

COAST CAPITAL SAVINGS FEDERAL CREDIT UNION

2025 NEW MEMBER RATE PROMOTION

TERMS AND CONDITIONS

Version date: January 21, 2025

The 2025 New Member Rate Promotion 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

When you open a new personal membership with Coast Capital, open and fund a non-registered Coast Capital High-Interest Savings Account (a “**New HISA Account**”), and meet the Eligibility and Qualifying Criteria set out below, you will earn 5.0% per annum bonus interest on your New HISA Account (the “**New HISA Account Offer**”) until April 30, 2025.

The New Member Promotion runs from January 21, 2025 at 12:01 AM PST to March 31, 2025 at 11:59 PM PST, unless terminated at an earlier date by Coast Capital (the “**Promotion Period**”).

New HISA Account Offer

To receive the New HISA Account Offer, you must meet all the Eligibility Requirements and complete all the Qualifying Criteria.

Eligibility Criteria

To be eligible for the New HISA Account Offer, you must satisfy the following criteria:

1. You must be of the age of majority, and you must be a Canadian Resident (Quebec Residents are not eligible).
2. You must not have a personal membership with Coast Capital within five (5) years prior to the Promotion Period.
3. You must not previously have received any account opening promotion or benefit from Coast Capital.

Qualifying Criteria

To earn the New HISA Account Offer, you must complete all the following steps:

Step 1: You must become a new personal member of Coast Capital during the Promotion Period. You must do so via our online account opening services or at one of our branches.

Step 2: Upon receiving confirmation that your new personal membership has been approved, you must open your New HISA Account with Coast Capital, on or before the end of the Promotion Period. You must keep the New HISA Account open during the Promotion Period. **For clarity, foreign currency accounts, accounts under a registered plan (such as a Tax-Free Savings Account, Registered Retirement Savings Plan, etc.), personal holding company account, trust accounts, and accounts held by entities other than individuals (such as commercial bank accounts, small business accounts, etc.) do not qualify.** No minimum balance is required.

Step 3: Upon opening your New HISA Account, you must fund your New HISA Account to earn the bonus interest on your new deposits until April 30, 2025.

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

New HISA Account Offer Fulfillment

The New HISA Account Offer will be calculated by adding the 5.0% per annum bonus interest to the current standard posted (non-bonus) interest rate applicable to the balance on your New HISA Account until April 30, 2025. The interest will be calculated daily on the daily closing balance in your New HISA Account and will be paid monthly during the Promotion Period. The payments of the interest will be shown as separate regular interest and bonus interest transactions on your monthly New HISA Account statements. If you open multiple New HISA Accounts under your new membership, the New HISA Account Offer will be calculated on deposits in each New HISA Account but will be added together and paid to the New HISA Account with the highest balance. The New HISA Account Offer is earned on deposits in one or more New HISA Account(s) of up to a combined CAD 500,000 across all your New HISA Accounts. In instances where you hold a joint membership with another person, New HISA Accounts held within that membership can generate bonus interest if you are the primary owner of the joint membership. **For clarity, if you open one personal membership and one joint membership with another member, you will earn bonus interest on the personal membership and will separately earn bonus interest on the joint membership if you are named as the primary owner of the joint membership. If the other member is named primary owner of the joint membership the joint membership will earn bonus interest only if the other member meets all the Eligibility and Qualifying Criteria.** Any calculated but unpaid interest on deposits in a New HISA Account will be forfeited if that New HISA Account is closed before the interest is paid.

Except as stated in the New Member Promotion, all regular terms and conditions applicable to each New HISA Account will remain in effect during and after the Promotion Period. For this and other information on your savings accounts please visit: <https://www.coastcapitalsavings.com/day-to-day-banking/savings-accounts>.

New HISA Account Offer Limits

Persons other than individuals, such as corporations, partnerships, limited partnerships, or limited liability partnerships, are not eligible for the New HISA Account Offer. The New HISA Account Offer is not transferrable or assignable. No substitutions will be permitted.

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 New HISA Account Offer. This may include the information you submit as part of the New Member Promotion, information required to open your New HISA Account, and information about your New HISA 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 New HISA Account 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 and Qualifying Criteria for the New HISA Account Offer 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 and Qualifying Criteria for the New HISA Account Offer prior to such change, supplementation, or amendment.

Coast Capital may, in its discretion, at any time limit the number or aggregate amount of the New HISA Account Offer. Any reference to funds, moneys, or currency in these Terms and Conditions will be in Canadian dollars unless explicitly stated otherwise. Decisions of Coast Capital regarding any and all aspects of the New Member Promotion are final and binding on all participants.