

LYNN VALLEY BRANCH: NEW MEMBER WELCOME BONUS & EXISTING CLIENT REFERRAL BONUS PROMOTION

TERMS AND CONDITIONS

The New Member Welcome Bonus and Existing Client Referral Bonus (defined below) are collectively referred to as the “Promotions”. The Promotions are administered by BlueShore Financial.

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

New Member Welcome Bonus Promotion

The New Member Welcome Bonus Promotion consists of a \$300 cash bonus for:

- a. opening a new personal chequing account at BlueShore Financial; or
- b. opening a new business chequing account at BlueShore Financial

To receive the New Member Welcome Bonus, you must meet all New Member Eligibility Requirements and complete New Member Qualifying Criteria set out below.

New Member Eligibility Requirements: The New Member Welcome Bonus Promotion is open to any resident of British Columbia who is at least 19 years of age and is not currently and has not been a member of BlueShore Financial Credit Union for a period of at least 6 months prior to opening their BlueShore chequing account. Employees of BlueShore Financial are not eligible to participate.

New Member Qualifying Criteria: To earn the New Member Welcome Bonus, you must complete all of the following steps:

1. Become a member of BlueShore Financial Credit Union and open a new personal or business chequing account.
2. Set up and complete at least one recurring, automated direct deposit or pre-authorized payment transaction (minimum \$50) within 60 days of opening your account at BlueShore.

New Member Promotion Fulfillment: The New Member Welcome Bonus will be deposited to your BlueShore Eligible Account within 30 business days of you fulfilling the Qualifying Criteria. “Eligible Account” means the personal or business chequing account you hold at BlueShore Financial.

New Member Promotion Limits: Each individual is limited to one New Member Welcome Bonus in their lifetime. For joint accounts, each New Member who has the required number of membership shares (25 shares) and individually satisfies the Qualifying Criteria is eligible to receive the Bonus. The New Member Welcome Bonus is not transferrable or assignable. No substitutions will be permitted.

Existing Member Referral Bonus Promotion

The Existing Member Referral Bonus Promotion consists of a \$100 cash bonus for each new member that you (the “Referring Member”) refer to BlueShore Financial who (i) meets the New Member Eligibility Requirements and (ii) completes the New Member Qualifying Criteria set out above (a “Referred Member”). Referred Members may participate in the New Member Welcome Bonus Promotion.

To receive the Existing Member Referral Bonus, you must meet all the Eligibility Requirements and complete the Qualifying Criteria set out below.

Existing Member Referral Bonus Eligibility Requirements: The Existing Member Referral Bonus Promotion is open to any BlueShore Financial member in good standing, aged 19 or older. Employees of BlueShore Financial are not eligible to participate.

Referral Bonus Qualifying Criteria: To earn the Referral Bonus, you must share your name and email address that you have on file at BlueShore Financial with your friends and family members in accordance with these Terms and Conditions. Each new client you refer must provide this information at the time of opening their BlueShore account.

Once the new client completes the Qualifying Criteria for the New Member Welcome Bonus set out above, the Existing Member Referral Bonus is also paid.

Referral Bonus Promotion Fulfillment: The Existing Member Referral Bonus will be deposited to your BlueShore Eligible Account (chequing or savings) via electronic funds transfer within 30 business days of BlueShore Financial confirming that the New Member has fulfilled the Qualifying Criteria for their own New Member Welcome Bonus. The Existing Member Referral Bonus is not transferrable or assignable. No substitutions are permitted.

Due to the confidential nature of the membership application and account opening process, you will not be notified of the status of any individual applications of persons referred by you. You will be only be notified when a Referral Bonus is paid to you.

Referring Member Promotion Limits: The maximum Referral Bonus funds that you may receive during your lifetime is \$1,000. Once you have reached this maximum, you will not be entitled to receive any further Member Referral Bonuses for additional Referred Members.

This offer begins on October 3, 2022 and ends December 31, 2022.

BlueShore Financial reserves the right to withdraw, extend or change this offer at any time without notice. BlueShore Financial may, in its discretion, change, supplement or amend these Terms and Conditions from time to time by posting amended Terms and Conditions. Decisions of BlueShore Financial regarding any and all aspects of the Promotions are final and binding on all participants.

Promotions – General Terms and Conditions

BlueShore Financial Credit Union will not be liable to any person for: (a) erroneous, lost, late, incomplete or misdirected entries to the New Member Welcome Bonus Promotion or Existing Member Referral Bonus Promotion; (b) any damage or loss arising from, connected with, or relating to these Promotions, regardless of the cause or any fault of BlueShore Financial or any person for whom BlueShore Financial is responsible, and notwithstanding that any of those persons may have been advised of the possibility of the loss or damage being incurred.