

Meridian Credit Union Good To Grow High Interest Savings Account Incentive Offer Terms and Conditions

The Meridian Good To Grow High Interest Savings Account (GTG HISA) Incentive Offer is available to new Meridian Members until June 30, 2019. Eligible new Members will receive \$100.00 when a new non-registered GTG HISA is opened and a qualifying deposit of at least \$1,000.00 is made. The terms and conditions of the Offer are as follows:

1. The Offer is available to new Members of Meridian Credit Union who reside in Canada and are the age of majority in the province in which they reside. "New Members" excludes persons who were previously Members of Meridian at any time between March 31, 2018 and March 31, 2019. To be eligible for the offer, the eligible recipient must have applied for and been accepted into Membership by Meridian.
2. Eligible new Members can participate either online or in-branch;
 - a. **If participating online**, eligible recipients must fully complete the non-registered Good To Grow High Interest Savings Account online application, available on meridiancu.ca and make a qualifying deposit of at least \$1,000.00 to receive the \$100.00 incentive from Meridian. In order to receive the incentive offer, the eligible Meridian account must be opened and have a minimum balance of \$1,000.00 on June 30, 2019. The awarded funds will be deposited by July 31, 2019 once Meridian has the opportunity to verify the account, the qualifying deposit and Member eligibility.

The offer is awarded on the condition the recipient agrees to keep the awarded funds on deposit with Meridian for at least 90 days from the deposit date and therefore these funds are not available for withdrawal or other use by the recipient until that time.

Qualifying deposits can be made by depositing a personal cheque using Meridian's mobile app or by uploading a copy of a recent bank statement from another Canadian financial institution along with a request for an Automated Funds Transfer (AFT) as part of the online application process.

- b. **If participating in-branch**, eligible recipients must purchase the required minimum number of Membership Shares (currently, 1 share at a total purchase price of \$1.00) and make a qualifying deposit of at least \$1,000.00 into a non-registered Good To Grow High Interest Savings Account at the time of opening to receive the \$100.00 incentive from Meridian. The awarded funds will be deposited once Meridian has the opportunity to verify the account, the qualifying deposit and Member eligibility.

The offer is awarded on the condition the recipient agrees that a hold will be placed on the qualifying \$1,000.00 deposit and the \$100.00 awarded funds with Meridian for 90 days from the deposit date and therefore these funds are not available for withdrawal or other use by the recipient until that time.

3. The awarded funds are funds credited by Meridian to the Member's new non-registered GTG HISA in the amount of \$100.00.
4. Recipients must accept the offer in the form that it is awarded; no substitutes are permitted.
5. Redemption is limited to one per person and cannot be combined with any other offer.
6. Except as may be set out in these Terms and Conditions, all terms and conditions applicable to the account held with Meridian Credit Union are not amended by these Terms and Conditions and continue to apply during and after the offer period.

7. This is a limited time offer. Meridian reserves the right at its absolute discretion to withdraw the Offer in whole or in part, or to vary, delete or add to any of these Terms and Conditions at any time and from time to time without notice at its absolute discretion. Meridian reserves the right to end the Offer earlier or to extend the Promotion Period further at its absolute discretion.
8. Meridian reserves the right, at its sole discretion, to suspend, disqualify, limit or revoke this Offer to any Member it finds or believes to be manipulating or otherwise abusing the process, fairness, or integrity of the Offer.
9. This Offer may be suspended, modified or withdrawn at any time without notice for any reason including, but not limited to, an error or mistake on behalf of Meridian.
10. To the extent that these Terms and Conditions are inconsistent with any other communication, advertisement, or statement (a "Message") from Meridian, these Terms and Conditions will supersede all other Messages.
11. You agree that you have read and understood these Terms and Conditions and agree to be bound by them. Any notice offered by us with respect to this Offer is deemed to be provided on the day it is posted on Meridian's website.