

SUNSHINE COAST CREDIT UNION

2023/24 NEW MEMBER AND FUNDS ACQUISITION PROMOTION

TERMS AND CONDITIONS

Version date: 01/10/2024

The **2023/24 New Member and Funds Acquisition Promotion** is referred to in these Terms and Conditions as the “**Promotion**”. This Promotion is offered by Sunshine Coast Credit Union (“**SCCU**”).

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

Promotion Overview

The Promotion consists of offers available when you open a new personal membership and personal chequing or savings account with SCCU (a “New Personal Account”), and/or deposit new funds as outlined in the bonuses table below. The Promotion includes:

1. A one-time \$300 cash bonus for opening a New Personal Account (the “New Member Bonus”).
2. A one-time cash bonus for depositing new funds into a qualifying term deposit¹, based on the following tiers:
 - \$10k to \$24,999: \$50 Bonus
 - \$25k to \$49,999: \$100 Bonus
 - \$50k to \$99,999: \$200 Bonus
 - \$100k to \$299,999: \$500 Bonus
3. Sign up for a new credit card and get up to 5,000* Welcome Points after your first purchase. (\$50 in value).

Promotion Period

The Promotion runs from October 2023 at 12:01 AM PST to April 30, 2024, at 11:59 PM PST, unless terminated earlier by SCCU.

Offer Terms

To receive any Promotion bonus, you must meet all of the Eligibility Requirements, and complete all of the Qualifying Criteria set out below.

Eligibility Requirements

To be eligible for a **New Member** bonus, you must:

1. Be of the age of majority and a resident of British Columbia.
2. Not have a personal membership or account with SCCU prior to the Promotion Period.
3. Qualify for and become a personal member of SCCU, including subscribing and paying for \$25 of membership shares with SCCU.
4. Qualify to open a New Personal Account and be approved by SCCU to open such an account. Membership and account privileges are provided at the sole discretion of the credit union.

To be eligible for a **Deposit Bonus**, you must:

5. For depositing new funds, the funds must be new to SCCU. New deposits are funds that originate from sources other than an account or investment with Sunshine Coast Credit Union, including accounts or investments with SUNCU or accounts with Aviso Wealth.

Qualifying Criteria

To earn a Promotion bonus, you must:

1. Apply and be approved to become a new personal member with SCCU during the Promotion Period.
2. Open a New Personal Account with SCCU within four weeks of approval.
3. **For New Member Bonus:** Process not less than 10 transactions within 90 days of account opening.
4. **For new funds bonus:** Deposit qualifying new funds as per the bonuses table and maintain them for a minimum period of at least one year in a qualifying term deposit.
5. Remain a member in good standing at the time you receive your bonus, and for not less than six (6) months after receiving your bonus.

For details on the Cash Back Visa Infinite* Card, including terms and conditions, visit:
www.collabriacreditcards.ca/affiliate_sunshine-coast-credit-union/offers/welcome2024.aspx.

Offer Fulfillment

The bonuses will typically be credited to your New Personal Account via electronic funds transfer within 30 days of SCCU confirming that you have fulfilled the qualifying criteria.

¹ A qualifying term deposit is any registered or non-registered term with a minimum length of at least one year. Members are only eligible for one new deposit bonus up to a maximum of \$500 per member.

This promotion is a limited time offer; subject to change without notice.