

## PROSPERA CREDIT UNION

### 2026 NEW MEMBER ACQUISITION OFFER TERMS AND CONDITIONS

Version date: March 18, 2026

The 2026 New Member Acquisition Offer is referred to in these Terms and Conditions as the “**New Member Promotion**”. The New Member Promotion is offered by Prospera Credit Union (“**Prospera**”).

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

#### **New Member Promotion**

The New Member Promotion consists of one offer available when you open a new personal membership with Prospera and open one or more of the following (i) open a Prospera Daily Account (a “**New Daily Account**”). Additional credit card incentives can also be received for those new members who successfully apply and get approved for a Prospera credit card.

To qualify, you must meet the credit union eligibility requirements and qualifying criteria set out below for the particular offer:

open a new personal membership

AND

open a New Chequing Account to earn a one-time cash welcome bonus of (must meet qualifying criteria below):

- \$200 for opening a Personal Essential Account; or
- \$400 for opening a Personal Unlimited Account, Personal Unlimited Young Adult Account, and Personal Unlimited Senior Account.

AND/OR

apply and successfully get approved for a New Prospera Collabria Credit card and receive the corresponding credit card offer.

- Open a new Cash Back Infinite Visa\* credit card for additional incentives.

- Separate terms and conditions for the credit card offer apply. Click [here](#) to learn more.
- Other credit card offers for different cards may be available and applicable, subject to their own terms and conditions.
- Collabria credit card incentives are subject to change and are governed by their own terms and conditions.

(the “**New Daily Account Offer**”)

The New Member Promotion runs from April 1, 2026 at 12:01 AM PST to December 31, 2026 at 11:59 PM PST, unless terminated at an earlier date by Prospera (the “**Promotion Period**”).

### **New Daily Account Offer**

To receive the New Daily Account Offer, you must meet all the New Daily Account Offer Eligibility Requirements and complete the New Daily Account Offer Qualifying Criteria, as set out below.

#### ***New Daily Account Offer Eligibility Requirements***

To be eligible for the New Daily Account Offer, you must satisfy the following criteria:

1. You must be of the age of majority, and you must be a B.C. Resident
2. You must not have had a personal membership, membership share account, or any other account with Prospera within the five (5) years prior to the Promotion Period (on or after April 1, 2021).
3. You must not have previously received any account opening promotion or benefit from Prospera, other than under this New Member Promotion.

#### ***New Daily Account Offer Qualifying Criteria***

To earn the New Daily Account Offer, you must complete the following steps:

**Step 1:** You must apply to become a new personal member with Prospera during the Promotion Period. You must do so via our online account opening platform available through our public website.

**Step 2a:** Within 60 days of receiving confirmation that your new personal membership has been approved, you must open your New Daily Account, no minimum balance is required; and

**Step 2b:** Within 60 days of receiving confirmation that your new personal membership has been approved, you must set up and receive a reoccurring direct deposit into your New Daily Account; OR set up two automatic recurring bill payments from your new Daily Account. The direct deposit must originate from a single source and continue, on a reoccurring basis (at least once a month), for a minimum of 90 consecutive days. Likewise, the two automatic recurring bill payments must continue on a reoccurring basis for a minimum of 90 consecutive days. Eligible payroll or direct deposit transaction codes include the following transaction code types: [Payroll \(200-207\)](#), [Pension \(230-233, 310-312, and 315-316\)](#), [Govt Payment \(313, 318, 328 and 600-607\)](#).

*Prospera is not obligated to open a membership or New Daily Account for you. If, in its discretion, Prospera does not open a membership or New Daily Account for you, you will not be eligible for the New Daily Account Offer.*

### ***New Daily Account Offer Fulfillment***

The New Daily Account Offer will typically be deposited to your New Daily Account via electronic funds transfer within 60-90 days of Prospera confirming that you have fulfilled the qualifying criteria listed above.

The chart below provides examples of when the New Daily Account Offer should be deposited:

<b>IF YOU START THE OFFER QUALIFYING CRITERIA DURING:</b>	<b>YOU SHOULD RECEIVE YOUR BONUS WITHIN 60-90 DAYS OF COMPLETING THE QUALIFYING CRITERIA:</b>
March 2026	July - September 2026
April 2026	August – October 2026
May 2026	September – November 2026
June 2026	October – December 2026

In order to receive your New Daily Account Offer, you must keep the same Daily Account in which the direct deposit was originally added on a reoccurring basis (at least once a month), for a minimum of 90 consecutive days.

If you do not remain a member in good standing for a minimum of six (6) months after the end of the month during which you receive your New Daily Account Offer, then you must repay the full amount of the New Daily Account Offer to us on demand by us. Without limiting your obligation to repay that amount, you hereby authorize us to deduct all or any part of that amount from your New Daily Account or any other account you maintain with us.

### ***New Daily Account Offer Limits***

Each participant is limited to one New Daily Account Offer. For clarity, regardless of the number of New Daily Accounts opened during the Promotion Period by a participant, the participant will receive one New Daily Account Offer that is the highest value for the corresponding New Daily Account among all New Daily Accounts opened. Persons opening an election account to be used for a political candidate's election campaign are not eligible. Persons other than individuals, such as corporations, partnerships, limited partnerships, or limited liability partnerships, are not eligible. Joint Accounts and Joint Memberships are only eligible for a single New Daily Account Offer. The New Daily Account Offer is not transferable or assignable. No substitutions will be permitted. New and existing Prospera employees are not eligible for this New Daily Account Offer.

### ***New Member Promotion – Privacy Notice***

Prospera will collect personal information from you to administer the New Member Promotion and to determine your eligibility to receive the New Daily Account Offer. This may include the information you submit as part of the New Member Promotion, information required to open your New Daily Account, and information about your New Daily Account.

By participating in the New Member Promotion, you consent to Prospera's collection, use and disclosure of your personal information for the administration of the New Member Promotion, and otherwise in accordance with Prospera's [Privacy Policy](#).

You also consent to Prospera using aggregated and anonymized information from your personal information to generate reports regarding the New Member Promotion and entrant

demographics, which reports Prospera may disclose to other persons provided that no identifying information is included in such reports.

### ***New Member Promotion – General Terms and Conditions***

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

The New Member 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 Prospera and you or any other person arising from, connected with, or relating to the New Member Promotion, participation in the New Member Promotion, the use or misuse of personal information provided in connection with the New Member Promotion, or any related matters (“Disputes”) will be resolved before the courts of British Columbia sitting in the City of Vancouver, British Columbia, Canada, and you 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 New Member Promotion, you agree to indemnify and hold Prospera harmless against any and all third party claims arising out of or in connection with any breach by you of these Terms and Conditions or your participation in the New Member Promotion.

Prospera is not obligated to pay any of the New Daily Account Offer to any person, if Prospera is of the opinion, in its sole discretion, 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 New Member Promotion or is otherwise not acting in good faith in its dealings with Prospera.

Prospera may, in its discretion, withdraw, cancel, terminate, modify, or suspend all or any part of the New Member Promotion from time to time. Any such withdrawal, cancellation, termination, modification, or suspension will not affect you if you have met the Eligibility Requirements and Qualifying Criteria for the applicable Offer prior to such withdrawal, cancellation, termination, modification, or suspension.

Prospera may, in its discretion, change, supplement, or amend these Terms and Conditions from time to time by posting amended Terms and Conditions. Any such change, supplementation, or amendment will not affect you if you have met the Eligibility Requirements and Qualifying Criteria for the applicable Offer prior to such change, supplementation, or amendment.

Prospera may, in its discretion, at any time limit the number or aggregate amount of the New Daily Account Offer. Any reference to funds, moneys, or currency in these Terms and Conditions will be in Canadian dollars unless explicitly stated otherwise. Decisions of Prospera regarding any and all aspects of the New Member Promotion are final and binding on all participants.

The New Daily Account 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.

Additional terms and conditions apply to opening an account with Prospera, as well as to the transfer and operation of such accounts.