

SUNSHINE COAST CREDIT UNION
2025 NEW MEMBER AND FUNDS ACQUISITION PROMOTION TERMS AND CONDITIONS
Version date: 04/10/2025

The 2025 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. Funds must be new to SCCU. New funds are defined as any new funds deposited in the last 30 days. Funds that have left SCCU and returned within the 30 days are not considered new funds. Funds transferred from SUNCU Financial Wealth Inc. are not eligible for the offer.
4. Sign up for a new credit card and get up to 10,000* Flex Reward Points plus your first year’s annual fee waived. (\$220 in value).

Promotion Period

5. The Promotion runs from April 14, 2025, at 12:01 AM PST to August 31, 2025, at 11:59 PM PST, unless terminated earlier by SCCU.

Offer Terms

To be eligible for and earn an Offer, you must meet all of the applicable “Eligibility Requirements” and complete all of the applicable “Qualifying Criteria” set out below.

Eligibility Requirements

To be eligible for the New Member Bonus, you must satisfy all of the following requirements.

1. You must be of the age of majority in British Columbia and a resident of British Columbia.
2. You must not be a member of SCCU immediately prior to the start of the Promotion Period.
3. You must be an individual. Persons other than individuals, including corporations, partnerships, limited partnerships, limited liability partnerships, or societies, are not eligible.

Qualifying Criteria

To earn the **New Member Bonus**, you must complete all the following steps during the Promotion Period.

Step 1: You must apply and be approved to become a member of SCCU, and you must complete all the requirements for becoming a member, including payment for \$25 of membership shares of SCCU. New member applications may be completed via our online account opening services at join.sunshineccu.com or at one of our branches.

Step 2: You must open a Personal Account during the Promotion Period.

Step 3: You must make a deposit into your Personal Account within 90 days of opening your Personal Account.

Step 4: You must: **(a)** within 90 days of opening your Personal Account, process not less than 10 transactions in the aggregate (account transfers, service fees, interest charges, and incomplete transactions do not qualify); or **(b)** set up the full amount of your automated and recurring payroll direct deposit or monthly recurring pension direct deposit to your Personal Account. To qualify for the latter, you may not split your payroll deposit from one employer or pension deposit from one provider between your Personal Account and any other account. We reserve the right to determine what is considered payroll and pension, and whether the payroll or pension deposit, as applicable, has been split. The first payroll or pension deposit must be credited to your Personal Account by the end of the Promotion Period.

SCCU is not obligated to approve your membership application, membership, or Personal Account. If, in its sole discretion, SCCU does not approve your membership application, membership, or Personal Account, you will not be eligible for the applicable Offer.

For New Funds Bonus

1. 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 deposit¹.
2. 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.

Offer Fulfillment

1. The bonuses will typically be credited to your New Personal Account via electronic funds transfer within 90 days of SCCU confirming that you have fulfilled the qualifying criteria.
2. This promotion is a limited time offer; subject to change without notice.

Deposit Bonus Offer Limits

Each person is limited to one new deposit bonus up to a maximum of \$500 per member. Persons opening an election account to be used for a political candidate's election campaign are not eligible. Joint accounts and joint memberships are only eligible for one Deposit Bonus Offer. The Deposit Bonus Offer is non-transferable, non-assignable, and no substitutions will be permitted unless otherwise determined by SCCU.

For Credit Card Offer

For details on the Collabria Visa Infinite* Card Offer, including terms and conditions, visit:

https://www.collabriacreditcards.ca/affiliate_sunshine-coast-credit-union/offers/premium2025.aspx

Privacy Notice

SCCU will collect personal information from you to administer this promotion and to determine your eligibility to receive the Promotional Rate Offer. This may include the information you submit as part of this promotion and information required to open your membership. By participating in this promotion, you consent to SCCU's collection, use and disclosure of your personal information for the administration of this promotion, and otherwise in accordance with [SCCU's Privacy Policy](#).

SCCU may transfer personal information that we collect or that you provide as described in these Terms and Conditions to contractors, service providers and other third parties we use to support our business (such as service providers that assist us with cloud-based data storage) and who are contractually obligated to keep personal information confidential, use it only for the purposes for which we disclose it to them, and to process the personal information with substantially the same standards set out in SCCU's Privacy Policy.

SCCU may process, store and transfer your personal information in and to the United States, which has different privacy laws that may or may not be as comprehensive as Canadian law. In these circumstances, the governments, courts, law enforcement or regulatory agencies of the United States may be able to obtain access to your personal information through the laws of the United States. Whenever we engage a service provider, we require that its privacy and security standards adhere to SCCU's Privacy Policy and applicable Canadian privacy legislation.

You are welcome to contact us to obtain further information about our policies regarding service providers outside of Canada. By participating in this promotion, you also consent to SCCU using aggregated and anonymized information from your personal information to generate reports regarding this promotion and entrant demographics, which reports SCCU may disclose to other persons provided that no identifying information is included in such reports.

General

SCCU will not be liable to any person for any damage or loss arising from, connected with, or relating to this promotion, regardless of the cause or any fault by SCCU or any person for whom SCCU is responsible, and notwithstanding that any of those persons may have been advised of the possibility of the loss or damage being incurred.

This promotion is subject to all applicable laws and regulations and is void where prohibited by law. If any provisions of this promotion are 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 British Columbia, Canada, and the federal laws of Canada applicable in British Columbia, 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 SCCU and you or any other person arising from, connected with, or relating to this promotion, participation in this promotion, the use or misuse of personal information provided in connection with this promotion, or any related matters ("**Disputes**") will be resolved before the courts of British Columbia sitting in the City of Vancouver, British Columbia, 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 this promotion, you agree to indemnify and hold SCCU 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 this promotion.

SCCU is not obligated to pay any of the Promotional Bonus Offer to any person, if SCCU 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 this promotion or is otherwise not acting in good faith in its dealings with SCCU.

SCCU may, in its discretion, withdraw, cancel, terminate, modify, or suspend all or any part of this promotion from time to time, and change, supplement, or amend these Terms and Conditions from time to time by posting amended terms and conditions. Notwithstanding the foregoing, any person who is eligible and qualifies for the Promotional Bonus Offer, shall receive the Promotional Bonus Offer on the on the terms and conditions in effect at the time such person became eligible and qualified for the Promotional Bonus Offer.

The Promotional Bonus Offer and these Terms and Conditions do not, in any way, affect the fees related to the operation of any of SCCU's personal memberships, card products or credit services. You are solely responsible for any tax consequences arising from or in connection with the Promotional Bonus Offer. All dollar amounts mentioned are in Canadian dollars. SCCU may, in its discretion, at any time limit the number or aggregate amount of the Promotional Bonus Offer. Decisions of SCCU regarding any and all aspects of this promotion are final and binding on all persons participating in this promotion.

¹ A qualifying term deposit is any registered or non-registered term with a minimum length of at least one year.