Version date: August 22, 2023

The 2023 New Member Cashback 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 is available when you open a new personal membership with Coast Capital and open a Free Chequing, Free Debit, and More Account®, Coast Chequing® Classic Account, or Coast Chequing® Prestige Account (a "New Account"). Upon meeting the eligibility requirements and qualifying criteria set out below, you will be eligible to earn 20% cashback on household bills, up to a maximum cashback bonus of $450 (the "Cashback Offer"). Additionally, upon opening a New Account, Coast Capital will donate $150 to the British Columbia based non-profit The Youth Futures Education Fund (up to a maximum cumulative amount of $150,000 for all New Accounts opened as part of this New Member Promotion).

The New Member Promotion runs from August 15, 2023 at 12:01 AM PST to November 30, 2023 at 11:59 PM PST, unless terminated at an earlier date by Coast Capital (the "Promotion Period").

Cashback Offer

To receive the Cashback Offer, you must meet all of the Eligibility Requirements, and complete all of the Qualifying Criteria set out below.

Cashback Offer Eligibility Requirements

To be eligible for the Cashback Offer, you must satisfy all of 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 or have had a personal membership or account with Coast Capital within the last 5 years.
3. You must not have previously received any account opening promotion fee or benefit from Coast Capital other than a cash bonus under the 2023 Welcome Referral Bonus Offer.

Cashback Offer Qualifying Criteria

To earn the Cashback Offer, you must complete all of 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, by calling our advice centre, or at one of our branches. Within 60 days of receiving confirmation that your new personal membership has been approved, you must open your New Account with Coast Capital. No minimum balance is required.

Step 2: Within 60 days of opening your New Account, you must make one or more eligible bill payments and/or set-up one or more eligible pre-authorized debits. Each individual bill payment or pre-authorized
debit must be at least $25 in value, and be debited directly from your New Account for at least three (3) consecutive months. Multiple bill payments and/or pre-authorized debits are eligible for the Cashback Offer. The following bill payments or pre-authorized debits are not eligible for the Cashback Offer: any and all payments made to a Credit Card, PayPal, International Money Transfer Services (e.g., Wise or Western Union), or short term/pay-day loans (e.g., National Money Mart, Cash Money Cheque, or Money Tree Canada), or any and all payments made via Interac® e-Transfer.

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

Cashback Offer Fulfillment

The Cashback Offer will be calculated on the total amount of eligible bill payments and pre-authorized debits that have successfully debited your New Account, for three (3) consecutive months, from the date of the first bill payment or pre-authorized debit until April 15, 2024 (i.e., \((\text{total eligible bill payments} + \text{total eligible pre-authorized debits}) \times 20\% = \text{Cashback Offer})\). The first Cashback Offer payout will be typically deposited to your New Account via electronic funds transfer within the month of December, 2023. The second and final Cashback Offer payout will be typically deposited to your New Account via electronic funds transfer within the month of April, 2024.

Example 1

<table>
<thead>
<tr>
<th>Payments</th>
<th>September</th>
<th>October</th>
<th>November</th>
<th>December</th>
<th>January</th>
<th>February</th>
<th>March</th>
<th>April</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cell Phone Bill Payment</td>
<td>$80</td>
<td>$95</td>
<td>$80</td>
<td>$0</td>
<td>$85</td>
<td>$80</td>
<td>$80</td>
<td>$80</td>
</tr>
<tr>
<td>Cable &amp; Internet Bill Payment</td>
<td>$150</td>
<td>$150</td>
<td>$150</td>
<td>$150</td>
<td>$0</td>
<td>$150</td>
<td>$150</td>
<td>$150</td>
</tr>
<tr>
<td><strong>Total Cash Offer Bonus:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$141</td>
<td>$185</td>
</tr>
</tbody>
</table>

Example 2

<table>
<thead>
<tr>
<th>Payments</th>
<th>September</th>
<th>October</th>
<th>November</th>
<th>December</th>
<th>January</th>
<th>February</th>
<th>March</th>
<th>April</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mortgage Pre-Authorized Debit Payment</td>
<td>$1,000</td>
<td>$1,000</td>
<td>$1,000</td>
<td>$1,000</td>
<td>$1,000</td>
<td>$1,000</td>
<td>$1,000</td>
<td>$1,000</td>
</tr>
<tr>
<td><strong>Total Cash Offer Bonus:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$450</td>
<td>$0</td>
</tr>
</tbody>
</table>

Example 3

<table>
<thead>
<tr>
<th>Payments</th>
<th>September</th>
<th>October</th>
<th>November</th>
<th>December</th>
<th>January</th>
<th>February</th>
<th>March</th>
<th>April</th>
</tr>
</thead>
<tbody>
<tr>
<td>Car Pre-Authorized Debit Payment</td>
<td>$300</td>
<td>$300</td>
<td>$300</td>
<td>$300</td>
<td>$300</td>
<td>$300</td>
<td>$300</td>
<td>$300</td>
</tr>
<tr>
<td>Utilities Bill Payment</td>
<td>$60</td>
<td>$55</td>
<td>$45</td>
<td>$55</td>
<td>$65</td>
<td>$55</td>
<td>$55</td>
<td>$55</td>
</tr>
<tr>
<td><strong>Total Cash Offer Bonus:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$212</td>
<td>$238</td>
</tr>
</tbody>
</table>

If you do not remain a member in good standing for a minimum six (6) months after your final Cashback Offer deposit, then you must repay the full amount of the Cashback 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 Account or any other account you maintain with us.
Cashback Offer Limits

Each participant is limited to one Cashback Offer. 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 Cashback Offer. The Cashback Offer is not transferrable or assignable. No substitutions will be permitted.

Donation

Coast Capital shall typically donate the $150 amount to The Youth Futures Education Fund within 60-90 days of Coast Capital confirming that you have opened a New Account. Coast Capital reserves the right to wait until the end of the Promotion Period, or such other latter date as determined by Coast Capital, before donating to The Youth Futures Education Fund so that a single aggregate donation can be made based on the total donation amount generated by all New Member Promotion participants.

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 Cashback Offer. This may include the information you submit as part of the New Member Promotion, information required to open your New Account, and information about your New 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.

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 Cashback Offer 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, cancelation, termination, modification, or suspension will not affect you if you have met the Eligibility Requirements and Qualifying Criteria 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 and Qualifying Criteria 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.