

MORTGAGE CASH BONUS PROMOTION

TERMS AND CONDITONS

Prospera, Sunshine Coast Financial and Coast Capital are part of the Coast Capital Savings Federal Credit Union ("**CCFCU**") family of brands. As part of CCSFCU's Mortgage Cash Bonus Promotion, we are happy to offer a tiered one-time cash bonus to eligible borrowers who get a qualifying mortgage loan and concurrently hold or sign up for qualifying products at CCSFCU (the "**Help Extras® Bonus**") during the Promotion Period. CCSFCU is also happy to offer a further one-time cash bonus to eligible borrowers who get a qualifying mortgage loan to cover their legal and appraisal fees (the "**Legal and Appraisal Bonus**") during the Promotion Period.

Together the Help Extras® Bonus and Legal and Appraisal Bonus will be referred to and offered under these Terms and Conditions as the "**Bonus Offers**".

1. Definitions. In these Terms and Conditions:

"borrower" means any eligible individual (as outlined in section 2) who applies and is approved for a qualifying mortgage loan. If more than one individual signs a particular mortgage loan then each of them is a borrower.

"CCFSCU", "our", "us" and "we" means Coast Capital Savings Federal Credit Union, operating under the Prospera, Sunshine Coast Financial, or Coast Capital brands, as applicable.

"effective date" for a mortgage loan means the date when the mortgage loan is funded.

"Help Extras® Bonus" means the cash bonus paid to eligible borrowers who get a qualifying mortgage loan and concurrently hold or sign up for qualifying products.

"Legal and Appraisal Bonus" means the cash bonus paid to cover customary legal and appraisal fees for eligible borrowers who get a qualifying mortgage loan.

"mortgage loan" means a mortgage or mortgage loan agreement with CCSFCU.

"Promotion Period" means the period during which this Mortgage Cash Bonus Promotion is offered, starting from October 13, 2026 at 12:01 AM PST and ending on a date determine by CCSFCU in its sole discretion and without any written, verbal, or other notice in advance of the ending date.

"Registered Plan" means any one of a Registered Retirement Savings Plan, Tax Free Savings Account, First Home Savings Account, Registered Retirement Income Fund, Registered Education Savings Plan, or Registered Disability Savings Plan.

2. Bonus Offers Eligibility. To be eligible for the Bonus Offers, each borrower must meet the following eligibility requirements on the effective date:

- (a) Each borrower must be an individual, and 19 years of age or older. For clarity, persons other than individuals, such as corporations, partnerships, limited partnerships, or limited liability partnerships, are not eligible.
- (b) Each borrower must be a resident of British Columbia.
- (c) If a borrower is not presently a member of CCSFCU, the borrower must become a member to qualify, subject to regular membership requirements.
- (d) Borrower must have a Canadian dollar chequing or savings account with CCSFCU. If there is more than one borrower, the borrowers may have a joint account.

3.1 Help Extras® Bonus. Subject to the eligibility and qualifying requirements outline in these Terms and Conditions, a borrower may receive a one-time Help Extras® Bonus based on (i) the principal balance of their qualifying mortgage loan and (ii) the number of qualifying products the borrower holds or signs up for on or prior to the effective date, as follows:

Principal Amount/New Money	Mortgage + Fewer than 2 Qualifying Products	Mortgage+ 2 Qualifying Products	Mortgage + 3 or more Qualifying Products
Less than \$100K	\$0	\$0	\$0
\$100K - \$499.99K	\$0	\$250	\$500
\$500K - \$749.99K	\$500	\$750	\$1,000
\$750K - \$999.99K	\$1,100	\$1,600	\$2,100
\$1MM or more	\$1,600	\$2,350	\$3,100

A CCSFCU product under each of the following categories will be considered as one (1) qualifying product:

- (a) Reoccurring Direct Deposit;
- (b) PreLOC (Pre-approved Line of Credit);
- (c) Credit Card;
- (d) High-Interest Savings Account;
- (e) GIC;
- (f) Mutual Fund;
- (g) High-Interest Savings Account under a Registered Plan;
- (h) GIC under a Registered Plan;
- (i) Mutual Fund under a Registered Plan; or
- (j) Creditor Insurance.

For example, if (i) the borrower needs to borrow \$700,000.00 to complete a home purchase, (ii) the borrower applies and is approved for a qualifying mortgage loan at CCSFCU for that amount, (iii) the borrower already has a CCSFCU Credit Card and a CCSFCU GIC held in a Registered Retirement Savings Plan, and (iv) opens a Mutual Fund Account, then as long as the borrower qualifies under these Terms and Conditions, he/she is eligible to receive a onetime total Product Bonus of \$1,000. For clarity, if (i) the borrower already has a CCSFCU Credit Card and a GIC held in a Registered Retirement Savings Plan, but (ii) instead of opening a Mutual Fund Account, the borrower opens another GIC in his/her Registered Retirement Savings Plan, then (iii) the borrower is eligible to receive a onetime total Product Bonus of \$750, because two (2) GICs under the same Registered Plan only count as one (1) qualifying product.

3.2 Help Extras® Bonus Qualifying Mortgage Loan. To be eligible for the Help Extras® Bonus, each mortgage loan must meet the following requirements on the effective date:

- (a) To get a qualifying mortgage loan, the borrower must enter into a new closed residential mortgage loan with a term of at least three (3) years at CCSFCU. The new mortgage loan must be a CCSFCU first mortgage registered against title of the mortgaged property.

- (b) The principal balance of the new mortgage loan must be not less than \$100,000.
- (c) Under a HomeownerFlex mortgage, a borrower can split the total mortgage loan into sections, each with its own term length and interest rate. For the purpose of qualifying for the Help Extras® Bonus, the total of all sections advanced as of the first effective date will be considered as part of the principal balance for determining the Help Extras® Bonus. **Any subsequent sections advanced after the first effective date will not be considered as part of the principal balance for determining the Help Extras® Bonus. For clarity, the borrower will receive only one Help Extras® Bonus for all sections advanced.**
- (d) The following are not eligible:
- renewals or blend and extend of an existing mortgage loan at CCSFCU;
 - a second mortgage loan behind a first mortgage loan held by another lender;
 - a third or later mortgage loan;
 - mortgage loans with open repayment terms;
 - mortgages securing home equity lines of credit (HELOCs);
 - construction mortgage loans;
 - mortgage broker originated mortgage loans;
 - mortgages which CCSFCU considers to be "non-conforming" or similar mortgages;
 - mortgages securing a rental/revenue property; and
 - Re-financed or Ported current CCSFCU mortgage loans and subsequent advances (including for Blend and Extend) on mortgage loans.

3.3 Help Extras® Bonus Qualifying Products. To be eligible for the Help Extras® Bonus, the borrower must complete the following, as applicable:

- (a) If the borrower does not already have one, the borrower may set up and maintain a reoccurring direct deposit, on or before the effective date. Only direct deposits with transaction codes 200-399 and 600-620 will be eligible.¹
- (b) If the borrower does not already have one, the borrower may apply to qualify and be approved for a credit card product from CCSFCU's credit card provider, Collabria Financial Services Inc. ("**Collabria**"), on or before the effective date. All credit card applications are assessed based on Collabria's criteria and CCSFCU does not guarantee that a specific borrower's application will be approved.
- (c) If the borrower does not already have one, the borrower may apply to open a Mutual Fund Account at CCSFCU by applying with Worldsource Financial Management Inc. (WFM) or Worldsource Securities Inc. (WSI) through a designated advisor, or through Aviso Wealth, a division of Aviso Financial Inc., through a designated advisor at CCSFCU, on or before the effective date. **The borrower must maintain a minimum balance of \$1,000 in his/her Mutual Fund Account or set up a minimum monthly pre-authorized debit of \$100, into his/her Mutual Fund Account, on or before the effective date.** The

¹ Details regarding Payment Canada transaction codes can be found at <https://www.payments.ca/sites/default/files/standard007eng.pdf>.

borrower must successfully complete a suitability assessment to ascertain the borrower's risk tolerance for Mutual Fund investments.

- (d) If the borrower does not already have one, the borrower may open a High Interest Savings Account, on or before the effective date. The borrower must maintain a minimum balance of \$1,000 in his/her High Interest Savings Account or set up a minimum monthly pre-authorized debit of \$100 into his/her High Interest Savings Account, on or before the effective date.
- (e) If the borrower does not already have one, the borrower may open a Registered Plan by applying and being approved to hold a Registered Plan at CCSFCU, on or before the effective date.
- (f) If the borrower does not already, have it, the borrower may sign up for a Creditor Insurance product by applying to and being approved by one of CCSFCU's creditor insurance providers, Securian Canada² or CUMIS³, on or before the effective date. All creditor insurance applications are assessed based on the creditor insurance provider's criteria and CCSFCU does not guarantee that any one borrower's application will be approved.

CCSFCU (or CCSFCU's product providers, as applicable) is not obligated to open a membership, a new CCSFCU mortgage loan, or any other qualifying product. If, in its discretion, CCSFCU (or CCSFCU's product providers, as applicable) does not open a membership, mortgage loan, or other qualifying product, the borrower will not be eligible for the Help Extras® Bonus.

4.1 Legal and Appraisal Bonus. Subject to the eligibility and qualifying requirements outline in these Terms and Conditions, a borrower may receive a one-time Legal and Appraisal Bonus based on (a) the principal balance of their mortgage loan and (b) whether the mortgage is for a new property or is a refinance of an existing mortgage loan from another lender, as follows:

Principal amount	New mortgage on property	Existing mortgage on property, moved from another lender
Less than \$300K	\$0	\$0
\$300K or more	\$500	\$1,000

4.2 Legal and Appraisal Qualifying Mortgage. To be eligible for the Legal and Appraisal Bonus, each mortgage loan must meet the following requirements on the effective date:

- a) The new mortgage loan at CCSFCU must be a closed residential mortgage loan with a term of at least three (3) years.
- b) The new mortgage loan must be a CCSFU first mortgage or a second mortgage behind a CCSFU first mortgage registered against title of the mortgaged property.
- c) The principal balance of the new mortgage loan must be not less than \$300,000.
- d) Mortgage Broker originated mortgage loans, mortgages securing a rental/revenue property, refinanced or ported current CCSFU mortgage loans, and subsequent advances (including for Blend and Extend) on mortgage loans are not eligible.

5. Fulfilment. CCSFCU will advance the Bonus Offers on or after the effective date of the qualifying mortgage loan. The Bonus Offers will be deposited into the borrower's CCSFCU Canadian dollar chequing or savings account at the direction of the borrower. **If there is more than one borrower signed on a qualifying mortgage loan, then all of the borrowers will collectively receive only one Help Extras® Bonus and/or Legal and Appraisal Bonus.** For clarity, at least one (1) borrower must meet all applicable eligibility criteria in an applicable tier for all the

² Securian Canada is a marketer of creditor insurance underwritten by Canadian Premier Life Insurance Company and insurance-related products. This product may not pay off your entire obligation. Any benefits will be payable to your creditor. Exclusions, limitations and terms of availability apply to this coverage. For cost and complete details, contact your Coast Capital lender.

³ CUMIS is a marketer of creditor insurance underwritten by Co-Operators Life Insurance Company. This product may not pay off your entire obligation. Any benefits will be payable to your creditor. Exclusions, limitations and terms of availability apply to this coverage. For cost and complete details, contact your CCSFCU lender.

borrowers to be eligible for the Help Extras® Bonus and/or Legal and Appraisal Bonus of that tier. If, for example, (i) the borrowers need to co-borrow \$700,000 to complete a home purchase, (ii) all borrowers meet the Help Extras® Bonus eligibility criteria, but (iii) each borrower only holds one (1) qualifying product, the borrowers will be eligible for the \$500 Help Extras® Bonus (instead of the \$750 Help Extras® Bonus), because no one borrower has two (2) or more qualifying products.

If the borrower terminates his/her mortgage loan prior to the end of the mortgage loan term, then the borrower must repay the full amount of the Bonus Offers to us on demand by us. Without limiting the borrower's obligation to repay that amount, the borrower hereby authorize us to deduct all or any part of that amount from the borrower's CCSFCU account(s).

The Bonus Offers cannot be combined with any other offers provided by CCSFCU unless the combination is approved, in writing, by CCSFCU. The Bonus Offers are not transferrable or assignable. No substitutions will be permitted.

6. Privacy Notice. CCSFCU will collect personal information from the borrower to administer the Mortgage Cash Bonus Promotion and to determine the borrower's eligibility to receive the Bonus Offers. This may include the information the borrower submits as part of the Mortgage Cash Bonus Promotion, information required to sign up for a mortgage loan, open CCSFCU qualifying products, and information about the borrower's CCSFCU mortgage loan, products, account, and investments.

By participating in the Mortgage Cash Bonus Promotion, the borrower consents to CCSFCU's collection, use and disclosure of the borrower's personal information for the administration of the Mortgage Cash Bonus Promotion, and otherwise in accordance with CCSFCU's Privacy Policy.

The borrower also consents to CCSFCU using aggregated and anonymized information from the borrower's personal information to generate reports regarding the Mortgage Cash Bonus Promotion and entrant demographics, which reports CCSFCU may disclose to other persons provided that no identifying information is included in such reports.

7. General. CCSFCU will not be liable to any borrower for any damage or loss arising from, connected with, or relating to the Mortgage Bonus Cash Promotion, regardless of the cause or any fault by CCSFCU or any person for whom CCSFCU is responsible, and notwithstanding that any of those persons may have been advised of the possibility of the loss or damage being incurred.

The Mortgage Bonus Cash Promotion is subject to all applicable laws and regulations and is void where prohibited by law. If any provision of these Terms and Conditions is found by any court of competent jurisdiction to be unenforceable, all other provisions will remain in full force and effect. These Terms and Conditions are governed solely by the laws of British Columbia, Canada and the federal laws of Canada applicable in British Columbia, excluding any rules of private international law or the conflict of laws that would lead to the application of any other laws.

Any dispute between CCSFCU and borrower or any other person arising from, connected with, or relating to the Bonus Offers, participation in the Mortgage Cash Bonus Promotion, or any related matters ("**Disputes**") will be resolved exclusively before the courts of British Columbia sitting in the City of Vancouver, British Columbia, Canada, and borrower hereby irrevocably attorn to the exclusive jurisdiction of those courts in respect of all Disputes. Proceedings regarding a Dispute must be commenced within **one (1) year** after the event giving rise to the Dispute occurred, after which time any and all proceedings regarding the Dispute are barred.

To the fullest extent permissible by applicable law, by participating in the Mortgage Cash Bonus Promotion, borrower agrees to indemnify and hold CCSFCU harmless against any and all third-party claims arising out of or in connection with any breach by borrower of these Terms and Conditions or borrower's participation in the Mortgage Cash Bonus Promotion.

CCSFCU is not obligated to pay the Bonus Offers, or any part thereof, to borrower or any other person, if

CCSFCU is of the opinion, in its sole discretion, that such borrower, or any other person or group of persons connected directly or indirectly in any way with such borrower, is abusing or attempting to abuse the Mortgage Cash Bonus Promotion or is otherwise not acting in good faith in dealing with CCSFCU.

CCSFCU may terminate, withdraw, or suspend the Mortgage Cash Bonus Promotion and amend these Terms and Conditions at any time, without notice, in its sole discretion, but any such termination, withdrawal, suspension, or amendment will not affect borrowers who have made an application for a new qualifying mortgage loan prior to such termination, withdrawal, suspension, or amendment. CCSFCU may waive or amend any eligibility or qualifying requirement or other term for a particular borrower, at any time, without notice, in its sole discretion.

Any reference to funds, moneys, or currency in these Terms and Conditions will be in Canadian dollars unless explicitly stated otherwise.

Nothing in these Terms and Conditions shall obligate CCSFCU (or CCSFCU's product providers, as applicable) to approve an application for a mortgage loan, fund a mortgage loan, or to approve any other CCSFCU product.

All decisions of CCSFCU with respect to any and all aspects of the Mortgage Cash Bonus Promotion are final and binding on all borrowers.