## Help Extras™: What's In...What's Out?



Members will receive a \$1,000 Help Extras cash bonus when they start a new, eligible mortgage with Coast Capital. Eligibility outlined below.

Help Extras Included	Help Extras Excluded
<ul> <li>New mortgages to CCS</li> <li>Multi Purpose Mortgages (MPM)         If multiple sections are eligible, the borrower will         receive only one cash bonus for all eligible sections.</li> <li>Mortgage property type: Conventional, Insured         Residential, Rental (revenue) and Recreational</li> <li>1st and 2nd mortgages (Help Option only paid to one)         2nd mortgage must be behind CCS 1st mortgage</li> <li>Alternate – Life Event Mortgage Financing</li> <li>Minimum mortgage amount must be \$150,000</li> <li>Closed Terms only (Fixed and Variable):         3 years &amp; longer = \$1,000 Help Extra cash bonus</li> </ul>	<ul> <li>Open Terms</li> <li>HELOCs</li> <li>Renewals</li> <li>Blend and Extends</li> <li>Terms less than 3 years</li> <li>Mortgage Amounts less than the minimum \$150,000</li> <li>No longer mandatory to invest the \$1,000 Help Extras option</li> </ul>

Although no longer mandatory, members can choose to make the most of their \$1,000 Help Extras cash bonus by investing it in one (or more) of our non-registered or registered accounts:

- RRSP
- RESP
- TFSA
- Term Deposit: must be a minimum 1 year non-redeemable term deposit

