VANCITY DIGITAL NEW MEMBER PROMOTION

TERMS AND CONDITIONS

Version date: Effective September 28, 2026

Vancouver City Savings Credit Union's (**"Vancity"**) Digital New Member Promotion (the "**Digital New Member Promotion**") runs from June 29, 2026 at 12:01 AM PST through to December 31, 2026 at 11:59 PM PST (the **"Promotion Period"**). Become a new member at Vancity and earn up to $500 cash bonus ("**Cash Bonus**") when you open a Vancity personal account online and meet the Eligibility Requirements and Qualifying Criteria detailed below.

Eligibility Requirements

To be eligible for the Cash Bonus, you must meet the following Eligibility Requirements:

1. be at least 19 years old;
2. be a resident of British Columbia; and
3. not have held a personal membership or account with Vancity on or after January 1, 2022.

Qualifying Criteria

To earn the Cash Bonus, you must meet the following Qualifying Criteria:

Step 1: During the Promotion Period, complete the online form on the Digital New Member Promotion landing page to confirm your participation in the promotion.

Step 2: Open an eligible chequing account (being one of: Vancity Essential™, Vancity Essential Plus™ or Vancity Total™ Chequing) via our online account opening channel during the Promotion Period (an "**Eligible Account**"), which also requires that you deposit $5 for your membership share in Vancity.

Step 3: Within 90 days of opening your Eligible Account, you must complete the following:

Actions	Requirements	Cash Bonus Amount
Make Transactions	• Make a minimum of 10 eligible transactions from your Eligible Account, comprised of any of the following: (a) transferring funds into your Eligible Account from an account at another financial institution (including via Interac e-Transfer); (b) debit card purchases; (c) ATM usage; (d) bill payments; or (e) pre-authorized debits (PADs) of $50 or more to a third party. • Each debit card purchases, pre-authorized debit or bill payment must be made to a different payee. Examples include automatic monthly payments for a credit card, mortgage, utilities, gym membership, insurance premium payments, or RRSP contributions. • All eligible transactions must be completed and pre-authorized payments cleared from your Eligible Account within 90 days from account opening date. • Account transfers between your own accounts, service fees, interest charges, and incomplete transactions will not qualify as	**$150**

Actions	Requirements	Cash Bonus Amount
	eligible transactions. Vancity reserves the right to determine what qualifies as eligible transactions.	

Payroll Adoption	• Set up and receive at least 2 automated, recurring direct income deposits of $200 or more into your Eligible Account each of which must be one of the following: (a) a payroll deposit; (b) a government credit; or (c) a pension payment (each a "**Direct Deposit"**).
	• The Direct Deposit must:
	  ○ originate from a single source per deposit (i.e., each deposit must represent your full pay or benefit from one payer and must not be split between Vancity and another financial institution);
	  ○ have eligible Payments Canada transaction codes; and
	  ○ not be split between multiple accounts or financial institutions.
	• Vancity, in its sole discretion, will determine if a Direct Deposit qualifies for the Digital New Member Promotion, including whether it has been split. Non-standard employment arrangements, such as on-demand platform work (e.g., DoorDash, Skip the Dishes, Uber, Uber Eats, Lyft) or business owners paying themselves from their business accounts, may still qualify and will be reviewed on a case-by-case basis.
	• Tax refunds and insurance payments are not eligible direct deposits.
	• Direct deposits to commercial accounts will not be eligible.
	• If you are not sure if your direct deposit type is eligible, please contact a Vancity representative.
	• The first deposit for each of the two Direct Deposits must be credited to your Eligible Account within 90 days from account opening date**.**
		$250

Open a HISA	• Open and fund with aa minimum of $250 a new non-registered Jumpstart™ High Interest Savings account within 90 days from account opening date**.**	**$100**

Step 3: You must remain a member of Vancity in Good Standing at the time you receive your Cash Bonus, and for no less than 6 months after the end of the month during which you receive your Cash Bonus.

Cash Bonus Fulfillment

4. Members are eligible to receive only one Cash Bonus under the Digital New Member Promotion. New members with joint accounts and joint memberships are only eligible for one Cash Bonus. The maximum Cash Bonus available is $500.

5. The Cash Bonus will typically be deposited into your Eligible Account via electronic funds transfer within 60 days of Vancity confirming that you have met Eligibility Requirements and fulfilled the Qualifying Criteria.

6. If Vancity has paid you the Cash Bonus and you do not remain a Vancity member in Good Standing for a minimum of 6 months after the end of the month in which you received your Cash Bonus, then you must repay the full amount of the Cash Bonus to Vancity on demand. **You hereby authorize us to deduct all or any part of the Cash Bonus amount from your Eligible Account or any other account you maintain with us, even if this places you into overdraft. If your Eligible Account is closed and you do not have any other accounts with us, we will send you an invoice for the value of the Cash Bonus, which invoice you agree to pay within 30 days of its postmark date.**

Privacy Notice

7. Vancity will collect personal information from you to administer the Digital New Member Promotion and to determine your eligibility to receive the Cash Bonus. This will include the personal information you submit as part of the Digital New Member Promotion and information required to open your Eligible Account.

8. By participating in the Digital New Member Promotion, you consent to Vancity's collection, use and disclosure of your personal information for the administration of the Digital New Member Promotion, and otherwise in accordance with Vancity's Privacy Policy.

General Terms and Conditions

9. Any reference to "**Good Standing**", means that none of your accounts with Vancity is past due, overlimit, or otherwise in default under your agreement with us.

10. This Digital New Member Promotion cannot be combined with any other offers, unless otherwise specified.

11. Individuals opening an election account to be used for a political candidate's election campaign are not eligible for the Cash Bonus.

12. Persons other than individuals, such as corporations, partnerships, limited partnerships, or limited liability partnerships, are not eligible for the Cash Bonus.

13. Vancity is not obligated to open a new membership or new account.

14. You are responsible for any tax obligations arising from receipt of the Cash Bonus. Vancity recommends consulting a tax professional.

15. By participating in the Digital New Member Promotion, you acknowledge that you have read, understood, and agreed to be bound by these Terms and Conditions.

16. In the event of a conflict between these Terms and Conditions and the content of any document, brochure or promotional material advertising the Digital New Member Promotion, these Terms and Conditions will prevail.

17. Vancity is not obligated to pay the Cash Bonus to any person, if Vancity, in its sole discretion, determines 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 Digital New Member Promotion or is otherwise not acting in good faith in its dealings with Vancity, including any person whose overall member relationship with us is in our opinion not in Good Standing.

18. Vancity reserves the right, in its sole discretion, to suspend or terminate the Digital New Member Promotion at any time for any reason without notice. Any such suspension or termination will not affect you if you have met the Eligibility Requirements and Qualifying Criteria for the applicable Cash Bonus prior to such suspension or termination.

19. Vancity may, in its sole discretion, amend these Terms and Conditions at any time for any reason by posting amended Terms and Conditions at (https://www.vancity.com/offers/new-member-bonus/) which will be deemed sufficient notice to you of such amendments. Any such amendment will not affect members who have already met the Eligibility Requirements and Qualifying Criteria for their applicable Cash Bonus prior to such amendment

20. Decisions of Vancity regarding any aspect of the Digital New Member Promotion are final and binding on all participants.

21. These Terms and Conditions are governed by the laws of British Columbia and the laws of Canada applicable therein.