. Without limiting your obligation to repay that amount, you hereby authorize us to deduct all or any part of that amount from your New Chequing Account or any other account you maintain with us.

New Chequing Account Offer Limits

Each participant is limited to one New Chequing Account Offer. **For clarity, regardless of the number of New Chequing Accounts opened during the Promotion Period by a participant, the participant will receive one New Chequing Account Offer that is the highest value for the corresponding New Chequing Account among all New Chequing Accounts opened.** Persons opening an election account to be used for a political candidate's election campaign are not eligible. Persons other than individuals, such as corporations, partnerships, limited partnerships, or limited liability partnerships, are not eligible. Joint Accounts and Joint Memberships are only eligible for a single New Chequing Account Offer. The New Chequing Account Offer is not transferrable or assignable. No substitutions will be permitted.

New Credit Card Offer

To receive the New Credit Card Offer, you must meet all the New Credit Card Offer Eligibility Requirements and complete all the New Credit Card Offer Qualifying Criteria.

New Credit Card Offer Eligibility Criteria

To be eligible for the New Credit Card Offer, you must satisfy the following criteria:

1. You must be of the age of majority, and you must be a resident of British Columbia.
2. You must not have a personal membership with Coast Capital within five (5) years prior to the Promotion Period.
3. You must not previously have received any account opening promotion or benefit from Coast Capital, other than under this New Member Promotion.

New Credit Card Offer Qualifying Criteria

To earn the New Credit Card Offer, you must complete all the following steps:

Step 1: You must become a new personal member of Coast Capital during the Promotion Period. You must do so via our online account opening services or at one of our branches.

Step 2: Within 60 days of receiving confirmation that your new personal membership has been approved, you must successfully complete a credit application to open a New Credit Card with Collabria Financial Services Inc. (“Collabria”), Coast Capital’s credit card provider. You must do so online, at one of our branches, or Advice Centre.

Step 3: Within 90 days of activating your New Credit Card, you must use and make purchases with the New Credit Card equaling a total of at least \$2,000. Credit card fees, returns, cash advances and interest charges will not count towards the purchase total.

Coast Capital is not obligated to open a membership and Collabria is not obligated to open a New Credit Card for you. If, in its discretion, Coast Capital does not open a membership or Collabria does not open a New Credit Card for you, then you will not be eligible for the New Credit Card Offer.

New Credit Card Offer Fulfillment

The New Credit Card Offer will typically be applied as a statement credit on your New Credit Card account, during the billing cycle after Collabria confirms that you have fulfilled all the qualifying criteria listed above.

New Credit Card Offer Limits

Each participant is limited to one New Credit Card Offer. **For clarity, regardless of the number of New Credit Cards opened by a participant during the Promotion Period, the participant will receive one New Credit Card Offer.** Persons other than individuals, such as corporations, partnerships, limited partnerships, or limited liability partnerships, are not eligible for the New Credit Card Offer. The New Credit Card Offer is not transferrable or assignable. No substitutions will be permitted.

New HISA Account Offer

To receive the New HISA Account Offer, you must meet all the New HISA Account Offer Eligibility Requirements and complete all the New HISA Account Offer Qualifying Criteria.

New HISA Account Offer Eligibility Criteria

To be eligible for the New HISA Account Offer, you must satisfy the following criteria:

1. You must be of the age of majority, and you must be a resident of British Columbia.
2. You must not have a personal membership with Coast Capital within five (5) years prior to the Promotion Period.
3. You must not previously have received any account opening fee or benefit from Coast Capital, other than under this New Member Promotion.

New HISA Account Offer Qualifying Criteria

To earn the New HISA Account Offer, you must complete all the following steps:

Step 1: You must become a new personal member of Coast Capital during the Promotion Period. You must do so via our online account opening services or at one of our branches.

Step 2: Within 60 days of receiving confirmation that your new personal membership has been approved, you must open your New HISA Account. No minimum balance is required.

Step 3: Within 60 days of opening your New HISA Account, you must make a deposit of at least \$5,000 into your New HISA Account and maintain a daily account balance of at least \$5,000 for a minimum of 90 consecutive days.

Coast Capital is not obligated to open a membership or New HISA Account for you. If, in its discretion, Coast Capital does not open a membership or New HISA Account for you, then you will not be eligible for the New HISA Account Offer.

New HISA Account Offer Fulfillment

The New HISA Account Offer will typically be deposited to your New HISA Account via electronic funds transfer within 60-90 days of Coast Capital confirming that you have fulfilled all the qualifying criteria listed above. The chart below provides examples of when the New HISA Account Offer should be deposited:

IF YOU CREATE A NEW HISA ACCOUNT AND STARTS QUALIFYING CRITERIA WITHIN THE FIRST 60 DAYS DURING:	YOU SHOULD RECEIVE YOUR BONUS WITHIN 60-90 DAYS OF COMPLETING THE QUALIFYING CRITERIA:
March 2024	Aug - Oct 2024
April 2024	Sept - Nov 2024
May 2024	Oct - Dec 2024
June 2024	Nov 2024 - Jan 2025

If you do not remain a member in good standing for a minimum six (6) months after the end of the month during which you receive your New HISA Account Offer, then you must repay the full amount of the New HISA Account Offer to us on demand by us. Without limiting your obligation to repay that amount, you hereby authorize us to deduct all or any part of that amount from your New HISA Account or any other account you maintain with us.

New HISA Account Offer Limits

Each participant is limited to one New HISA Account Offer. Persons other than individuals, such as corporations, partnerships, limited partnerships, or limited liability partnerships, are not eligible for the New HISA Account Offer. Joint Accounts and Joint Memberships are only eligible for a single New HISA Account Offer. The New HISA Account Offer is not transferrable or assignable. No substitutions will be permitted.

New Member Promotion – Privacy Notice

Coast Capital will collect personal information from you to administer the New Member Promotion and to determine your eligibility to receive the Offers. This may include the information you submit as part of the New Member Promotion, information required to open your New Chequing Account, New Credit Card, or New HISA Account, and information about your New Chequing Account, New Credit Card, and New HISA Account.

By participating in the New Member Promotion, you consent to Coast Capital’s collection, use and disclosure of your personal information for the administration of the New Member Promotion, and otherwise in accordance with Coast Capital’s [Privacy Policy](#).

You also consent to Coast Capital using aggregated and anonymized information from your personal information to generate reports regarding the New Member Promotion and entrant demographics, which reports Coast Capital may disclose to other persons provided that no identifying information is included in such reports.

Collabria will collect personal information from you as part of your New Credit Card application to determine your eligibility to open a New Credit Card. The collection of personal information by Collabria will be subject to Collabria's privacy and data collection terms and conditions.

New Member Promotion – General Terms and Conditions

Coast Capital will not be liable to any person for any damage or loss arising from, connected with, or relating to the New Member Promotion, regardless of the cause or any fault by Coast Capital or any person for whom Coast Capital is responsible, and notwithstanding that any of those persons may have been advised of the possibility of the loss or damage being incurred.

The New Member Promotion is subject to all applicable laws and regulations and is void where prohibited by law. If any provision of these Terms and Conditions is found by any court of competent jurisdiction to be unenforceable, all other provisions will remain in full force and effect. These Terms and Conditions are governed solely by the laws of British Columbia, Canada and the federal laws of Canada applicable in British Columbia, excluding any rules of private international law or the conflict of laws that would lead to the application of any other laws.

Any dispute between Coast Capital and you or any other person arising from, connected with, or relating to the New Member Promotion, participation in the New Member Promotion, the use or misuse of personal information provided in connection with the New Member Promotion, or any related matters ("**Disputes**") will be resolved before the courts of British Columbia sitting in the City of Vancouver, British Columbia, Canada, and you hereby irrevocably attorn to the exclusive jurisdiction of those courts in respect of all Disputes. Proceedings regarding a Dispute must be commenced within one (1) year after the event giving rise to the Dispute occurred, after which time any and all proceedings regarding the Dispute are barred.

To the fullest extent permissible by applicable law, by participating in the New Member Promotion, you agree to indemnify and hold Coast Capital harmless against any and all third party claims arising out of or in connection with any breach by you of these Terms and Conditions or your participation in the New Member Promotion.

Coast Capital is not obligated to pay any of the Offers to any person, if Coast Capital is of the opinion, in its sole discretion, that such person, or any other person or group of persons connected directly or indirectly in any way with such person, is abusing or attempting to abuse the New Member Promotion or is otherwise not acting in good faith in its dealings with Coast Capital.

Coast Capital may, in its discretion, withdraw, cancel, terminate, modify, or suspend all or any part of the New Member Promotion from time to time. Any such withdrawal, cancellation, termination, modification, or suspension will not affect you if you have met the Eligibility Requirements and Qualifying Criteria for the applicable offer prior to such withdrawal, cancellation, termination, modification, or suspension.

Coast Capital may, in its discretion, change, supplement, or amend these Terms and Conditions from time to time by posting amended Terms and Conditions. Any such change, supplementation, or amendment will not affect you if you have met the Eligibility Requirements and Qualifying Criteria for the applicable offer prior to such change, supplementation, or amendment.

Coast Capital may, in its discretion, at any time limit the number or aggregate amount of the offers. Decisions of Coast Capital regarding any and all aspects of the New Member Promotion are final and binding on all participants.

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The Collabria Mastercard is issued by Collabria Financial Services Inc. pursuant to a license from Mastercard International Incorporated.