

PROSPERA “WELCOME TO THE COMMUNITY” NEW MEMBER OFFER

TERMS & CONDITIONS

Prospera Credit Union (“**Prospera**”) is offering a \$200 cash bonus payment (the “**Welcome to the Community Offer**” or the “**Offer**”) to new members who meet the eligibility criteria outlined herein and are approved by Prospera (“**Qualifying Members**”). The Prospera Welcome to the Community Offer is available to Qualifying Members between July 1, 2024, and 4:00 p.m. Vancouver time on December 31, 2025 (the “**Offer Period**”).

To take advantage of the Prospera Welcome to the Community Offer, Qualifying Members must satisfy all terms and conditions herein.

Eligibility Criteria

While the approval of any given member for the Prospera Welcome to the Community Offer is subject to Prospera's sole discretion, to initially qualify for the Welcome to the Community Offer, applicants must present either the Prospera community referral email or QR code card and fulfill all the following eligibility criteria:

1. **Qualifying Account:** Open a new Prospera membership with a personal Chequing account (a “**Qualifying Account**”). Qualifying Accounts include Prospera’s Personal Unlimited Account, Personal Essential Account, Personal Unlimited Senior Account, and Personal Unlimited Young Adult Account. Other accounts may also qualify in Prospera’s sole discretion. US dollar accounts are excluded. All Qualifying Accounts will be identified by membership number.
2. **Qualifying Account Transactions:** Within the Offer Period, Prospera members must set up one of the following:
 - a. Set up two automatic recurring bill payments from a Qualifying Account; OR
 - b. Set up either one direct deposit (ex. payroll or pension deposit) to a Qualifying Account.
3. **Welcome Bonus:** After fulfilling all eligibility criteria and applicable conditions for the Offer, eligible members will receive the \$200 cash bonus (the “**Welcome Bonus**”) by way of deposit into their Qualifying Account within 90 days, or soon thereafter.
4. **Residency Requirement:** To receive the Welcome to the Community Offer, the member must be a resident of British Columbia at all times and have achieved the age of majority in British Columbia.
5. **Redemption Limits:** Only one Welcome Bonus per member number will be awarded during this promotion. Put another way, a member will not be eligible to receive more than one Prospera Welcome to the Community Offer or Welcome Bonus even if they set up more than one Qualifying Account.

6. **Exclusions:** This offer is only available to those who did not have an active membership during the 12 months prior to July 1, 2024. Current employees of Prospera are not eligible for this offer.

Valuation and Payment

7. **Tax Considerations:** The Welcome to the Community Offer may be subject to taxation. Prospera will not issue tax receipts, and members should seek independent tax advice.
8. **Payment Issuer:** All payments related to the Welcome to the Community Offer will be made by Prospera.

General Terms

9. **Exclusivity:** The Welcome to the Community Offer may **not** be combined with other eligible offers, unless otherwise specified. The combination of offers is subject to Prospera's sole discretion, and any applicable terms and conditions associated with those offers.
10. **Prospera's Rights:** Prospera reserves the right, at its sole discretion and without prior notice, to add, alter, modify, or replace any or all of these terms and conditions, or to withdraw the Welcome to the Community Offer, wholly or in part, and may introduce a different offer, whether similar or not, at any time. Any such change, supplementation, or amendment will not affect you if you have met, and remain compliant with, all eligibility requirements herein prior to such change, supplementation, or amendment.
11. **Additional Terms and Conditions:** Additional terms and conditions apply to opening account(s) with Prospera, including membership and Qualifying Accounts.
12. **Technical Issues:** Prospera is not responsible for transfers that are not initiated, received, or completed by the specified dates due to problems or technical malfunctions of telephone networks or lines, computer online systems or servers, computer software problems, traffic congestion on the internet or at any website, or any other delays on the part of the delivering institution.
13. **Privacy:** Prospera and its affiliates will collect certain personal information from Qualifying Members in order to administer the Welcome to the Community Offer and open the Qualifying Accounts. For further information regarding Prospera's privacy practices, please review Prospera's privacy code at:
<https://www.prospera.ca/Policies/Privacy+policy>.
14. **Severability:** If any provision of the terms and conditions are found to be unenforceable, all other provisions will remain in full force and effect.
15. **Governing Law; Attornment:** These terms and conditions shall be governed by and construed in accordance with the laws of the province of British Columbia and the federal laws of Canada applicable therein. The parties irrevocably attorn to the jurisdiction of the courts of the province of British Columbia.