The 2023 Welcome Referral Bonus Offer is referred to in these Terms and Conditions as the “Welcome Referral Bonus Promotion”. The Welcome Referral Bonus Promotion is offered by Coast Capital Savings Federal Credit Union ("Coast Capital").

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

Welcome Referral Bonus Promotion

The Welcome Referral Bonus 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 a one-time $100 Welcome Referral Bonus for opening a new personal membership and a New Account (the “Welcome Bonus Offer”).

The Welcome Referral Bonus Promotion runs from August 15, 2023 at 12:01 AM PST to December 28, 2023 at 11:59 PM PST, unless terminated at an earlier date by Coast Capital (the “Promotion Period”).

Welcome Bonus Offer

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

Eligibility Requirements

To be eligible for the Welcome Bonus 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 cashback under the 2023 New Member Cashback Promotion.

Qualifying Criteria

To earn the Welcome Bonus 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 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 set-up and receive a reoccurring direct deposit into your New Account. The direct deposit must originate from a single source and continue, on a reoccurring basis, for a minimum period of three (3) months. Only deposits with Payments Canada [transaction codes 200-399]
and transaction codes 600-620 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) will qualify.

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

**Welcome Bonus Offer Fulfillment**

The Welcome Bonus Offer will typically be deposited to your New Account via electronic funds transfer within 60-90 days of Coast Capital confirming that you have fulfilled the Qualifying Criteria.

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 Welcome Bonus Offer, then you must repay the full amount of the Welcome Bonus 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.

**Welcome Bonus Offer Limits**

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

**Welcome Referral Bonus Promotion – Privacy Notice**

Coast Capital will collect personal information from you to administer the Welcome Referral Bonus Promotion and to determine your eligibility to receive the Welcome Bonus Offer. This may include the information you submit as part of the Welcome Referral Bonus Promotion, information required to open your New Account, and information about your New Account.

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

**Welcome Referral Bonus 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 Welcome Referral Bonus 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 Welcome Referral Bonus 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 Welcome Referral Bonus Promotion, participation in the Welcome Referral Bonus Promotion, the use or misuse of personal information provided in connection with the Welcome Referral Bonus 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 Welcome Referral Bonus 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 Welcome Referral Bonus Promotion.

Coast Capital is not obligated to pay any the Welcome Bonus 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 Welcome Referral Bonus 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 Welcome Referral Bonus 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 Welcome Bonus Offers. Decisions of Coast Capital regarding any and all aspects of the Welcome Referral Bonus Promotion are final and binding on all participants.