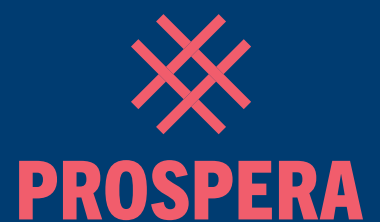




The Market Conduct Code

At Prospera

Version 2.0
May 6, 2026



Introduction: Principles in the Code

On May 6, 2026, Prospera, Coast Capital, and Sunshine Coast Financial merged to form Canada's largest national purpose-driven credit union to offer a modern, cooperative alternative in banking—strengthening choice, access and value for Canadians. We are a federal financial cooperative that is governed and financed differently than a bank. At Prospera, our members are our shareholders, and being a member means sharing in our success.

At Prospera our primary motivation is providing quality products and services to our members. We are committed to ensuring that our members are completely satisfied with the level of services they receive.

This is our Market Conduct Code.

The Code recognizes the best practice principles we pledge to follow for soliciting, promoting, advertising, marketing, selling or distributing our products or services. The Code demonstrates Prospera's commitment to the fair treatment of all those who use our services. We believe in fair sales practices, comprehensive access to banking services, transparency and openness, and a reasonable approach to settling complaints. Individuals are entitled to the best possible care of their financial interests. Our best practices can be summarized in three key principles:



Business Practices

We are committed to providing fair treatment to all our members and customers using our products and services. It is a core component of our governance and corporate culture.



Fair Treatment and Fair Sales

Treating members and customers fairly and demonstrating fair sales practices at all times are integral parts of our business practices.



Transparency and Disclosure

The credit union uses plain-language descriptions of products and services in its communications to ensure people make informed decisions.

Business practices

Prospera aspires to make fair treatment a core principle of all our business practices. It is a hallmark of our corporate culture and demonstrated in the dedication of our leadership, governance, and employees.



Our culture is based on making strategic decisions in the best interests of our members. All our employees are expected to support this culture by treating everyone who comes into a Prospera location — and one another — fairly and with respect. Fairness is a fundamental right of every individual we serve.

Ensuring this culture is implemented and maintained is the responsibility of our Board of Directors, which is elected by our membership. Prospera sets fair treatment policies and procedures, and it is the responsibility of senior management to report to the board on matters of adherence to the principles with the Code.

Fair treatment also applies to how we manage personal information. Everyone has a right to expect their financial affairs will be handled with discretion. We collect, use, and disclose all personal information strictly in accordance with provincial and federal legislation. Our commitment to the fair treatment of all individuals is a key responsibility.

Financial well-being and literacy

We put a premium on every individual's financial well-being and financial literacy. We are committed to developing and implementing policies and procedures that offer awareness and education on how to improve one's financial well-being through appropriate financial planning.

Lobbying

Like any other business or association, we enjoy the freedom — and the responsibility — to interact with governments and comment on policy, legislation, or regulations. We ensure that each lobbyist we hire, either on staff or as a consultant, acts on behalf of the credit union, discloses any conflicts of interest, registers with the appropriate registries, and follows all laws and regulations that apply.

Fair treatment and fair sales practices

Treating members and customers fairly and demonstrating fair sales practices at all times are integral parts of our business practices.



Fair Treatment

Prospera treats all individuals who use our services fairly, and we demonstrate fair sales practices in all our business relationships. We will not discriminate against any of our customers, or anyone considering using our services. We abide diligently by provincial human rights codes. We make exceptions only when justified by law, or if a special product or service is designed to serve a particular group.

We never take advantage of anyone by misrepresenting facts, concealing information, or engaging in manipulation, unfair dealings or unethical activities. We do not take advantage of people, and we take extra care to be clear and comprehensive with those who are unable to protect their own interests or who are only just familiarizing themselves with how we operate.

Nor do we use misleading, threatening, intimidating, or abusive language, or apply excessive or unreasonable pressure to repay, against any borrower. We take all reasonable steps to identify, avoid, or manage conflicts of interest.

Fair Sales

Everyone who uses a credit union has access to accurate information to help them choose the most affordable and appropriate product or service. Prospera's advertising, marketing materials and communications are straightforward, accurate and easy to understand. We provide information that helps ensure that individuals considering our products and services can make informed and suitable choices. We exercise reasonable and prudent judgment in all our business dealings.

Prospera is committed to the professional development of our employees, who are trained to provide financial information that individuals can trust. Their knowledge is gained, and improved upon, by appropriate training programs or work experience. Employees will keep abreast of changes in products and services, industry standards and regulations relevant to their role.

Tied selling and undue pressure

Prospera does not engage in undue pressure or coercion to convince people to select any particular product or service. We do not impose any form of pressure to induce someone to buy a particular product or service they don't want as a condition of obtaining those they do want.

Negative-option billing and consent

Prospera does not practice negative-option billing, which means automatically billing people for a product or service they have not asked to purchase. We will always obtain people's consent for new and optional products and services and will seek out their consent for changes made to agreements that affect their rights and obligations.

Fair treatment and fair sales practices continued...

Preferential pricing

In certain instances, we will offer a better price or rate on all or part of a product or service. This practice is permissible. For example, we may offer a preferential price if a member, account holder, or consumer has or is considering buying several other Prospera products or services. We are completely transparent about these opportunities.

Risk management

To manage risk or costs, or to comply with any laws that apply to our operations, we may make reasonable requests of our members, account holders, or consumers as a condition of acquiring a product or service.

Digital products and services

Many legislative and regulatory requirements apply to digital financial products and services. Prospera regularly seeks regulatory guidance and follows best practices when providing Internet-based products and services in a digital environment.

Transparency and disclosure

Prospera will provide suitable product and service information that is easy to understand, and considers the financial needs of the Member, Account Holder, or Consumer.



Up-to-date information is made available to individuals before and after a product or service is acquired. Our documents are clear and contain all the financial implications of a transaction.

When someone opens an account, we ensure they are making an informed decision by letting them know the key features of an account and any associated risks, exclusions, or limitations. We make sure they are aware of the financial implications of a transaction, that they understand all related costs, and that they know the terms and conditions and their rights and obligations. We draw special attention to the key areas of an agreement, including fees and charges, changes to the agreement, applicable restrictions, overdraft protection, deposit insurance coverage, and other relevant terms and conditions.

To ensure people are fully informed, when a member or account holder acquires a product or service, Prospera provides them with the related documentation. Account holders receive regular statements and are advised of any changes. If a statement has already been provided, we may charge a reasonable fee to provide a duplicate copy. The credit union gives advance notice of changes to agreements, service fees or account structures, and interest rates in accordance with applicable legislation.

In cases where notice is not legally required, Prospera may provide notice on their website, in-branch, by mail or electronically. Where no such rules exist, we follow the rules agreed to by Prospera.

Mortgage information

Prospera provides general mortgage information for members and account holders with mortgages on request. This information includes a contact number the Member or Account Holder can call to obtain additional specific information about their mortgage.

Branch and ATM closures

We understand the potential inconvenience that the closing of a branch or ATM may have on our Members and Account Holders, and thus we make every effort to alert our members to the closing of a branch or ATM as soon as possible. Prospera will notify Members and Account Holders of any closures – permanent or temporary – in accordance with applicable legislation. In cases where no legislation applies, notice may be communicated by Prospera on its website, in-branch, by mail or electronically.

Disclosure

Because we often use the terms "bank," "banking" or "banker" in our marketing materials, we make sure account applicants new to a federal credit union understand that the account is not being opened in a bank. We call this process onboarding. Customers new to a federal credit union may not be clear on the distinction. We verify that they understand the account is with a credit union and not a bank.