

Terms and Conditions for 1.0% Cash Bonus Offer

Meridian Credit Union is offering a one percent bonus ("1.0% Cash Bonus Offer") from January 2, 2019 to March 1, 2019 to new and existing Members, subject to satisfaction in Meridian Credit Union's sole discretion, of the eligibility criteria set forth in these terms and conditions.

Eligibility Criteria

In order to qualify for the 1.0% Cash Bonus Offer, Members must satisfy all of the following eligibility criteria:

1. Meridian Members who have achieved the age of majority in Canada.
2. Meridian Members who are Retail Members.
3. Registered cash, investments, or a combination thereof ("New Assets") must be transferred into a new or existing registered account at Meridian ("Qualifying Accounts") from a financial institution outside of Meridian Credit Union, Credential Asset Management Inc., Credential Securities, and Qtrade Investor. To qualify as New Assets, the assets must not have been transferred out of a Qualifying Account at any time within the previous twelve (12) months.
4. The transfer of New Assets from a financial institution into a Qualifying Account must be initiated no earlier than January 2, 2019 at 9:00 a.m. Toronto, Canada time (the specific date of transfer is referred to as the "Transfer-In Date").
5. New Assets must be received into a Qualifying Account not later than 4:00 p.m. Toronto, Canada time on May 31, 2019. The 1.0% Cash Bonus Offer will be paid as described herein on New Assets.
6. New Assets received on or before May 31, 2019 must remain in the Qualifying Account until payment of the 1.0% Cash Bonus is made into the Qualifying Account. Transfers between Qualifying Accounts are permitted.
7. The Member must transfer in a minimum of \$10,000 per Member from an account held at another financial institution.
8. Qualifying Accounts can be (a) registered retirement savings plan accounts; (b) spousal registered retirement savings plan accounts; (c) registered retirement income fund accounts; (d) spousal registered retirement income fund accounts; (e) tax free savings accounts; (f) any combination of the above. Other accounts may qualify.

Validation and Payment

9. At the time of receiving the 1.0% Cash Bonus Offer the Member must be a resident of Canada.
10. Valuation of New Assets will be based on the market value of the New Assets as of 4:00 p.m. Toronto, Canada time on the Transfer-In Date.
11. The amount of the 1.0% Cash Bonus Offer will be 1.0% of the market value of the Qualifying Investments provided the Net Qualifying Investments are \$10,000 or more. The maximum bonus payable is \$750 per Member.
12. The 1.0% Cash Bonus Offer is determined by Meridian Credit Union in its sole discretion and is payable on the date funds are received on New Assets that qualify (Qualifying Investments).
13. The 1.0% Cash Bonus Offer will be deposited into the same Qualifying Account as the New Assets, and will be made in the depositing currency.
14. All payments pursuant to the 1.0% Cash Bonus Offer will be made by Meridian Credit Union.

General Terms

15. Meridian Credit Union shall have the exclusive right to determine if this offer can be combined with any other offer.
16. Meridian 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. Meridian reserves the right 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 1.0% Cash Bonus Offer.
17. Additional terms and conditions apply to opening an account with Meridian Credit Union, and the transfer in, and operation of, accounts at Meridian Credit Union.
18. Meridian Credit Union shall have the exclusive right to determine the amounts, if any, payable under any offer.
19. Meridian Credit Union is not responsible for transfers that are not initiated or received and completed by the dates stated in Sections 3 and 4 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 delivering institution.