

PROSPERA PRE-AUTHORIZED CONTRIBUTION OFFER

TERMS & CONDITIONS

Prospera Credit Union (“Prospera”) is offering a cash bonus (the “Prospera Pre-Authorized Contribution Offer”) to both new and existing clients who meet the eligibility criteria outlined herein and are approved by Prospera (“Qualifying Clients”). The Prospera Pre-Authorized Contribution Offer is available to Qualifying Clients between January 5, 2026, and 4:00 p.m. Vancouver time on March 28, 2026 (the “Offer Period”).

In order to take advantage of the Prospera Pre-Authorized Contribution Offer, Qualifying Clients must satisfy all terms and conditions herein.

Eligibility Criteria

While the approval of any given client for the Prospera Pre-Authorized Contribution Offer is subject to Prospera's sole discretion, to initially qualify for the Prospera Pre-Authorized Contribution Offer, clients must fulfill all of the following eligibility criteria:

1. **Qualifying Account:** Clients must open a new, or have an existing, Aviso Wealth Investment Account at Prospera (each, a “Qualifying Account”). Qualifying Accounts include non-registered accounts, registered retirement savings plan accounts, spousal registered retirement savings plan accounts, locked-in registered retirement savings plan accounts, registered retirement income fund accounts, spousal registered retirement income fund accounts, and locked-in registered retirement income fund accounts. Other accounts may also qualify in Prospera's sole discretion. All Qualifying Accounts will be identified by client ID.
2. **Qualifying Pre-Authorized Contribution:**
 - a. Within the Offer Period, Clients must set-up a recurring pre-authorized contribution (“PAC”) into a Qualifying Account. The PAC must be made on a weekly, bi-weekly, or monthly basis over the course of at least 3 consecutive months (the “Minimum Contribution Period”). The minimum monthly contribution is \$50 and all contributions must remain within the Qualifying Account during the entire Minimum Contribution Period in order for the client to be eligible for the Prospera Pre-Authorized Contribution Offer.
 - b. For newly opened Qualifying Accounts, the PAC must be set up and funded within 30 days of signing the new account agreement.
 - c. The PAC must: (i) come from a source that is not an Aviso Wealth, or Qtrade Direct Investing account; and (ii) be made to a Qualifying Account (and, in the case of a newly opened Qualifying Account, specifically to such new Qualifying Account).
3. **Residency Requirement:** To receive the Prospera Pre-Authorized Contribution Offer, the client must be a resident of British Columbia at all times during the Minimum Contribution Period and have achieved the age of majority in British Columbia.
4. **Redemption Limits:** Only one Prospera Pre-Authorized Contribution Offer per client ID will be awarded during this promotion. Put another way, a client will not be eligible to receive more than one Prospera Pre-Authorized Contribution Offer even if they set up a PAC for more than one Qualifying Account.

5. **Exclusions:** This offer is only available to clients who did not have an active PAC for any Qualifying Account at any time during the 12 months prior to January 5, 2026, regardless of whether such PAC remains active at the time of the Offer Period.

Valuation and Payment

6. **Prospera Pre-Authorized Contribution Offer Amount:** The Prospera Pre-Authorized Contribution Offer amount payable to a Qualifying Client will be determined with reference to the Qualifying Client's total monthly PAC amount, in accordance with the below table. For clarity, if a Qualifying Client's PAC value is modified during the Minimum Contribution Period, then the Prospera Pre-Authorized Contribution Offer will be determined with reference to the average PAC amount during the Minimum Contribution Period.

Total PAC Monthly Amount <i>Set by client</i>	Prospera Pre-Authorized Contribution Offer Amount <i>One-Time Payment by Prospera</i>
\$50 - \$99 per month	\$50
\$100 - \$149 per month	\$100
\$150 - \$199 per month	\$150
\$200 - \$249 per month	\$200
\$250 - \$299 per month	\$250
\$300 - \$349 per month	\$300
\$350 or more per month	\$350

7. **Important Dates:** The Prospera Pre-Authorized Contribution Offer will be paid into a Prospera-approved Qualifying Client's Prospera chequing or saving account, in accordance with the payment timelines set out below:

	First PAC Received from Client	Second PAC Received from Client	Third PAC Received from Client	Prospera Payment of Pre- Authorized Contribution Offer Amount
Payment Timeline 1	Jan 5 – Jan 31	Feb 1 – Feb 28	Mar 1 – Mar 31	By Apr 30, 2026
Payment Timeline 2	Feb 1 – Feb 28	Mar 1 – Mar 31	Apr 1 – Apr 30	By May 31, 2026
Payment Timeline 3	Mar 1 – Mar 31	Apr 1 – Apr 30	May 1 – May 31	By June 30, 2026

8. **Tax Considerations:** The Prospera Pre-Authorized Contribution Offer, when deposited outside of a registered account, may be subject to taxation. Prospera will not issue tax receipts, and clients should seek independent tax advice.
9. **Currency Conversion:** U.S. dollar accounts will be converted at prescribed rates in effect at Prospera, or Aviso Wealth, as applicable, on the Transfer-In Date to determine the eligibility and payable amounts of the Prospera Pre-Authorized Contribution Offer. All payments will be made in the currency in which the Qualifying Investments were denominated at the time of receipt, up to the maximum in Canadian dollars as expressed herein.
10. **Payment Issuer:** All payments related to the Prospera Pre-Authorized Contribution Offer will be made by Prospera.

General Terms

11. **Exclusivity:** The Prospera Pre-Authorized Contribution 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.
12. **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 Prospera Pre-Authorized Contribution 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, and remain compliant with, all eligibility requirements herein prior to such change, supplementation, or amendment.
13. **Disqualification:** Prospera may, in its sole discretion and without prior notice, disqualify any client or account from participating in the Prospera Pre-Authorized Contribution Offer, or may withhold any associated benefits, if Prospera determines that the client or any account: (1) ceases to meet the eligibility requirements; (2) has been associated with, is suspected of attempting to, or has in fact, used fraudulent, deceptive, or otherwise improper or illicit means to open an account, participate in the Prospera Pre-Authorized Contribution Offer or make qualifying contributions; (3) interfered with, manipulated, or sought to circumvent the legitimate operation of the Prospera Pre-Authorized Contribution Offer; (4) engaged in any vexatious, abusive, threatening or inappropriate conduct towards Prospera or its representatives; or (5) provided false, inaccurate, or incomplete information in connection with the Prospera Pre-Authorized Contribution Offer.
14. **Additional Terms and Conditions:** Additional terms and conditions apply to opening an account with Prospera, Aviso Wealth, as well as to the transfer and operation of accounts at any of these institutions.
15. **Account Ownership:** All new accounts with Aviso Wealth, a division of Aviso Financial Inc. will be opened as nominee accounts.
16. **Technical Issues:** Prospera, and Aviso Wealth are not responsible for transfers that are not initiated, received, or completed by the specified dates due to problems or technical malfunctions of telephone networks or lines, computer online systems or servers, computer software problems, traffic congestion on the internet or at any website, or any other delays on the part of the delivering institution.

17. **Investment Decisions:** Prospera representatives not registered with Aviso Wealth, a division of Aviso Financial Inc. will not be involved in any investment decisions related to a Qualifying Account.
18. **Affiliation Requirement:** The Aviso Wealth representative managing a Qualifying Account must be affiliated with Prospera.
19. **Mutual Funds:** Mutual funds and other securities are offered through Aviso Wealth, a division of Aviso Financial 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.
20. **Trademark Ownership:** "Aviso Wealth" is a registered mark owned by Aviso Financial Inc.
21. **Privacy:** Prospera and its affiliates will collect certain personal information from Qualifying Clients in order to administer the Prospera Pre-Authorized Contribution Offer and open the Qualifying Accounts. For further information regarding Prospera's privacy practices, please review Prospera's privacy code at:
<https://www.prospera.ca/Policies/Privacy+policy>.
22. **Severability:** If any provision of the terms and conditions are found to be unenforceable, all other provisions will remain in full force and effect.
23. **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 attest to the jurisdiction of the courts of the province of British Columbia.