
Advice Plan Promotion - Terms & Conditions

The Offer: Vancouver City Savings Credit Union (“**Vancity**”) is offering a \$100 bonus (“**Offer Benefit**”) to select members who are existing clients of Aviso Wealth (“**Clients**”), subject to satisfaction of the eligibility criteria set forth in these terms and conditions.

Upon receipt of an Advice Plan Outcome (as defined below), a Client may be eligible to receive an Offer Benefit as set out below.

Offer Period: The offer is available from October 21, 2024, until November 30, 2024 at 11:59 p.m. PST (the “**Offer Period**”).

Eligibility Criteria: The Offer is available during the Offer Period to select Clients who complete an Vancity Advice Plan input (the “**Planning Input**”) with the help of a Vancity Wealth Professional which results in a financial advice deliverable (the “**Planning Outcome**”) that is delivered to the Client during the Offer Period.

Eligible Planning Input:

To be eligible, the Input must be completed:

- a) with the help and guidance of one of the following Wealth Professionals: Wealth Relationship Manager or Wealth Planner.
- b) by meeting with the Client in person, by telephone or by remote meeting system; and
- c) during the Offer Period.

The Planning Input is used to help collect basic financial information and provide general advice on a specific aspect of a Client’s current financial situation, goals or objectives. It is not intended to be a comprehensive, detailed or personalized source of information about personal or business banking, finance, investment, insurance or financial planning issues, products or services. It is a way to provide personalized advice from qualified professionals. Changes to the assumptions or facts or to any applicable laws or regulations could affect the validity of the Planning Input or Planning Outcome. To the extent permitted by applicable law, Vancity is not responsible for loss or damage that results from reliance on the Planning Input or Planning Outcome.

Determination of the Planning Outcome: Upon receipt of an eligible Planning Input during the Offer Period, the Wealth Professional will review the Planning Input and assess what Planning Outcome is warranted. For the purpose of the Offer, an eligible Planning Outcome is any deliverable recommended by the Wealth Professional.

Eligible Planning Outcome: The Offer Benefit is not payable until the Wealth Professional delivers the completed Planning Outcome to the Client and has provided explanations and recommendations, as applicable.

Offer Funding Criteria:

The Offer Benefit is paid to Clients in good standing. Once an Offer Benefit is payable, the Client may elect to receive the Offer Benefit through one of the following options:

- \$100 credit to a non-registered chequing or savings account or to a registered Jumpstart High Interest savings account, that is (i) open in the name of the member(s) (individually or jointly) and (ii) held at Vancity.
- \$100 credit to a non-registered or registered investment account, that is (i) open in the name of the member(s) (individually or jointly) who is advised by a Vancity Wealth Professional and (ii) held at Aviso Wealth.

The Offer Benefit cannot be paid in cash, transferred to a third-party or otherwise credited to the Client outside of the two options presented above.

Additional Terms and Conditions:

- The Offer is capped at five hundred (500) eligible Planning Outcomes and may be terminated without notice before the expiration of the Offer Period if it has reached that threshold or at any time in Vancity's sole discretion.
- Vancity reserves the right, in its sole discretion, to modify, extend, shorten, suspend or revoke this Offer, including the Offer Period and Offer Benefit, at any time without prior notice. The posting of the Terms and Conditions at https://www.vancity.com/offers/legal/2024_Vancity_Advice_Plan_Bonus_Offer_T%26C_Final.pdf shall be deemed sufficient notice to you of the Terms and Conditions and any modifications, if required
- The Client is solely responsible for any tax consequences arising from or in connection with this Offer. All deposits to registered accounts are subject to the limits imposed by the Canada Revenue Agency (CRA). The Client is fully responsible for monitoring their individual contribution limits and ensuring any and all deposits fall within these CRA limits. The Client further agrees to at all times indemnify and hold Vancity harmless in respect of any such penalties or charges imposed upon the Client as a result of these imposed limits.
- All dollar amounts mentioned are in Canadian dollars.
- Only one Offer Benefit of \$100 per eligible Planning Outcome will be awarded during the Offer Period, regardless of whether the Planning Input or Planning Outcome pertained to one or several members. In addition, only one Offer Benefit per household will be awarded during the Offer Period. For example: (i) a retirement income projection (in a Planning Outcome) for a couple where both individuals are Clients will result in a single Offer Benefit of \$100 and (ii) a Client who has multiple accounts at Vancity or Aviso Wealth is eligible for only a single Offer Benefit of \$100.
- Vancity reserves the right, in its sole discretion, to suspend, disqualify, limit or revoke the Offer for any Client Vancity suspects of manipulating or abusing the Offer or its fairness, integrity or operation.
- The Offer Benefit will be paid by 31 December 2024. Clients will have until 31 January 2025 to notify Vancity if the Client has not received the Offer Benefit, so that Vancity may check whether the Client has indeed qualified for the Offer.
- Offer is only available to members of Vancity.
- Offer is only available to residents of British Columbia.
- Mutual funds and other securities are offered through Aviso Wealth, a division of Aviso Financial.