

## COAST CAPITAL SAVINGS FEDERAL CREDIT UNION

### 2025 INVESTMENT BONUS OFFER

#### TERMS AND CONDITIONS

Version date: December 2024

The Investment Bonus Program is offered by Coast Capital Savings Federal Credit Union and its affiliates (the “**Investment Bonus Offer**”).

#### **Summary of the Investment Bonus Offer**

If, during the Promotion Period, a member accepts the Investment Bonus Offer, invests \$50,000 or more of new investments, before **June 30, 2025**, into one or more investment accounts, sold through a Worldsource Financial Management Inc. (“**WFM**”)\* Mutual Fund Advisor or Worldsource Securities Inc. (“**WSI**”)<sup>†</sup> Investment Advisor at Coast Capital (“**Investment Account**”), and meets the Eligibility Requirements and the Qualifying Criteria described below, the member will automatically receive the Investment Bonus (as calculated in Section 4 below) deposited into their Coast Capital deposit account.

**PLEASE READ THESE TERMS AND CONDITIONS CAREFULLY BEFORE YOU ACCEPT THE INVESTMENT BONUS OFFER AS YOU WILL BE BOUND BY THESE TERMS AND CONDITIONS.**

In these Terms and Conditions:

- a. **Coast Capital, we, our** or **us** each mean Coast Capital Savings Federal Credit Union and its affiliates including Coast Capital Financial Management Ltd. and Coast Capital Wealth Management Ltd.
- b. **You, your** or **yourself** each mean you, our member; and
- c. We define some other terms throughout these Terms and Conditions.

#### **Section 1: Promotion Period**

The Investment Bonus Offer runs from January 1, 2025, at 12:01AM PST to April 30, 2025, at 11:59 PM PST, unless terminated at an earlier date by Coast Capital, at its sole discretion (the “**Promotion Period**”). Should Coast Capital decide to terminate at an earlier date, such termination date would be effective no less than **21 days** from the date Coast Capital advises participants who have accepted the Offer.

#### **Section 2: Eligibility Requirements**

To be eligible for the Investment Bonus Offer, you must satisfy the following requirements:

- a. If you are an individual, you must be of the age of majority, and you must be a resident of British Columbia, Alberta or Ontario.
- b. If you are a corporation, partnership, limited partnership, or limited liability partnership, you must be carrying on business in British Columbia, Alberta or Ontario and all individuals who are partners must be of the age of majority.
- c. If you are not already a Coast Capital member, then you must become a new member during the Promotion Period.
- d. If you do not already have a deposit account with Coast Capital, then you must open one during the Promotion Period.
- e. If you do not already have an Investment Account at Coast Capital, then you must open an Investment Account during the Promotion Period. You must do so at one of our branches or through our Advice Center.

*Coast Capital is not obligated to open a membership or a deposit account and WFM or WSI is not obligated to open a new Investment Account for you. If, in its discretion, Coast Capital does not open a membership or a deposit account, or WFM or WSI does not open a new Investment Account for you, then you will not be eligible for the Investment Bonus Offer.*

#### **Section 3: Qualifying Criteria.**

To qualify for the Investment Bonus Offer, you must satisfy all the following conditions:

- a. **Qualifying Investments:** You must make new investments in one or more Investment Accounts, totalling not less than \$50,000. To qualify, the investment must be made with funds transferred from another

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\*Worldsource Financial Management Inc. is a Mutual Fund Dealer

<sup>†</sup>Worldsource Securities Inc. is an Investment Dealer

financial institution or funds first deposited with Coast Capital from January 1, 2025 to June 30, 2025. Qualifying investments in an Investment Account include securities, mutual funds and Exchange Traded Funds (ETFs). For clarity, the following do **not** qualify for the Investment Bonus:

- investments made with funds that were first deposited with Coast Capital prior to January 1, 2025; or
  - investments made prior to January 1, 2025 or after June 30, 2025.
- b. **Investment Deadline:** All new investments must be made into an Investment Account on or before June 30, 2025.
- c. **Holding Period:** New investments must remain in one or more Investment Accounts until the November 1, 2025 calculation date. If you withdraw any new investments before November 1, 2025, your bonus amount will be calculated based on the remaining new investment in your Investment Account.
- d. **Multiple Investments:** If you make multiple new investments on different days with varying amounts above or below \$500,000, a first-in-first-out rule will apply. For example, if you have \$10,000 in your Investment Account, invest an additional \$50,000 during the Promotion Period, and withdraw \$30,000 thirty days after the Promotion Period, the amount remaining for calculation purposes will be \$20,000.
- e. **Transfers:** You are permitted to transfer your new investments from one Investment Account to another Investment Account.

**Section 4: Payment of the Investment Bonus**

**4.1 Calculation of the Investment Bonus**

The Investment Bonus will be calculated by multiplying the total value of the new investments in all of your Investment Accounts made from January 1, 2025 to June 30, 2025 as follows:

If the total value of the new investments is \$500,000 or less, then the Investment Bonus will be calculated by multiplying the total value of the new investments by 20 basis points (**new investment \* 0.0020 = Investment Bonus**).

If the total value of the new investments exceeds \$500,000, then the Investment Bonus will be calculated by multiplying the total value of the new investments by 35 basis points (**new investment \* 0.0035 = Investment Bonus**).

<b>New Investments</b>	<b>Investment Bonus</b>
\$50,000 - \$100,000	Up to \$200
\$100,000.01 - \$200,000	Up to \$400
\$200,000.01 - \$300,000	Up to \$600
\$300,000.01 - \$400,000	Up to \$800
\$400,000.01 - \$500,000	Up to \$1,000
\$500,000.01 - \$1,000,000	Up to \$3,500
\$1,000,000.01 - \$2,000,000	Up to \$7,000
\$2,000,000.01 or more	\$7,000

The maximum Investment Bonus is \$7,000 for new investments of \$2,000,000 or more. For the calculation of the amount of new investments, investments denominated in U.S. dollars will be converted to Canadian dollars, at a foreign exchange rate determined by Coast Capital, in its sole discretion, at the time of deposit of the Investment Bonus to your Coast Capital deposit account. The same foreign exchange rate will apply for the duration of this Investment Bonus Offer.

**The Investment Bonus will be calculated on November 1, 2025, and deposited to your Coast Capital deposit account via electronic funds transfer on November 15, 2025.**

**4.2 Limitations to the Investment Bonus**

Each participant is limited to one Investment Bonus under this Investment Bonus Offer. This Investment Bonus is not transferrable or assignable. Joint Accounts and Joint Memberships are only eligible for a single Investment Bonus.

**Section 5: Investment Bonus Offer Example**

The following example is for illustrative purposes only.

*Before the Promotion Period which starts on January 1, 2025:*

John is a member of Coast Capital and has:

- \$10,000 deposited in a Coast Capital savings account,
- \$275,000 deposited at another financial institution, and
- \$25,000 invested in Mutual Funds.

*Between January 1, 2025 and June 30, 2025:*

On January 2, 2025, John invests into a Sustainable Funds Mutual Fund:

- \$275,000 from his account at the other financial institution, and
- \$5,000 from his Coast Capital savings account.

*After June 30, 2025:*

On August 1, 2025, John withdraws \$25,000 from his Sustainable Funds Mutual Fund.

*Calculation of the Investment Bonus on November 1, 2025:*

John's New Investments total \$250,000 which represent the \$275,000 that was transferred from another financial institution minus the \$25,000 he withdrew prior to November 1, 2025. Note that the following funds do not qualify as new investments: (a) the \$25,000 John invested in Mutual Funds before the Promotion Period, and (b) the \$5,000 that John invested using funds he already had in his Coast Capital savings account before the Promotion Period. Also note that John's eligible new investments are less than \$500,000 and will have a 20-basis point bonus applied. Therefore, the Investment Bonus Offer is calculated as follows:  **$\$250,000 \times 0.0020 = \$500.00$** . John will benefit from a \$500.00 bonus paid to his Coast Capital deposit account.

#### **Section 6: Privacy**

Coast Capital will need to collect personal information from you to administer the Investment Bonus Offer and to determine your eligibility to receive an Investment Bonus. This may include the information you submit as part of Investment Bonus Offer, information required to open a membership (if you did not already have one), information required to open a new Investment Account (if you did not already have one), information about your Investment Account and your investments, and other information consisting of, but not limited to your contact information, credit information, banking information, employment details and other information shared with Coast Capital as part of the normal course of operations related to the activities above.

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

#### **Section 7: General Terms and Conditions**

- 7.1 Coast Capital will not be liable to any participant or third party for any damage or loss arising from, connected with, or relating to the Investment Bonus Offer, 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 parties may have been advised of the possibility of the loss or damage being incurred.
- 7.2 The Investment Bonus Offer 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.
- 7.3 Any dispute between Coast Capital and you or any third party arising from, connected with or relating to the Investment Bonus Offer, participation in the Investment Bonus Offer, the use or misuse of personal information provided in connection with the Investment Bonus Offer, 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 year after the event giving rise to the Dispute occurred, after which time any and all proceedings regarding the Dispute are barred.
- 7.4 To the fullest extent permissible by applicable law, by participating in the Investment Bonus Offer 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 Investment Bonus Offer.
- 7.5 Coast Capital is not obligated to pay any Investment Bonus to any participant, if Coast Capital is of the opinion, in its sole discretion, that the participant, or any third party connected directly or indirectly in any way with

the participant, is abusing or attempting to abuse the Investment Bonus Offer or is otherwise not acting in good faith in its dealings with Coast Capital.

- 7.6 Coast Capital may, in its discretion, withdraw, cancel, terminate, modify, or suspend all or any part of the Investment Bonus Offer 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.
- 7.7 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.
- 7.8 Any reference to funds, moneys, or currency in these Terms and Conditions will be in Canadian dollars unless explicitly stated otherwise.
- 7.9 Coast Capital may, in its discretion, at any time, limit the number or aggregate amount of Investment Bonuses offered.
- 7.10 Decisions of Coast Capital regarding any and all aspects of the Investment Bonus Offer are final and binding on all participants.