

# Money Mover **TRANSFER BONUS**

TERMS AND CONDITIONS

Member Name \_\_\_\_\_ Member Number \_\_\_\_\_

Amount of Transfer \$ \_\_\_\_\_ Transfer Date \_\_\_\_\_

Amount of Transfer \$ \_\_\_\_\_ Transfer Date \_\_\_\_\_

Amount of Transfer \$ \_\_\_\_\_ Transfer Date \_\_\_\_\_

If multiple transfers, indicate each transfer item on this form.

TRANSFER-IN AMOUNT	BONUS (CAD)
\$ 25,000 - 49,999	\$200
\$50,000 - 99,999	\$400
\$100,000 - 199,999	\$750
\$200,000+	\$1500

I ACKNOWLEDGE THAT I HAVE READ AND UNDERSTAND THE TERMS AND CONDITIONS APPLICABLE TO THE INVESTMENT TRANSFER BONUS AND UNDERSTAND AND ACCEPT ALL SUCH TERMS AND CONDITIONS.

Member's Signature X \_\_\_\_\_ Date \_\_\_\_\_

Print Name \_\_\_\_\_

For internal use only

New Member

Existing Member      Source of Funds \_\_\_\_\_

Market Value \$ \_\_\_\_\_ Market Value Date \_\_\_\_\_

Verified by \_\_\_\_\_ Employee Number \_\_\_\_\_

Date \_\_\_\_\_

Additional Notes

# TERMS AND CONDITIONS FOR INVESTMENT TRANSFER-IN BONUS

1. Community Savings Credit Union is offering a Money Mover transfer-in bonus ("Investment Transfer Bonus") to new and existing clients, subject to satisfaction in Community Savings Credit Union's sole discretion, of the eligibility criteria set forth in these terms and conditions.

## Eligibility Criteria

In order to qualify for the Investment Transfer Bonus, clients must satisfy all of the following eligibility criteria:

2. Cash, investments, or a combination thereof ("New Assets") must be transferred into a new or existing investment account at Credential Asset Management Inc. or Credential Securities (collectively, the "Qualifying Accounts") from an investment firm account outside of Community Savings Credit Union, its subsidiaries, Credential Asset Management Inc., Credential Securities. Options, personal mortgages, units of limited partnerships or securities that are not listed on a recognized exchange or quoted on a recognized quotation or trade reporting system or other market recognized by Community Savings Credit Union can not be transferred in as New Assets.
3. The transfer of New Assets from an investment firm into a Qualifying Account must be initiated between November 1, 2020 and February 28, 2021 at 4:00 p.m. Vancouver time (the specific date of transfer is referred to as the "Transfer-In Date").
4. New Assets must be received into a Qualifying Account not later than 4:00 p.m. Vancouver time on March 31, 2021.
5. The Investment Transfer Bonus will be paid as described herein on New Assets that qualify (Qualifying Investments). Qualifying Investments are all investments held in a Qualifying Account other than Non-Qualifying Investments. Non-Qualifying Investments include the following: cash, money market funds, premium savings accounts, GICs, options, personal mortgages, fixed income securities with a duration of less than six months, shares of CCPCs, units of limited partnerships, or securities that are not listed on a recognized exchange or quoted on a recognized quotation or trade reporting system or other market recognized by Community Savings Credit Union in its sole discretion (collectively, "Non-Qualifying Investments"). A Non-Qualifying Investment may be converted into a Qualifying Investment within 60 days of the Transfer-In Date and thereby qualify for the Investment Transfer Bonus effective as of the Hold Date.
6. Qualifying Investments must remain in a Qualifying Account until February 28, 2022 (the "Hold Date").
7. Qualifying Investments must have a minimum market value, as determined by the valuation method set forth herein, of \$25,000 per type of Qualifying Account.
8. Qualifying Accounts can be (a) non-registered accounts; (b) registered retirement savings plan accounts; (c) spousal registered retirement savings plan accounts; (d) locked-in registered retirement savings plan accounts; (e) registered retirement income fund accounts; (f) spousal registered retirement income fund accounts; (g) locked-in registered retirement income fund accounts. Other accounts may qualify.

## Validation and Payment

9. At the time of receiving the Investment Transfer Bonus the client must be resident in British Columbia.
10. Valuation of Qualifying Investments will be based on the market value of the Qualifying Investments as of 4:00 p.m. Vancouver time on the Transfer-In Date. If New Assets are transferred in over more than one day, the value for all Qualifying Investments will be based on the date the last New Asset arrived.
11. The amount of the Investment Transfer Bonus will be range from \$250 to \$1,500 of the Qualifying Investments minus any net withdrawals from November 1 2020 through to the Hold Date (Net Qualifying Investments) – provided the Net Qualifying Investments are \$25,000 or more. The maximum bonus payable is \$1,500 per account.
12. The Investment Transfer Bonus is determined by Community Savings Credit Union in its sole discretion and is payable the week of February 28, 2022.
13. The Investment Transfer Bonus will be deposited into the Community Savings Credit Union bank account.
14. The Investment Transfer Bonus, when deposited outside of a registered account, may be a taxable payment. Community Savings Credit Union will not be issuing tax receipts and investors should seek independent tax advice.

15. U.S. dollar accounts will be converted at prescribed rates in effect at Community Savings Credit Union, Credential Asset Management Inc. or Credential Securities, as applicable, as of the Transfer-In Date in order to determine whether clients qualify for the amounts payable pursuant to the Investment Transfer Bonus. All amounts paid will be paid in the currency in which the Qualifying Investments were denominated at the time of receipt, up to the maximum in Canadian dollars that is expressed herein.
16. All payments pursuant to the Investment Transfer Bonus will be made by Community Savings Credit Union.

## General Terms

17. This offer may not be combined with any other offer.
18. Community Savings Credit Union reserves the right at any time without prior notice and in its sole discretion, to add, alter, modify all or any of these terms and conditions or to replace this offer, wholly or in part, with any other offer, whether similar to this offer or not, or to withdraw this offer altogether.
19. Additional terms and conditions apply to opening an account with Community Savings Credit Union, Credential Asset Management Inc., and Credential Securities, and the transfer in, and operation of, accounts at any of Community Savings Credit Union, Credential Asset Management Inc., and Credential Securities.
20. Community Savings Credit Union shall have the exclusive right to determine the amounts, if any, payable under any offer.
21. All new accounts with Credential Asset Management Inc. and Credential Securities. will be opened as nominee accounts.
22. Community Savings Credit Union, Credential Asset Management Inc., and Credential Securities. are not responsible for transfers that are not initiated or received and completed by these dates due to problems or technical malfunctions of telephone networks or lines, computer online systems or servers, computer software problems or traffic congestion on the internet or at any website, or any other delays on the part of the delivering institution.
23. Community Savings Credit Union representatives that are not registered with Credential Asset Management Inc. or Credential Securities. will not be involved in any investment decision involving a Qualifying Account.
24. The Credential Asset Management Inc. or Credential Securities. representative managing a Qualifying Account must be affiliated with Community Savings Credit Union.
25. Mutual funds are offered though Credential Asset Management Inc. Mutual funds and other securities are offered though Credential Securities, a division of Credential Qtrade Securites Inc. Referral fees, commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments, managed accounts or the investments. Please read the prospectus before investing. Unless otherwise stated, cash balances, mutual funds and other securities are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer that insures deposits in credit unions. Mutual funds, managed accounts and other securities are not guaranteed, their values change frequently and past performance may not be repeated.
26. Credential and Credential Securities are registered marks owned by Aviso Wealth Inc.