

INTERIOR SAVINGS CREDIT UNION \$200 PROMOTION FOR NEW MEMBERS TERMS AND CONDITIONS

VERSION DATE: [July 26, 2021]

The New Member Promotion (defined below) are is referred to as the “**Promotion**”. The Promotion is administered by Interior Savings Credit Union (ISCU) with offices at 300-678 Bernard Avenue, Kelowna BC, V1Y6P3.

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

New Member Promotion

This Section A sets out the terms and conditions for the Interior Savings New Member Promotion for New Members (the “**New Member Promotion**”).

The New Member Promotion consists of a **\$200** cash bonus (the “**New Member Bonus**”) for:

- a. opening a new personal non-registered chequing or savings account with Interior Savings Credit Union (“**New Personal Account**”); or
- b. opening a new business chequing or savings account with Interior Savings Credit Union or transferring an existing business chequing or savings account from a non-participating financial institution to Interior Savings Credit Union (in either case, a “**New Business Account**”).

A “**Non-Participating Institution**” means a financial institution anywhere in Canada that is not a credit union under the laws of British Columbia.

The New Member Promotion runs from September 1, 2021 to at 12:00 AM PST on through December 31, 2021 at 11:59 PM PST (the “**New Member Promotion Period**”).

To receive the New Member Bonus, you must meet all New Member Eligibility Requirements and complete the New Member Qualifying Criteria set out under this Section A.

New Member Eligibility Requirements

The New Member Promotion is open to any resident of British Columbia who

- (i) when opening an on-line account, has reached at least age of majority in BC*;
- (ii) is at least 17 years of age and accompanied by a guardian when opening an account in branch if permissible at the applicable credit union
- (iii) has not been a member of a BC credit union, as applicable; and
- (iv) has not participated in the New Member Promotion or any other Get Your Share™ promotion, since April 4, 2013, all as determined by Interior Savings Credit Union in its sole discretion.
- (v) you must qualify to open a New Personal Account, and you must be approved by ISCU to open a New Personal Account.

Employees of British Columbia credit union and/or a subsidiary of a British Columbia union are not eligible to participate in the New Member Promotion.

* The **age of majority** is 19 in British Columbia

New Member Qualifying Criteria

To earn the New Member Bonus, you must complete all the following steps (the “**New Member Qualifying Criteria**”):

Step 1: Register for the New Member Promotion:

- a. Visit <https://info.interiorsavings.com/newmember>
- b. Complete the online form before the end of the New Member Promotion Period. You will need to submit your legal name and email address.

Upon completing Step 1, you will receive an email confirmation and you will be given options on how to open a membership and account.

Step 2: Become a member and open New Personal Account or New Business Account with Interior Savings Union within four weeks (28 days) of completing Step 1. If you cannot visit the Interior Savings Credit Union within that time, you may request an extension of time by sending a request to info@interiorsavings.com. Interior Savings will have the sole discretion to grant or refuse requests for an extension.

Step 3: Complete one of the following within nine weeks (63 days) of completing Step 1:

- a. set-up and complete at least one recurring, pre-authorized debit or credit transaction from your New Personal Account; or
- b. open a New Business Account or transfer your business chequing account from a Non-Participating Institution to Interior Savings Credit Union.

NOTES:

- You must remain a member in good standing at the time you receive your Offer, and for not less than six (6) months after the end of the month during which you receive your Offer.
 - If you do not remain a member of ISCU in good standing for a minimum six (6) months after the end of the month during which you receive your Offer, as described above then you must repay the full amount of the cash portion of the applicable Offer to us on demand by us. Without limiting your obligation to repay that amount, you hereby authorize us to deduct all or any part of that amount from your New Personal Account or any other account you maintain with us.
- ISCU is not obligated to open a membership or New Personal Account. If, in its discretion, ISCU does not open a membership or New Personal Account, you will not be eligible for any Offer.

New Member Promotion Fulfillment

The New Member Bonus earned will be deposited to your Eligible Account via electronic funds transfer within 14 business days once you have fulfilled the qualifying criteria.

“**Eligible Account**” means one of your personal non-registered chequing or savings accounts or one of your business chequing or savings accounts held at Interior Savings Credit Union.

New Member Promotion Limits

Each individual is limited to one New Member Bonus in their lifetime. For joint accounts, each New Member who is issued membership shares and meets the New Member Eligibility Criteria is eligible to receive the New Member Bonus. The New Member Bonus is not transferrable or assignable. No substitutions will be permitted.

Promotion – Privacy Notice

ISCU will collect personal information from you to administer the New Member Promotion and to determine your eligibility to receive an Offer. This may include the information you submit as part of the New Member Promotion, information required to open your New Personal Account.

By participating in the New Member Promotion, you consent to ISCU's collection, use and disclosure of your personal information for the administration of the New Member Promotion, and otherwise in accordance with [Interior Savings' Privacy Policy](#).

ISCU 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 the same standards set out in ISCU's Privacy Policy.

ISCU 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 ISCU'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.

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

Promotion – General Terms and Conditions

Interior Savings Credit Union will not be liable to any person for: (a) erroneous, lost, late, incomplete or misdirected entries to the New Member; (b) any damage or loss arising from, connected with, or relating to the New Member Promotion, regardless of the cause or any fault of Interior Savings Credit Union or any person for whom Interior Savings 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.

In participating in the Promotion, you agree to comply with all applicable laws (including laws relating to privacy, protection of personal information and unsolicited commercial communications) and community standards and must not infringe or violate the rights (including privacy and publicity rights) of any person.

The Promotion is subject to all applicable laws and regulations and are 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 British Columbia, Canada and applicable federal laws of Canada, 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 Interior Savings Credit Union and you or any other person arising from, connected with or relating to the Promotion, participation the Promotion, the use or misuse of personal information provided in connection with the Promotion, or any related matters (“**Disputes**”) will be resolved before the courts in the applicable province, 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 (1) year after the event giving rise to the Dispute occurred, after which time any and all proceedings regarding the Dispute are barred.

If for any reason Interior Savings Credit Union determines, in its discretion, that the Promotion is not capable of being conducted as intended by Interior Savings Credit Union, Interior Savings Credit Union may in its discretion withdraw, cancel, terminate, modify, or suspend all or any part of such Promotion.

To the fullest extent permissible by applicable law, by participating in the Promotion, you agree to indemnify and hold harmless Interior Savings Credit Union against all and any claims arising out of or in connection with any breach by you of these Terms and Conditions or your participation in the Promotion.

ISCU is not obligated to pay any of the Offers to any person, if ISCU 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 New Member Promotion or is otherwise not acting in good faith in its dealings with ISCU.

Interior Savings Credit Union is not obligated to respond to any correspondence regarding the Promotion from any person, but Interior Savings Credit Union may in its discretion respond to questions and queries by email at info@interiorsavings.com.

Interior Savings Credit Union may, in its discretion, change, supplement or amend these Terms and Conditions from time to time by posting amended Terms and Conditions.

Decisions of Interior Savings Credit Union regarding any and all aspects of the Promotion are final and binding on all participants.

Any other promotions or offers advertised on this website are not conducted by Interior Savings Credit Union and Interior Savings Credit Union will not be liable to any person who participates in any other promotion advertised on this website. Any other promotions or offers advertised on the website are the responsibility of the third party offering such promotion.