

## COAST CAPITAL SAVINGS FEDERAL CREDIT UNION

### 2020 INVESTMENT BONUS OFFER

#### TERMS AND CONDITIONS

Version date: December 12, 2019

Our 2020 Investment Bonus Offer is referred to in these Terms and Conditions as the “**Investment Bonus Offer**”. The Investment Bonus Offer is offered by Coast Capital Savings Federal Credit Union (“**Coast Capital**”).

By participating in the Investment Bonus Offer, you acknowledge that you have read, understood, and agree to be bound by these Terms and Conditions.

#### **Investment Bonus Offer**

The Investment Bonus Offer runs from January 1, 2020 at 12:01 AM PST to March 31, 2020 at 11:59 PM PST, unless terminated at an earlier date by Coast Capital (the “**Promotion Period**”).

If, during the Promotion Period, a member invests \$50,000 or more of new investments (“**New Investments**”) into one or more mutual funds offered by Coast Capital Financial Planners acting as agents for Worldsource Financial Management Inc. (“**Mutual Funds**”), the member meets the Eligibility Requirements, and completes the Qualifying Criteria described below, then the member will receive a cash bonus (the “**Investment Bonus**”). To qualify for the Investment Bonus, New Investments must be made with funds transferred from another financial institution or funds first deposited with Coast Capital during the Promotion Period. Investments made with funds that were first deposited with Coast Capital prior to the Promotion Period do not qualify for the Investment Bonus.

The amount of the Investment Bonus is determined from the total value of the New Investments made by the member during the Promotion Period.

<b>New Investments</b>	<b>Investment Bonus</b>
\$50,000 - \$100,000	Up to \$200
\$100,000.01 - \$200,000	Up to \$400
\$200,000.01 - \$300,000	Up to \$600
\$300,000.01 - \$400,000	Up to \$800
\$400,000.01 - \$500,000	Up to \$1000
\$500,000.01 or more	\$1,000

The exact Investment Bonus will be calculated by multiplying the total value of the New Investments made during the Promotion Period by 20 basis points (**New Investment \* 0.002 = Investment Bonus**). The maximum Investment Bonus is \$1,000 for New Investments of \$500,000 or more. For the purpose of the calculation, any amounts invested in U.S. dollar denominated Mutual Funds will be converted to Canadian dollars at a foreign exchange rate determined by Coast Capital in its sole discretion on or about January 1, 2020. The same foreign exchange rate will apply throughout the Promotion Period.

### ***Eligibility Requirements***

To be eligible for the Investment Bonus Offer, you must satisfy the following criteria (the “**Eligibility Requirements**”):

1. If you are an individual, you must be of the age of majority, and you must be a resident of British Columbia.
2. If you are a corporation, partnership, limited partnership, or limited liability partnership, you must be carrying on business in British Columbia, and all individuals who are partners must be of the age of majority.
3. You must not previously have received any mutual fund promotion fee or benefit from us.
4. If you are not already a Coast Capital business member, then you must qualify to open a business membership and you must be approved by Coast Capital to open a business membership.
5. If you do not already have a Mutual Fund Account with Worldsource Financial Management Inc., then you must qualify to open a Mutual Fund Account with Worldsource Financial Management Inc. and you must be approved by Worldsource Financial Management Inc. to open a Mutual Fund Account through a Coast Capital Financial Planner.
6. You must successfully complete a suitability assessment to ascertain your risk tolerance for mutual fund investments.

Coast Capital is not obligated to open a business membership for you and Worldsource Financial Management Inc. is not obligated to open a new Mutual Fund Account for you. If, in its discretion, Coast Capital does not open a business membership for you or Worldsource Financial Management Inc. does not open a new Mutual Fund Account for you, then you will not be eligible for the Investment Bonus. Persons opening an election account to be used for a political candidate's election campaign are not eligible. Persons other than individuals, corporations, partnerships, limited partnerships, or limited liability partnerships are not eligible. Joint Accounts and Joint Memberships are only eligible for a single Investment Bonus.

### ***Qualifying Criteria***

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

**Step 1:** If you are not already a Coast Capital member, then you must become a new member during the Promotion Period. You must do so at one of our branches (not through our online account opening services or our call centre).

**Step 2:** If you do not already have a Mutual Fund Account with Worldsource Financial Management Inc., then you must open a Mutual Fund Account with Worldsource Financial Management Inc. through a Coast Capital Financial Planner during the Promotion Period. You must do so at one of our branches (not through our online account opening services or our call centre).

**Step 3:** During the Promotion Period, you must make one or more New Investments in Mutual Funds totalling not less than \$50,000. New Investments must be made with funds transferred from another financial institution or funds first deposited with Coast Capital during the Promotion Period. Investments made with funds that were first deposited with Coast Capital prior to the Promotion Period do not qualify for the Investment Bonus. Investments in Mutual Funds made before or after the Promotion Period do not qualify for the Investment Bonus.

**Step 4:** You must keep each New Investment in Mutual Funds for at least one year (366 days) after the date of initial investment. If you do not keep each New Investment in Mutual Funds for at least one year (366 days) after the date of your investment, then you will be required to pay back a portion of the Investment Bonus (as described below). You are permitted to transfer your New Investment from one Mutual Fund to another Mutual Fund.

### ***Investment Bonus Offer Fulfillment***

The Investment Bonus will typically be deposited to your nominated Coast Capital business chequing or business savings account via electronic funds transfer within 30 days after the end of the Promotion Period.

If you fail to keep each New Investment in Mutual Funds at least one year (366 days) after the date of your investment, then, for each amount of a New Investment that you withdraw from the Mutual Funds during such period, you must pay us a pro-rata share of the Investment Bonus determined by the formula:  $P = [AW * 0.002] * [(366 - DI)/366]$ , where P is the amount of the payment you must make to us, AW is the amount of a New Investment that you have withdrawn from the Mutual Funds, and DI is the number of full days that the withdrawn amount was invested in a Mutual Fund. If you make more than one new Investment and you make them on different days, then the one year (366 day) period is determined separately for each such New Investment, and the repayment amount is calculated separately for each such New Investment. Without limiting your obligation to pay us that amount, you hereby authorize us to deduct all or any part of that amount from your Mutual Fund Account or any other account you maintain with us.

### ***Investment Bonus Offer Limits***

Each person is limited to one Investment Bonus under this Investment Bonus Offer. This Investment Bonus is not transferrable or assignable. No substitutions will be permitted. This Investment Bonus may be combined with other offers.

### ***Investment Bonus Offer Example***

The following example is for illustrative purposes only.

John is a member of Coast Capital. Before the Promotion Period, John has \$5,000 deposited in a Coast Capital savings account, and \$25,000 invested in Mutual Funds. John also has \$275,000 deposited at another financial institution. John's wishes to participate in the Investment Bonus Offer so he invests (1) \$275,000 from his account at the other financial institution, and (2) the \$5,000 deposited in his Coast Capital savings account, into a Low Fee More For Me<sup>®</sup> mutual fund. John's New Investments total \$275,000, and he is eligible to receive a \$550 Investment Bonus. Note that (a) the \$25,000 John invested in Mutual Funds before the Promotion Period does not qualify for the Investment Bonus, and (b) the \$5,000 that John invested using funds deposited in his Coast Capital savings account before the Promotion Period does not qualify for the Investment Bonus, in each case for the reasons explained in Step 3 of the Qualifying Criteria.

### **Investment Bonus Offer – Privacy Notice**

Coast Capital will collect personal and other information from you to administer the Investment Bonus Offer and to determine your eligibility to receive an Investment Bonus. This may include the information you submit as part of the Investment Bonus Offer, information required to open a membership (if you did not already have one), information required to open a new Mutual Fund Account (if you did not already have one), and information about your Mutual Fund Account and your mutual fund investments.

By participating in the Investment Bonus Offer, you consent to Coast Capital's collection, use and disclosure of your personal information for the administration of the Investment Bonus Offer, 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 Investment Bonus Offer and entrant demographics, which reports Coast Capital may disclose to other persons provided that no personal identifying information is included in such reports.

### **Investment Bonus Offer – 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 Investment Bonus Offer, 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 Investment Bonus Offer 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 Investment Bonus Offer, participation in the Investment Bonus Offer, the use or misuse of personal information provided in connection with the Investment Bonus Offer, 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 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 Investment Bonus Offer 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 Investment Bonus Offer.

Coast Capital is not obligated to pay any Investment Bonus 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 Investment Bonus Offer 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 Investment Bonus Offer from time to time. Any such withdrawal, cancellation, termination, modification, or suspension will not affect you if you have met the Eligibility Requirements and steps 1, 2 and 3 of the Qualifying Criteria 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 steps 1, 2 and 3 of the Qualifying Criteria prior to such change, supplementation or amendment.

Any reference to funds, moneys, or currency in these Terms and Conditions will be in Canadian dollars unless explicitly stated otherwise.

Coast Capital may, in its discretion, at any time limit the number or aggregate amount of Investment Bonuses offered.

Decisions of Coast Capital regarding any and all aspects of the Investment Bonus Offer are final and binding on all participants.