



\$0 WEALTH TRANSFER OFFER TERMS AND CONDITIONS

These terms and conditions govern the offer provided by Prospera Credit Union (“**Prospera**”) to reimburse transfer fees for investments moved to Credential Securities or Credential Asset Management Inc. through Prospera (the “**Offer**”). By participating in this offer, you (“**you**”, the “**Member**”) acknowledge that you have read, understand, accept, and will comply with these terms and conditions.

Offer Details:

1.1. **Eligible Fees:** Subject to the terms and conditions herein, Prospera will reimburse Member the amount of the account transfer fees charged by another Canadian financial institution or investment firm (the “**Originating Institution**”) for an institutional transfer, up to a maximum aggregate amount of \$150 per account. Only fees that are charged by the Originating Institution and that are directly associated with the transfer process of an Eligible Account will be eligible for reimbursement (additional eligibility details below).

1.2. **Ineligible Fees:** The following fees are not eligible for reimbursement: Deferred Sales Charges (DSC fees), Low Load Fees (LL fees), trading fees, commission fees, or account closure fees. Prospera reserves the right to exclude additional fees not described here and use its discretion when determining the eligibility of fees for the Offer.

1.3. **Partial Transfers:** Only one reimbursement will be provided if a Member makes multiple partial transfers from the same Eligible Account (defined below).

1.4. **Reimbursement Method:** If approved, the reimbursement amount, up to a maximum of \$150 per account, will be credited as cash in a Prospera chequing or savings account, or added as a cash deposit to an existing Credential Asset Management or Credential Securities account through Prospera, in each case within 30 days from the date of approval. It will be labeled as a “fee refund” in the account activity.

Offer Eligibility:

To be eligible for the Offer, the following criteria must be met:

2.1. **Transfer Requirement:** The Member must transfer an Eligible Account (defined below) from an Originating Institution to a Credential Securities or Credential Asset Management Inc. through Prospera.

2.2. Eligible Accounts: This Offer applies to eligible fees incurred in connection with the transfer of any investment account from an Originating Institution, including RRSPs, TFSAs, RESPs, RRIFs, and other similar accounts, provided that, in each case, such account satisfies the Funding Minimum (each, an “**Eligible Account**”).

2.3. Eligibility Dates: This Offer is available to all Eligible Account transfers funded by December 31, 2023.

2.4. Account Funding Minimums: Each Eligible Account that is transferred in accordance with these terms and conditions must have a minimum market value of CAD \$5,000 upon the date that the transfer is initiated (the “**Funding Minimum**”). This specific date of transfer is referred to as the “**Transfer-In Date**”.

2.5. Confirmation of Fees: To be eligible for reimbursement pursuant to the Offer, the Member must: (a) provide proof of the eligible transfer fees incurred, either through a receipt or account statement issued by the Originating Institution; and (b) submit a request for refund to Prospera through the online form found at <https://online.prospera.ca/AboutUs/ContactUs/>. The request for reimbursement must be received within 90 days of the Transfer-In Date. The reimbursement request form must include all necessary documentation, including proof of transfer fees charged by the Originating Institution.

2.6. Reimbursement Approval: Prospera will review the reimbursement request and documentation provided. Prospera reserves the right to request additional information or documentation to verify the eligibility of the transfer fees. Reimbursement approval is subject to Prospera's sole discretion.

General Terms:

3.1 Exclusivity: The \$0 Wealth Transfer Offer may be combined with other eligible offers, unless otherwise specified. The combination of offers is subject to Prospera's sole discretion and any applicable terms and conditions associated with those offers.

3.2. Prospera's Rights: Prospera reserves the right, at its sole discretion and without prior notice, to add, alter, modify, or replace any or all of these terms and conditions, or to withdraw the \$0 Wealth Transfer Offer, wholly or in part, and may introduce a different offer, whether similar or not, at any time. Any such change, supplementation, or amendment will not affect you if you have met all eligibility requirements herein and submitted a reimbursement request prior to such change, supplementation, or amendment.

3.3. Governing Law; Attornment: These terms and conditions shall be governed by and construed in accordance with the laws of the province of British Columbia and the federal laws of Canada applicable therein. The parties irrevocably attorn to the jurisdiction of the courts of the province of British Columbia.

3.4. **Entire Agreement:** These terms and conditions constitute the entire agreement between Prospera and the Member regarding the Offer and supersede any prior agreements or understandings, whether written or oral.

3.5. **Severability:** If any provision of these terms and conditions is deemed invalid or unenforceable, the remaining provisions shall remain in full force and effect.

3.6 **Additional Terms and Conditions:** Additional terms and conditions apply to opening an account with Prospera, Credential Asset Management Inc., and Credential Securities, as well as to the transfer and operation of accounts at any of these institutions.

3.7 **Affiliation Requirement:** The Credential Asset Management Inc. or Credential Securities representative managing a Qualifying Account must be affiliated with Prospera.

3.8. **Mutual Funds:** Mutual funds are offered through Credential Asset Management Inc. Mutual funds and other securities are offered through Credential Securities, a division of Credential Qtrade Securities Inc. Referral fees, commissions, trailing commissions, management fees, and expenses may be associated with mutual fund investments, managed accounts, or other investments. Please review the prospectus before investing. Unless otherwise stated, cash balances, mutual funds, and other securities are not covered by the Canada Deposit Insurance Corporation or any other government deposit insurer that insures deposits in credit unions. Mutual funds, managed accounts, and other securities are not guaranteed, their values change frequently, and past performance may not be indicative of future results.

3.9 **Trademark Ownership:** “Credential” and “Credential Securities” are registered marks owned by Aviso Wealth Inc.

3.10 **Residency Requirement:** The Member must be a resident of British Columbia at the time of the Transfer-In Date.

3.11 **Privacy:** Prospera and its affiliates will collect certain personal information from you in order to administer the Offer and transfer the Eligible Account(s). For further information regarding Prospera’s privacy practices, please review Prospera’s privacy code at: <https://www.prospera.ca/Policies/Privacy+policy>.

3.12 **Account Ownership:** All new accounts with Credential Asset Management Inc. and Credential Securities will be opened as nominee accounts.