

Vancity Business Banking Bonus Offer Terms & Conditions

Vancouver City Savings Credit Union's ("Vancity") Business Banking Bonus offer for new members runs from March 30, 2026, through to June 27, 2026 (the "Offer Period"), with three bonus offers (new members can select all or some):

- New Business Account \$250 Cash Bonus for Transactions
- New Business Account \$250 Cash Bonus for New Deposits
- Vancity enviro™ Visa* Business card Welcome Bonus and Spend Bonus (up to \$230 in rewards value in the first year)

(collectively, the "Offers")

The eligibility requirements and Qualifying Criteria must be met, as detailed below.

1. Definitions

- Eligible Business Account:** means one or more of the following: Independent Business Account, Business Full-Serve Package, Business Self-Serve Package, Community Service Package, Business USD Chequing, Business USD Savings, Lawyer Trust Account, Notary Trust Account, Realtor Trust Account, USD Lawyer Trust Account and Business Jumpstart™ Savings.
- Eligible Funds:** means new funds deposited in an Eligible Business Account during the Offer Period from sources external to Vancity and its subsidiaries and affiliates, including Vancity Community Investment Bank and Vancity Investment Management Ltd.
- Eligible Purchases:** excludes cash advances, cash-like transactions, interest charges, fees, returned items, refunds, rebates, and similar credits. Returns, refunds, or credits may reduce or cancel the Spend Bonus at Vancity's sole discretion. Vancity reserves the right to determine what qualifies as an Eligible Purchase.
- Offer Period:** means March 30, 2026 through to June 27, 2026.

2. New Business Account \$250 Cash Bonus for Transactions - Qualifying Criteria

- To qualify for the new business account \$250 cash bonus for transactions (the "Transaction Bonus"), you must visit a Vancity branch and open a new Eligible Business Account during the Offer Period and complete at least 20 transactions within 90 days of Eligible Business Account opening (the "Cash Bonus Calculation Period").
- You must not have had a business membership or account with Vancity on March 30, 2021 or later.
- You must not have received any business account opening promotion bonus or benefit from Vancity on March 30, 2021 or later.
- If you meet the requirements, the Transaction Bonus will be deposited into your Eligible Business Account in the month following the Cash Bonus Calculation Period.

3. New Business Account \$250 Cash Bonus for New Deposits - Qualifying Criteria

- To qualify for the new business account \$250 cash bonus for new deposits (the "Deposit Bonus"), you must deposit at least \$10,000 in Eligible Funds into your new Eligible Business Account within 90 days of account opening and maintain an average daily balance of at least \$10,000 for 90 consecutive days, calculated as of the first day the \$10,000 has been deposited into your Eligible Business Account (the "New Deposits Calculation Period"). The daily balance in your Eligible Business Account may fall below \$10,000 on any given day provided the average daily balance during the New Deposits Calculation Period is at least \$10,000.
- You must not have had a business membership or account with Vancity on March 30, 2021 or later.
- You must not have received any business account opening promotion bonus or benefit from Vancity on March 30, 2026 or later.
- If you meet the requirements, the Deposit Bonus will be deposited into your Eligible Business Account in the month following the New Deposits Calculation Period.

4. **Vancity enviro™ Visa* Business card Welcome Offer (up to \$230 in rewards value in the first year) - Qualifying Criteria**

- a) With the Vancity enviro™ Visa Business Welcome Offer (the “**Welcome Offer**”), eligible applicants may earn up to 23,000 Vancity Rewards points (up to a \$230 value) when they apply for a Vancity enviro™ Visa Business credit card (the “**Account**”) during the Offer Period, are approved, and satisfy all applicable terms and conditions. The Welcome Offer is comprised of the Welcome Bonus and Spend Bonus as detailed below.
- b) For any credit application, Vancity will obtain your credit bureau report to confirm your eligibility for the Account.
- c) Approval for a Vancity enviro™ Visa Business credit card is subject to meeting the minimum personal income declaration requirements for the credit card. Additional terms and conditions apply.
- d) To qualify for the Welcome Offer, your Account must be in good standing from the Account opening date through the date the Vancity Rewards points are credited to your Account.
- e) This Welcome Offer is not available to existing Vancity enviro™ Visa cardholders or individuals who have activated or closed a Vancity enviro™ Visa Business Account within the past 12 months.

Welcome Bonus – First Purchase

- a) Cardholders will receive 5,000 Vancity Rewards points (\$50 value) (the “**Welcome Bonus**”) if the first Eligible Purchase is made on the Account within 90 days of Account opening.
- b) The Welcome Bonus will be credited to the Account within 10 days following the first Eligible Purchase.
- c) Limit of 1 Welcome Bonus per Account.

Spend Bonus – First Three Statement Periods

- d) Cardholders will receive 2,000 Vancity Rewards points (\$20 value) per statement period (the “**Spend Bonus**”) when at least \$1,000 in Eligible Purchases is made during each of the first 3 statement periods following Account opening, for up to 6,000 Vancity Rewards points (\$60 value).
- e) The Spend Bonus will be credited within 60 days after the applicable spend criteria has been met.

Ongoing Monthly Spend Bonus

- a) After the first 3 statement periods, for the next 12 statement periods, cardholders will receive 1,000 Vancity Rewards points (\$10 value) per statement period when at least \$1,000 in Eligible Purchases is made within a statement period. A maximum Spend Bonus of 12,000 Vancity Rewards points (\$120 value) is available to be earned.
- b) The Spend Bonus will be credited within 6 days after the end of the applicable statement period.

5. **Additional Terms for All Offers**

- a) To be eligible for any of the Offers, you must be a British Columbia resident and at least 19 years of age.
- b) Eligible Funds are fully protected by the Credit Union Deposit Insurance Corporation of British Columbia (CUDIC).
- c) The Offers may be amended or withdrawn at the sole discretion of Vancity at any time without prior notice.
- d) Vancity reserves the right to refuse or terminate any Vancity member's participation in the Offers if Vancity suspects or discovers that the member is abusing the proper and intended operation of the Offers.
- e) The Offers detailed in these Terms and Conditions can be combined; however, they cannot be combined with other promotional offers unless Vancity, in its sole discretion, decides otherwise.
- f) By participating in any of these Offers, you agree to be bound by these Terms and Conditions.
- g) All currencies referenced in these terms and conditions are in Canadian dollars.
- h) These Terms and Conditions are governed by the laws of British Columbia and the laws of Canada applicable therein.