

CHURCHBRIDGE CREDIT UNION
2024 AVISO WEALTH RRSP PRE-AUTHORIZED CONTRIBUTION (PAC) CAMPAIGN
TERMS AND CONDITIONS

Our 2024 Aviso Wealth RRSP Pre-Authorized Contribution (PAC) Campaign is referred to in these Terms and Conditions as the “**Aviso Wealth RRSP PAC Campaign**”. The Aviso Wealth RRSP PAC Campaign is offered by Churchbridge Credit Union.

By participating in the Aviso Wealth RRSP PAC Campaign, you acknowledge that you have read, understood, and agree to be bound by these Terms and Conditions.

Aviso Wealth RRSP PAC Campaign

The Aviso Wealth RRSP PAC Campaign runs from June 17, 2024 at 12:01 AM CT to December 31, 2024 at 11:59 PM CT, unless terminated at an earlier date by Churchbridge Credit Union (the “**Campaign Period**”). If, during the Campaign Period, a member creates a new, minimum \$25 per month, pre-authorized contribution from the member’s Churchbridge Credit Union chequing account into one or more mutual funds offered through Aviso Wealth (“**Mutual Fund**”), and if the member meets the Eligibility Requirements, then the member will receive one month of the contribution paid back to the member's account (the “**Campaign Bonus**”).

Eligibility Requirements

To be eligible for the Aviso Wealth RRSP PAC Campaign, you must satisfy the following criteria (the “**Eligibility Requirements**”):

1. You must be of the age of majority, and you must be a resident of Saskatchewan.
2. You must be a member with Churchbridge Credit Union.
3. If you do not already have a Mutual Fund Account with Aviso Wealth, then you must qualify to open a Mutual Fund Account with Aviso Wealth and you must be approved by Aviso Wealth to open a Mutual Fund Account through Churchbridge Credit Union.
4. You must successfully complete a suitability assessment to ascertain your risk tolerance for mutual fund investments.
5. You must not have cancelled a pre-authorized contribution from your Churchbridge Credit Union chequing account into one or more of your current Mutual Funds, within the last 6 months.

Aviso Wealth is not obligated to open a new Mutual Fund Account for you. If, in its discretion, Aviso Wealth does not open a new Mutual Fund Account for you, then you will not be eligible for the Campaign Bonus.

Aviso Wealth RRSP PAC Campaign Fulfillment

The Campaign Bonus will be deposited to your Churchbridge Credit Union account via funds transfer within 10 days after you have pre-authorized contributions for the last 7 months.

Aviso Wealth RRSP PAC Campaign Limits

Each individual is limited to one Campaign Bonus under this Aviso Wealth RRSP PAC Campaign. The minimum deposit of \$25/month up to a maximum of \$300/month. This Campaign Bonus is not transferrable or assignable. No substitutions will be permitted. Persons other than individuals, such as corporations, partnerships, limited partnerships, or limited liability partnerships, are not eligible for the Campaign Bonus.

Aviso Wealth RRSP PAC Campaign – Privacy Notice

Churchbridge Credit Union will collect personal information from you to administer the Aviso Wealth RRSP PAC Campaign and to determine your eligibility to receive a Campaign Bonus. This may include the information you submit as part of the Aviso Wealth RRSP PAC Campaign, information required to open a new Mutual Fund Account (if you did not already have one), and information about your Mutual Fund Account and your mutual fund investments. By participating in the Aviso Wealth RRSP PAC campaign, you consent to the Churchbridge Credit Union's collection, use and disclosure of your personal information for the administration of the Aviso Wealth RRSP PAC campaign, and otherwise in accordance with the Churchbridge Credit Union's Privacy Policy. You also consent to Churchbridge Credit Union using aggregated and anonymized information from your personal information to generate reports regarding the Aviso Wealth RRSP PAC campaign.

Aviso Wealth RRSP PAC Campaign – General Terms and Conditions

Churchbridge Credit Union will not be liable to any person for any damage or loss arising from, connected with, or relating to the Aviso Wealth RRSP PAC Campaign, regardless of the cause or any fault by Churchbridge Credit Union or any person for whom Churchbridge Credit Union is responsible, and notwithstanding that any of those persons may have been advised of the possibility of the loss or damage being incurred.

The Aviso Wealth RRSP PAC Campaign is subject to all applicable laws and regulations and is void where prohibited by law.

To the fullest extent permissible by applicable law, by participating in the Aviso Wealth RRSP PAC Campaign you agree to indemnify and hold Churchbridge Credit Union harmless against any and all third-party claims arising out of or in connection with any breach by you of these Terms and Conditions or your participation in the Aviso Wealth RRSP PAC Campaign. Churchbridge Credit Union is not obligated to pay any Campaign Bonus to any person, if Churchbridge Credit Union is of the opinion, in its sole discretion, that such person, or any other person or group of persons connected directly or indirectly in any way with such person, is abusing or attempting to abuse the Aviso Wealth RRSP PAC Campaign or is otherwise not acting in good faith in its dealings with Churchbridge Credit Union.

Churchbridge Credit Union may, in its discretion, withdraw, cancel, terminate, modify, or suspend all or any part of the Aviso Wealth RRSP PAC Campaign from time to time. Any such withdrawal, cancellation, termination, modification, or suspension will not affect you if you have met the Eligibility Requirements prior to such withdrawal, cancellation, termination, modification, or suspension.

Churchbridge Credit Union may, in its discretion, change, supplement, or amend these Terms and Conditions from time to time by posting amended Terms and Conditions. Any such change, supplementation, or amendment will not affect you if you have met the Eligibility Requirements prior to such change, supplementation or amendment.

Any reference to funds, moneys, or currency in these Terms and Conditions will be in Canadian dollars unless explicitly stated otherwise.

Churchbridge Credit Union may, in its discretion, at any time limit the number or aggregate amount of Campaign Bonuses offered.

Decisions of Churchbridge Credit Union regarding any and all aspects of the Aviso Wealth RRSP PAC Campaign are final and binding on all participants.

Mutual funds and other securities are offered through Aviso Wealth, a division of Aviso Financial Inc.