Vancity Jumpstart ™ High Interest Savings Promotional Offer Terms & Conditions

Version Date: November 3, 2026

1. These terms and conditions provide the details and requirements for new or existing Members (**"you"**, **"your"**, or **"Member"**) who want to receive Vancouver City Savings Credit Union (**"we" "us" "our"** or **"Vancity"**) promotional interest rate described below (**"Promotional Interest"**) on Eligible Funds (defined below) deposited to: (1) personal (or "retail") Non-Registered Jumpstart Savings Promotion Account; or (2) Registered Vancity Jumpstart Saving Promotion Accounts, specifically (i) TFSA Jumpstart Savings Promotion Account, (ii) RRSP Jumpstart Savings Promotion Account or (iii) RRIF Jumpstart Savings Promotion Accounts, collectively referred to as (**"Promotion Accounts"**). Promotional Interest will be earned only on Eligible Funds deposited to a new Promotion Account during the Promotion Period (defined below) until the expiry of this promotional interest offer (the **"Promotional Offer"**). By participating in the Promotional Offer, you agree to be bound by these Terms and Conditions.

2. The Promotional Offer is subject to a total aggregate investment cap of CAD 400 million across all Vancity members and accounts. In addition, a cap of CAD 500,000 per Promotional Account type per Member applies, as set out in Section 10 below. Once the CAD 400 million total investment cap aggregate is reached, no further deposits to the Promotion Accounts will be permitted, even if a Member has remaining capacity within their individual Promotion Account type limit.

3. To qualify for the Promotional Offer and to earn Promotional Interest, Promotion Accounts must be opened between September 10th, 2026, and the end date of the Promotional Offer, which is shown in the Table below, or such earlier date as Vancity in its sole discretion may determine (the **"Promotion Period"**).

Table:

Promotion Account	**End date of the Promotional Offer**
Non-Registered Jumpstart Savings Promotion Account	December 22nd, 2026
TFSA, RRSP and RRIF Jumpstart Savings Promotion Account	December 22nd, 2026

4. Promotional Interest will not be earned on pre-existing Vancity Promotion Accounts or other Vancity accounts, or on Eligible Funds on deposit in a Promotion Account after the expiry of the Promotion Period.

5. **"Eligible Funds"** are new funds that we accept for deposit to the Promotion Accounts during the Promotion Period and that originate from sources other than an account or investment with Vancity, including accounts or investments with Vancouver City Savings

Credit Union or accounts with Aviso Wealth or any of Vancity's subsidiaries including Vancity Community Investment Bank and Vancity Investment Management Ltd.

6. Promotional Interest is not eligible on:

    - Money already on deposit at Vancity in the form of a term deposit, a previous Promotional Account or on deposit to any other account types, including (but not limited to) Pay As You Go Chequing, Chequing Plus, Access Chequing, E Package Chequing, Essential Chequing, Essential Plus Chequing, Total Chequing, USD Chequing, Plan 24 Savings, Business Self-Serve Package, Business Full Serve Package, Business Jumpstart High Interest Savings, Independent Business, Business USD Chequing, First Home Savings accounts and Community Service Package accounts.
    - Funds withdrawn within the previous 60 days and re-deposited with Vancity, including funds that we, in our sole discretion, reasonably believe were withdrawn from a Vancity account and then deposited to a Promotion Account from another financial institution within the previous 60 days.
    - Funds deposited after the end of the Promotion Period.

7. All Eligible Funds accepted for deposit during the Promotion Period will earn Promotional Interest at an annual rate:

    - **5.00% on Non-Registered Deposits until December 22nd, 2026,**
    - **5.00% on TFSA Registered Deposits until December 22nd, 2026, and**
    - **5.00% on RRSP or RRIF Registered Deposits until December 22nd, 2026**

    or such earlier date as Vancity in its sole discretion may determine (the "Promotional Interest Period") unless Vancity decides in its sole discretion to change the interest rate at any time during the Promotional Interest Period. Throughout the Promotional Interest Period, the Promotional Interest rate will be at least equivalent to (or higher than) the prevailing posted regular Vancity non-registered Jumpstart rate.

8. All interest is calculated on the closing daily balance in an account and paid monthly. Interest rates quoted are per annum simple interest. Interest is earned in the currency of the account.

9. After the Promotional Interest Period, the Promotion Account will convert to a regular Vancity non-registered Jumpstart or (as applicable) a regular Vancity registered (TFSA, RRSP or RRIF) Jumpstart account under the same Financial Account Number and earn interest at the regular posted rate for those accounts. The regular posted rates may change at any time without prior notice.

10. The Promotional Interest will apply to Eligible Funds deposited made to Promotional Accounts during the Promotion Period up to a maximum of CAD 500,000 per Promotional Account type (non-registered Jumpstart, TFSA, RRSP and RRIF).
    For example: one member could deposit a total of CAD 1,500,000 with CAD 500,000 in each Non-Registered, TFSA & RRSP. For joint accounts held by two individuals, each member may deposit a total of CAD 500,000 each towards Non-Registered.

11. Promotion Accounts are generally subject to the same terms and conditions and fees as regular Vancity non-registered Jumpstart and Vancity registered (TFSA, RRSP and RRIF) Jumpstart accounts, with the following exceptions:

    a) Interest will be paid at the Promotional Interest rate on Eligible Funds on the terms in this Promotional Offer.
    b) Until expiry of this Promotional Offer, service limitations may apply, including that deposits cannot be made to the Promotion Accounts by e-transfer and transfers cannot be made for deposits to the Promotion Accounts from other accounts with Vancity using Online Banking, Mobile App, Telephone Banking (IVR) or ATM banking services. More information about regular Vancity non-registered Jumpstart and registered Vancity (TFSA, RRSP and RRIF) Jumpstart accounts and applicable fees are available on our website or can be obtained by contacting your branch or our Member Services Centre.
    c) You must attend a Vancity branch in-person or call our Member Services Centre to (1) open a Promotion Account; and (2) if you want to deposit additional new money into the Promotion Accounts.
    d) Promotion Accounts may not be opened online or using mobile banking services.

12. All deposits to TFSA, RRSP and RRIF Jumpstart High Interest Savings Accounts are subject to the limits imposed by the Canada Revenue Agency (CRA). The Member is fully responsible for monitoring their individual contribution limits and ensuring any and all deposits fall within these CRA limits. The Member further agrees to at all times indemnify and hold Vancity harmless in respect of any such penalties or charges imposed upon the Member as a result of these imposed limits.

13. Your eligible deposits are 100% guaranteed by the Credit Union Deposit Insurance Corporation of British Columbia (CUDIC). Vancity is a BC Financial Services Authority authorized credit union and is covered by CUDIC.

14. Vancity reserves the right, at its sole discretion, to modify, extend, suspend, withdraw or revoke this Promotional Offer at any time without prior notice, and for any reason including (but not limited to) an error or mistake on behalf of Vancity. The posting of the Terms and Conditions at www.vancity.com shall be deemed sufficient notice to you of the Terms and Conditions and any modifications, if required.

15. This Promotional Offer cannot be combined with other promotional offers unless Vancity, at its sole discretion, decides otherwise.

16. The promotion is available in branch or by calling our Member Service Centre toll-free at 1-877-709-6925. If you would like to become a Vancity member to access this promotion, 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 CAD 5 in membership shares.