



Simplii Financial™ Exclusive Chequing Client Offer

The Simplii Financial™ Exclusive Chequing Client offer (the "**Offer**") begins on November 1, 2020 at 12:01 am (ET) and ends on March 31, 2021 at 11:59 pm (ET) (the "**Offer Period**"). The Offer consists of a \$100 cash reward (the "**Cash Reward**") available to select clients who meet the below requirements.

1. Eligibility

This Offer is by invitation only to Canadian residents who: (i) have reached the age of majority in their province of residence, (ii) are the primary account holder of a Simplii Financial™ No Fee Chequing Account (the "**Chequing Account**") opened before the Offer Period and that has been active and in good standing for the 24 months preceding the start of the Offer Period, (iii) have not had any direct deposits credited to any of their Chequing Accounts during such 24 month period, and (iv) have been selected by Simplii Financial to receive this Offer via any means of notification including email, phone, or invitation on an online banking or mobile app page. This Offer can be combined with any other offer unless otherwise indicated. Individuals who meet the foregoing eligibility requirements and otherwise comply with these Terms are referred to as "**Eligible Client(s)**".

2. Offer Requirements

To qualify for the Offer and receive the Cash Reward, an Eligible Client must:

- (i) by **January 29, 2021**, set up and complete one or more Eligible Recurring Direct Deposits (defined below) totaling at least \$100 per month into the Chequing Account; and
- (ii) have such Eligible Recurring Direct Deposit(s) completed and credited to the Chequing Account for at least three (3) consecutive months by **March 31, 2021**.

Eligible Recurring Direct Deposits: Most automated and recurring direct deposits are eligible. Examples of common recurring direct deposits include: payroll, pension direct deposits, old age security, disability payments, and governmental deposits, such as employment insurance. For further details and to confirm whether an automated and recurring direct deposit qualifies for the Offer, consult with a Simplii Financial representative.

3. Payment of Cash Reward

If an Eligible Client qualifies to receive the Cash Reward, the Cash Reward will be directly credited to their Chequing Account (which must remain active and in good standing at the time the Cash Reward is deposited) in April 2021.

If a qualifying Eligible Client has more than one Chequing Account that is active and in good standing at the time the Cash Reward is to be deposited, the Cash Reward will be paid into the Chequing Account with the most recent transaction date, regardless of whether any of the accounts are joint accounts.

4. Additional Limitations and Conditions

Eligible Clients must remain the primary account holder of the Chequing Account during the Offer Period. The Cash Reward must be accepted as awarded and is not transferable or assignable. No Cash Reward substitutions will be permitted. Limit of one Cash Reward per Eligible Client no matter how many accounts are open. For joint accounts, only one Cash Reward is available per Account. The recipient of the Cash Reward is solely responsible for any tax consequences associated with their receipt thereof.

The Offer is subject to the terms and conditions of the Simplii Financial Products and Services Agreement. Simplii Financial reserves the right to cancel or change the terms of the Offer at any time without notice, for any reason, and to revoke the Offer from any customer who appears to be manipulating or abusing the Offer, or is engaged in any suspicious/fraudulent activity.

In the event of any discrepancy or inconsistency between the terms and conditions as provided in these Terms and disclosures or other statements contained in any Offer-related materials, including, but not limited to television, print or online advertising, the terms and conditions of these Terms shall prevail, govern and control to the fullest extent permitted by law.

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