13-Month Non-redeemable Term Deposit Offer Terms & Conditions

Last Update: October 8, 2026

Vancity reserves the right at any time without prior notice and in its sole discretion, to add, alter, or 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. Offer is available starting August 14, 2026 and may be withdrawn at Vancity's discretion without notice. This offer is subject to an aggregate investment cap of CAD 500 million across all Vancity members and accounts. Withdrawal of the offer will not affect term deposits already opened under the promotion.

The promotional rates are as follows:

Registration Type	**Promotional Rate**
Non-registered	3.55%
TFSA	3.75%
RRSP	3.75%
RRIF	3.75%
FHSA	3.75%

The promotional rate may be changed or withdrawn without notice prior to opening of a term deposit. Once a term deposit has been opened, the rate applicable to that term deposit will remain fixed until maturity. To be eligible for the offer, you must be an existing or new, personal or business Vancity member. A minimum deposit of $500.00 is required.

The offer applies to existing and/or new funds brought to Vancity. You must be a Member to access this offer.

Funds can be placed in a non-registered and registered 13-Month Non-redeemable Term Deposit; Tax Free Savings Account (TFSA), Registered Retirement Savings Plan (RRSP) or Registered Retirement Income Fund (RRIF), First Home Savings Account (FHSA). Registered plan options are available only to eligible personal members. Funds in this term deposit are not redeemable before maturity. All deposits to TFSA, RRSP, RRIF, and FHSA 13-Months Non-redeemable Term Deposit are subject to the limits imposed by the Canada Revenue Agency (CRA). You are fully responsible for monitoring your individual contribution limits and ensuring any and all deposits fall within these set CRA limits. You further agree to at all times indemnify and hold Vancity harmless in respect of any such penalties or charges imposed upon you as a result of these imposed limits. The offer rate is an annual percentage rate. Interest is paid annually.

Promotional rate will be applied to the balance of the term deposit.

Unless we hear from you, this term deposit will automatically renew into the same term deposit for the same length of time at the posted rate. The promotional rate will NOT apply upon renewal. The offer is available in branch or by calling our Member Service Centre at 604.877.7000 or toll-free at 888.826.2489. If you would like to become Vancity member to access this offer, visit us online to book an appointment. Note: to become a member, you must be a resident of British Columbia, with a Social Insurance Number, and purchase $5 in Membership Shares.