

# Your next Smart Money Move

Terms and conditions

Member Name \_\_\_\_\_ Advisor Name \_\_\_\_\_

Client ID \_\_\_\_\_  New Member  Existing Member

If multiple transfers, indicate each transfer item on this form

Amount of transfer	Account type	Source of funds	Date transfer sent	Date funds received

Bonus payout

Transfer-in amount	Bonus (CAD)
\$10,000-\$24,999	\$50
\$25,000 - \$99,999	\$150
\$100,000 - \$249,999	\$250
\$250,000 - \$499,999	\$500
\$500,000-\$999,999	\$750
\$1,000,000 +	\$1,000

Please pay the smart money move bonus to my Beem Credit Union Bank Account # \_\_\_\_\_

Select: Gulf & Fraser ( ) Interior Savings ( ) GFCU Savings ( ) North Peace Savings ( )

I acknowledge that I have read and understand the terms and conditions applicable to the smart money move bonus and understand and accept all such terms and conditions.

X \_\_\_\_\_  
Member Signature

\_\_\_\_\_  
Date

Additional Notes:

#### Terms and conditions for Smart Money Move transfer-in bonus

Beem Credit Union (DBA Gulf & Fraser, Interior Savings, GFCU Saving and North Peace Savings) is offering a transfer-in bonus (“Your next smart money move”) to new and existing clients, subject to satisfaction in Beem Credit Union sole discretion, of the eligibility criteria set forth in these terms and conditions.

#### Eligibility Criteria

To qualify for the Smart Money Move Bonus, clients must satisfy all the following eligibility criteria:

1. Cash, investments, or a combination thereof (“New Assets”) must be transferred into a new or existing investment account at Aviso Wealth (collectively, the “Qualifying Accounts”) from an investment firm account outside of Beem Credit Union, its subsidiaries and Aviso Wealth. Options, personal mortgages, units of limited partnerships or securities that are not listed on a recognized exchange or quoted on a recognized quotation or trade reporting system or other market recognized by Beem Credit Union cannot be transferred in as New Assets.
2. The transfer of New Assets from an investment firm into a Qualifying Account must be initiated between January 15, 2025 to March 3<sup>rd</sup>, 2025, at 4:00 p.m. Vancouver time (the specific date of transfer is referred to as the “Transfer-In Date”).
3. New Assets must be received into a Qualifying Account not later than 4:00 Vancouver time on April 30, 2025.
4. The Smart Money Move Bonus will be paid as described herein on New Assets that qualify (Qualifying Investments). Qualifying Investments are all investments held in a Qualifying Account other than Non-Qualifying Investments. Non-Qualifying Investments include the following: cash, money market funds, premium savings accounts, GICs, options, personal mortgages, fixed income securities with a duration of less than six months, shares of CCPCs, units of limited partnerships, or securities that are not listed on a recognized exchange or quoted on a recognized quotation or trade reporting system or other market recognized by Beem Credit Union in its sole discretion (collectively, “Non-Qualifying Investments”).
5. The Smart Money Move Bonus is determined by Beem Credit Union in its sole discretion and is payable by January 31, 2026.
6. The Smart Money Move Bonus will be deposited into the designated Beem Credit Union bank account
7. The Smart Money Move Bonus, when deposited outside of a registered account, may be a taxable payment. Beem Credit Union will not be issuing tax receipts and investors should seek independent tax advice.
8. U.S. dollar accounts will be converted at prescribed rates in effect at Beem Credit Union, Aviso Wealth, as applicable, as of the Transfer-In Date to determine whether clients qualify for the amounts payable pursuant to the Smart Money Move Bonus. All amounts paid will be paid in the currency in which the Qualifying Investments were denominated at the time of receipt, up to the maximum in Canadian dollars that is expressed herein.
9. All payments pursuant to the Smart Money Move Bonus will be made by Beem Credit Union.

#### General Terms

10. This offer may not be combined with any other offer.
11. Beem Credit Union reserves the right at any time without prior notice and in its sole discretion, to add, alter, modify all or any of these terms and conditions or to replace this offer, wholly or in part, with any other offer, whether similar to this offer or not, or to withdraw this offer altogether.
12. Additional terms and conditions apply to opening an account with Beem Credit Union, Aviso Wealth, and the transfer in, and operation of, accounts at any of Beem Credit Union and Aviso Wealth
13. Beem Credit Union shall have the exclusive

Investments"). A Non- Qualifying Investment may be converted into a Qualifying Investment within 60 days of the Transfer-In Date and thereby qualify for the Smart Money Move Bonus effective as of the Hold Date.

5. Qualifying Investments must remain in a Qualifying Account until Dec 31, 2025 (the "Hold Date").
6. Qualifying Investments must have a minimum market value, as determined by the valuation method set forth herein, of \$10,000 per type of Qualifying Account.
7. Qualifying Accounts can be (a) non-registered accounts; (b) registered retirement savings plan accounts; (c) spousal registered retirement savings plan accounts; (d) locked-in registered retirement savings plan accounts; (e) registered retirement income fund accounts; (f) spousal registered retirement income fund accounts; (g) locked-in registered retirement income fund accounts. Other accounts may qualify.

#### Validation and Payment

8. At the time of receiving the Smart Money Move Bonus the client must be resident in British Columbia.
  9. Valuation of Qualifying Investments will be based on the market value of the Qualifying Investments as of 4:00 p.m. Vancouver time on the Transfer-In Date. If New Assets are transferred in over more than one day, the value for all Qualifying Investments will be based on the date the last New Asset arrived.
  10. The amount of the Smart Money Move Bonus will range from \$50 to \$1000 of the Qualifying Investments minus any net withdrawals from Jan 15, 2025, through to the Hold Date (Net Qualifying Investments) – provided the Net Qualifying Investments are \$10,000 or more. The maximum bonus payable is \$1000 per indiv.
- right to determine the amounts, if any, payable under any offer.
  20. All new accounts with Aviso Wealth will be opened as nominee accounts.
  21. Beem Credit Union and Aviso Wealth are not responsible for transfers that are not initiated or received and completed by these dates due to problems or technical malfunctions of telephone networks or lines, computer online systems or servers, computer software problems or traffic congestion on the internet or at any website, or any other delays on the part of the delivery institution.
  22. Beem Credit Union representatives that are not registered with Aviso Wealth will not be involved in any investment decision involving a Qualifying Account.
  23. The Aviso Wealth representative managing a Qualifying Account must be affiliated with Beem Credit Union.
  24. Mutual funds and other securities are offered through Aviso Wealth, a division of Aviso Financial Inc. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Unless otherwise stated, mutual funds and other securities are not insured nor guaranteed, their values change frequently, and past performance may not