

GET YOUR SHARE™ PROMOTION FOR NEW MEMBERS AND REFERRING MEMBERS

TERMS AND CONDITIONS

VERSION DATE: January 1, 2019

The New Member Promotion and Referring Member Promotion (defined below) are collectively referred to as the “**Promotions**”. The Promotions are administered by the Canadian Credit Union Association (“**CCUA**”) with offices at 151 Yonge St. Suite 1000, Toronto, Ontario, Canada, M5C 2W7, on behalf of Coast Capital Savings Federal Credit Union (“**Coast Capital**”).

Coast Capital may at any time opt in or opt out of the New Member Promotion and limit the number of New Member Bonuses offered.

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

New Member Promotion

This Section A sets out the terms and conditions for the Get Your Share™ Promotion for New Members (the “**New Member Promotion**”).

The New Member Promotion consists of a **\$200** cash bonus (the “**New Member Bonus**”) for:

- a) opening a new personal chequing or savings account with a Participating Credit Union (“**New Personal Account**”); or
- b) opening a new business chequing or savings account with a Participating Credit Union or transferring an existing business chequing or savings account from a non-participating financial institution to a Participating Credit Union (in either case, a “**New Business Account**”).

A “**Non-Participating Institution**” means a financial institution anywhere in Canada that is not a credit union operating in Canada.

The New Member Promotion runs from January 1, 2019 at 12:00 AM PST on through February 16, 2019 at 11:59 PM PST (the “**New Member Promotion Period**”).

To receive the New Member Bonus, you must meet all New Member Eligibility Requirements and complete New Member Qualifying Criteria set out under this Section A.

New Member Eligibility Requirements

The New Member Promotion is open to residents of British Columbia who (i) have reached at least 17 years of age; (ii) have not been a member of a credit union in Canada at any time since December 31, 2014; and (iii) have not participated in the New Member Promotion or any other Get Your Share™ promotion, since April 4, 2013, all as determined by CCUA in its sole discretion. Employees of a British Columbia credit union or a subsidiary of a British Columbia credit union are not eligible to participate in the New Member Promotion.

New Member Qualifying Criteria

To earn the New Member Bonus, you must complete all of the following steps (the “**New Member Qualifying Criteria**”):

Step 1: Become a member and open New Personal Account or New Business Account with Coast Capital.

Step 2: Complete one of the following within twelve weeks (84 days) of completing Step 1:

- a) set-up and complete at least one recurring, pre-authorized credit or two, recurring pre-authorized debit transactions from your New Personal Account; or
- b) open a New Business Account or transfer your business chequing account from a Non-Participating Institution to Coast Capital.

New Member Promotion Fulfillment

The New Member Bonus earned will be deposited to your Eligible Account via electronic funds transfer within 15 business days of Coast Capital confirming to CCUA that you have fulfilled the qualifying criteria. “**Eligible Account**” means one of your personal or business chequing or savings account held at Coast Capital.

New Member Promotion Limits

Each individual or business is limited to one New Member Bonus in their lifetime. For joint accounts, each New Member who is issued membership shares and meets the New Member Eligibility Criteria is eligible to receive the New Member Bonus. The New Member Bonus is not transferrable or assignable. No substitutions will be permitted.

Promotions – Privacy Notice

CCUA will provide personal information to and collect personal information from Participating Credit Unions to administer the Promotions and confirm your eligibility to receive a New Member Bonus and/or Referring Member Bonus. This may include the information you submitted as part of a Promotion, as well as information about your credit union accounts.

By participating in either or both of the Promotions, you consent to CCUA’s and Central 1 Credit Union’s collection, use and disclosure of your personal information for the administration of the New Member Promotion and/or Referring Member Promotion, as the case may be, and otherwise in accordance with CCUA’s Privacy Policy. You further consent to your credit union’s disclosure of your personal information to CCUA or to Central 1 Credit Union for the administration of the Promotions.

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

Promotions – General Terms and Conditions

CCUA will not be liable to any person for: (a) erroneous, lost, late, incomplete or misdirected entries to the New Member Promotion or Referring Member Promotion; (b) any damage or loss arising from,

connected with, or relating to the New Member Promotion or Referring Member Promotion, regardless of the cause or any fault by CCUA or any person for whom CCUA is responsible, and notwithstanding that any of those persons may have been advised of the possibility of the loss or damage being incurred.

In participating in either or both of the Promotions, you agree to comply with all applicable laws (including laws relating to privacy, protection of personal information and unsolicited commercial communications) and community standards, and must not infringe or violate the rights (including privacy and publicity rights) of any person.

The Promotions are subject to all applicable laws and regulations, and are 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 applicable federal laws of Canada, 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 CCUA and you or any other person arising from, connected with or relating to either or both of the Promotions, participation in either or both of the Promotions, the use or misuse of personal information provided in connection with either or both of the Promotions, 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.

If for any reason CCUA determines, in its discretion, that a Promotion is not capable of being conducted as intended by CCUA, CCUA may in its discretion withdraw, cancel, terminate, modify, or suspend all or any part of such Promotion.

To the fullest extent permissible by applicable law, by participating in either of the Promotions, you agree to indemnify and hold harmless CCUA against all and any claims arising out of or in connection with any breach by you of these Terms and Conditions or your participation in either or both of the Promotions.

CCUA is not obligated to respond to any correspondence regarding either of the Promotions from any person, but CCUA may in its discretion respond to questions and queries by email at hello@getyourshare.ca.

CCUA may, in its discretion, change, supplement or amend these Terms and Conditions from time to time by posting amended Terms and Conditions.

Decisions of CCUA regarding any and all aspects of the Promotions are final and binding on all participants.

Any other promotions or offers advertised on this website are not conducted by CCUA and CCUA will not be liable to any person who participates in any other promotion advertised on this website. Any other promotions or offers advertised on the website are the responsibility of the third party offering such promotion.