

**KINDRED CREDIT UNION**  
**2025 WEALTH BONUS OFFER**  
**TERMS AND CONDITIONS**

Version date:

Our 2025 Kindred Wealth Bonus Offer is referred to in these Terms and Conditions as the “**Kindred Wealth Offer**”.

The Kindred Wealth Offer is offered by Kindred Credit Union (“**Kindred**”).

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

**Kindred Wealth Offer**

The Kindred Wealth Offer runs from April 1, 2025 at 12:01 AM EST to May 30, 2025 at 11:59 PM EST, unless terminated at an earlier date by Kindred (the “**Promotion Period**”).

If, during the Promotion Period, a member transfers funds to a new or existing Aviso Wealth account of a minimum of \$10,000, they will receive 1% of the value of the investments up to \$1,000 per member. The source of the funds must come from an external Financial Institution, and excludes existing funds with Kindred Credit Union, or Aviso Wealth or any of its affiliate companies.

***Eligibility Requirements***

To be eligible for the Kindred Wealth Offer, you must satisfy the following criteria (the “**Eligibility Requirements**”):

1. If you are an individual, you must be of the age of majority, and you must be a resident of Ontario.
2. If you are a corporation, partnership, limited partnership, or limited liability partnership, you must be carrying on business in Ontario and all individuals who are partners must be of the age of majority.
3. You must successfully complete a suitability assessment to ascertain your risk tolerance.

***Qualifying Criteria***

To earn the Kindred Wealth Offer, you must complete all of the following steps (the “**Qualifying Criteria**”):

**Step 1:** If you are not already a Kindred member, then you must become a new member during the Promotion Period.

**Step 2:** If you do not already have an investment account with Aviso Wealth, then you must open an investment account with Aviso Wealth through a Kindred Financial Planner or Kindred Financial Services Advisor during the Promotion Period. You must do so at one of our branches.

**Step 3:** During the Promotion Period, you must make one or more new investments. New Investments must be made with funds transferred from another financial institution or funds first deposited with Kindred during the Promotion Period. Investments made with funds that were first deposited with Kindred prior to the Promotion Period do not qualify for the Bonus. Investments made before or after the Promotion Period do not qualify for the Bonus.

**Step 4:** Confirmation must be provided back to Kindred that the goal was completed by evidence of a receipt for services provided or new account setup at Kindred or Aviso Wealth.

Kindred is not obligated to open a membership and Aviso Wealth is not obligated to open a new investment account for you. If, in its discretion, Kindred does not open a membership or Aviso Wealth does not open a new investment account for you, then you will not be eligible for the Bonus. Joint Accounts and Joint Memberships are only eligible for a single Bonus.

#### ***Kindred Wealth Offer Fulfillment***

The Bonus will typically be deposited to your nominated Kindred chequing or savings account via electronic funds transfer within 30 days after the end of the Promotion Period.

#### ***Kindred Wealth Offer Limits***

Each household is limited to \$2,000 in total bonus received for this Bonus Offer. This Bonus is not transferrable or assignable. No substitutions will be permitted. This Bonus may be combined with other offers.

#### ***Kindred Wealth Offer – Privacy Notice***

Kindred will collect personal information from you to administer the Kindred Wealth Offer and to determine your eligibility to receive a Bonus. This may include the information you submit as part of the Kindred Wealth Offer, information required to open a membership (if you did not already have one), information required to open a new investment account (if you did not already have one), and information about your investment account and your investments.

By participating in the Kindred Wealth Offer, you consent to Kindred's collection, use and disclosure of your personal information for the administration of the Kindred Wealth Offer, and otherwise in accordance with Kindred's Privacy Policy.

You also consent to Kindred using aggregated and anonymized information from your personal information to generate reports regarding the Kindred Wealth Offer and entrant demographics, which reports Kindred may disclose to other persons provided that no identifying information is included in such reports.

#### ***Kindred Wealth Offer – General Terms and Conditions***

Kindred will not be liable to any participant or third party for any damage or loss arising from, connected with, or relating to the Kindred Wealth Offer, regardless of the cause or any fault by Kindred or any person for whom Kindred is responsible, and notwithstanding that any of those parties may have been advised of the possibility of the loss or damage being incurred.

The Kindred Wealth Offer is subject to all applicable laws and regulations, and is void where prohibited by law. If any provision of these Terms and Conditions is found by any court of competent jurisdiction to be unenforceable, all other provisions will remain in full force and effect. These Terms and Conditions are governed solely by the laws of Ontario, Canada and the federal laws of Canada applicable in Ontario, excluding any rules of private international

law or the conflict of laws that would lead to the application of any other laws. Any dispute between Kindred and you or any third party arising from, connected with or relating to the Kindred Wealth Offer, participation in the Kindred Wealth Offer, the use or misuse of personal information provided in connection with the Kindred Wealth Offer, or any related matters ("Disputes") will be resolved before the courts of Ontario sitting in the City of Kitchener, Ontario, Canada, and you hereby irrevocably attorn to the exclusive jurisdiction of those courts in respect of all Disputes. Proceedings regarding a Dispute must be commenced within one year after the event giving rise to the Dispute occurred, after which time any and all proceedings regarding the Dispute are barred.

To the fullest extent permissible by applicable law, by participating in the Kindred Wealth Offer you agree to indemnify and hold Kindred 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 Kindred Wealth Offer.

Kindred is not obligated to pay any Kindred Wealth to any participant, if Kindred is of the opinion, in its sole discretion, that the participant, or any third party connected directly or indirectly in any way with the participant, is abusing or attempting to abuse the Kindred Wealth Offer or is otherwise not acting in good faith in its dealings with Kindred.

Kindred may, in its discretion, withdraw, cancel, terminate, modify, or suspend all or any part of the Kindred Wealth Offer from time to time. Any such withdrawal, cancellation, termination, modification, or suspension will not affect you if you have met the Eligibility Requirements and Qualifying Criteria prior to such withdrawal, cancellation, termination, modification, or suspension.

Kindred 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 and Qualifying Criteria 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.

Kindred may, in its discretion, at any time limit the number or aggregate amount of Bonuses offered.

Decisions of Kindred regarding any and all aspects of the Kindred Wealth Offer are final and binding on all participants.

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