

## COAST CAPITAL SAVINGS FEDERAL CREDIT UNION 2023 AUTOMATIC SAVINGS OFFER TERMS AND CONDITIONS

Version date: March 7, 2023

Our 2022/2023 Automatic Savings Offer is referred to in these Terms and Conditions as the “**Automatic Savings Offer**”. The Automatic Savings Offer is offered by Coast Capital Savings Federal Credit Union (“Coast Capital”).

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

### Automatic Savings Offer

The Automatic Savings Offer runs from Jan 1, 2023 at 12:01 AM PST to June 30, 2023 at 11:59 PM PST, unless terminated at an earlier date by Coast Capital (the “**Offer Period**”). If, during the Offer Period, a member creates a new, minimum \$100 per month, pre-authorized contribution from the member’s Coast Capital chequing account into one or more mutual funds offered by Coast Capital, acting as agent for Worldsource Financial Management Inc. (“**Mutual Fund**”), and if the member meets the Eligibility Requirements, then the member will receive a cash bonus of \$100 (the “**Offer Bonus**”).

### Eligibility Requirements

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

1. You must be of the age of majority, and you must be a resident of British Columbia.
2. You must be a member with Coast Capital.
3. 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 Coast Capital.
4. You must successfully complete a suitability assessment to ascertain your risk tolerance for mutual fund investments.
5. You must not have cancelled a pre-authorized contribution from your Coast Capital chequing account into one or more of your current Mutual Funds, within the last 6 months.

**Worldsource Financial Management Inc. is not obligated to open a new Mutual Fund Account for you. If, in its discretion, Worldsource Financial Management Inc. does not open a new Mutual Fund Account for you, then you will not be eligible for the Offer Bonus.**

### Automatic Savings Offer Fulfillment

The Offer Bonus will typically be deposited to your Coast Capital chequing account via electronic funds transfer within 10 days after you create the minimum pre-authorized contribution described above.

### Automatic Savings Offer Limits

Each individual is limited to one Offer Bonus under this Automatic Savings Offer. This Offer Bonus is not transferrable or assignable. No substitutions will be permitted. This Offer Bonus may be combined with other offers. Persons other than individuals, such as corporations, partnerships, limited partnerships, or limited liability partnerships, are not eligible for the Offer Bonus. Joint Accounts and Joint Memberships are only eligible for a single Offer Bonus.

#### Automatic Savings Offer – Privacy Notice

Coast Capital will collect personal information from you to administer the Automatic Savings Offer and to determine your eligibility to receive an Offer Bonus. This may include the information you submit as part of the Automatic Savings Offer, 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 Automatic Savings Offer, you consent to Coast Capital's collection, use and disclosure of your personal information for the administration of the Automatic Savings 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 Automatic Savings Offer and entrant demographics, which reports Coast Capital may disclose to other persons provided that no identifying information is included in such reports.

#### Automatic Savings 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 Automatic Savings 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 Automatic Savings 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 Automatic Savings Offer, participation in the Automatic Savings Offer, the use or misuse of personal information provided in connection with the Automatic Savings 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 (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 Automatic Savings 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 Automatic Savings Offer.

Coast Capital is not obligated to pay any Offer 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 Automatic Savings 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 Automatic Savings Offer from time to time. Any such withdrawal, cancelation, termination, modification, or suspension will not affect you if you have met the Eligibility Requirements prior to such withdrawal, cancelation, 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 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 Offer Bonuses offered.

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