

COAST CAPITAL SAVINGS FEDERAL CREDIT UNION

2024 SAFETY DEPOSIT BOX ACQUISITION OFFER

TERMS AND CONDITIONS

Version date: June 4, 2024

The 2024 Safety Deposit Box Acquisition Offer is referred to in these Terms and Conditions as the “**Safety Deposit Box Promotion**”. The Safety Deposit Box Promotion is offered by Coast Capital Savings Federal Credit Union (“**Coast Capital**”).

By participating in the Safety Deposit Box Promotion, you acknowledge that you have read, understood, and agree to be bound by these Terms and Conditions.

Safety Deposit Box Promotion

The Safety Deposit Box Promotion is available to current personal members of Coast Capital or, if you are not a current personal member, when you open a new personal membership with Coast Capital and, in either case, open either a Coast Capital Unlimited Chequing Account or Coast Capital Elevate Chequing Account (a “**New Chequing Account**”) and a safety deposit box. Upon opening a New Chequing Account and safety deposit box, you will receive a one-time refund of the pro-rated annual safety deposit box fee charged up to December 31, 2024.

The Safety Deposit Box Promotion runs from June 4, 2024 at 12:01 AM PST to July 31, 2024 at 11:59 PM PST, unless terminated at an earlier date by Coast Capital (the “**Promotion Period**”).

To receive the Safety Deposit Box Promotion, you must meet all the Eligibility Requirements and complete the Qualifying Criteria set out below.

Eligibility Requirements

To be eligible for the Safety Deposit Box Promotion, you must satisfy the following criteria:

1. You must be of the age of majority, and you must be a resident of British Columbia.
2. You must have a personal membership with Coast Capital in good standing or open a personal membership with Coast Capital during the Promotion Period.

Qualifying Criteria

To earn the Safety Deposit Box Promotion, you must complete the following steps:

Step 1: If you are not already a personal member of Coast Capital, you must apply to become a new personal member with Coast Capital during the Promotion Period. You must do so at one of our branches.

Step 2: Within 30 days of receiving confirmation that your new personal membership has been approved, you must open your New Chequing Account with Coast Capital. No minimum balance is required.

Step 3: Within 30 days of opening a New Chequing Account, you must open a safety deposit box at anyone one of Coast Capital branch locations that have safety deposit boxes available. Safety deposit box quantity and size availability is limited.

Coast Capital is not obligated to open a membership, New Chequing Account, or safety deposit box. If, in its discretion, Coast Capital does not open a membership, New Chequing Account, or safety deposit box you will not be eligible for the Safety Deposit Box Promotion.

Promotion Fulfillment

The safety deposit box fee will be debited from your New Chequing Account at the time you enter into your safety deposit box agreement, and then immediately credited back as a fee refund on your New Chequing Account.

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 safety deposit box fee refund, then you must repay the full amount of the safety deposit box fee refund 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 Chequing Account or any other account you maintain with us.

Promotion Limits

Each participant is limited to one safety deposit box fee refund per New Chequing Account. **For clarity, if you open a New Chequing Account and two (2) or more safety deposit boxes, you will receive a one-time fee refund for the lowest value annual safety deposit box fee from those opened.** Safety deposit boxes opened prior to the Promotion Period are not eligible. 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 Safety Deposit Box Promotion. The Safety Deposit Box Promotion is not transferrable or assignable. No substitutions will be permitted.

Privacy Notice

Coast Capital will collect personal information from you to administer the Safety Deposit Box Promotion and to determine your eligibility to receive the safety deposit box fee refund. This may include the information you submit as part of the Safety Deposit Box Promotion, information required to open your New Chequing Account and information about your New Chequing Account.

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

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 Safety Deposit Box 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 Safety Deposit Box 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 Safety Deposit Box Promotion, participation in the Safety Deposit Box Promotion, the use or misuse of personal information provided in connection with the Safety Deposit Box 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 Safety Deposit Box 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 Safety Deposit Box Promotion.

Coast Capital is not obligated to pay the safety deposit box fee refund 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 Safety Deposit Box 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 Safety Deposit Box 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 safety deposit box fees it refunds. Decisions of Coast Capital regarding any and all aspects of the Safety Deposit Box Promotion are final and binding on all participants.