



2023 SPRING CAMPAIGN – PRE-AUTHORIZED CONTRIBUTIONS OFFER – TERMS AND CONDITIONS

Gulf and Fraser Fishermen's Credit Union (DBA Gulf & Fraser) is offering a pre-authorized contribution (PAC) bonus offer to new and existing clients, subject to satisfaction in Gulf & Fraser's sole discretion, of the eligibility criteria set forth in these terms and conditions.

PAC Offer

The PAC offer runs from January 30, 2023 to March 31, 2023 unless terminated and an earlier date by Gulf & Fraser.

If, during the offer period, a member sets up or increases a pre-authorized contribution towards a new or existing investment with Credential Asset Management Inc. or Credential Securities (collectively, the "Qualifying Accounts") and continues to contribute for a minimum of 3 months, after 3 months, Gulf & Fraser will match the member's initial monthly contribution amount up to \$100. Funds will be deposited after three months and into the Qualifying Account the member's PAC is connected to.

Eligibility Criteria

In order to qualify for the PAC offer, members must satisfy all of the following eligibility criteria:

1. The member must be above the age of 19 and a resident of British Columbia
2. If the member does not already have investments in any of the Qualifying Accounts, then the member must first open a qualifying investment with Gulf & Fraser. Qualifying Investments are all investments held in a Qualifying Account
3. The member must, during the offer period, create a minimum of \$25 a month pre-authorized contribution into a Qualifying Account
4. The member must continue with the PAC for a minimum of 3 months to receive the initial month's contribution
5. Qualifying Accounts can be (a) non-registered accounts; (b) registered retirement savings plan accounts; (c) spousal registered retirement savings plan accounts. Other accounts may qualify.
6. Qualifying Investments must remain in a Qualifying Account until the 3-month contributory period

PAC Offer Limits

Each qualifying member can only receive a maximum of \$100 in pay-out after 3 months, i.e. maximum of \$100 pay-out per investor.

General Offer Terms

1. This offer may be combined with the Smart Money Move Bonus.



2. Gulf & Fraser 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.
3. Additional terms and conditions apply to opening an account with Gulf & Fraser, Credential Asset Management Inc., and Credential Securities, and operation of, accounts at any of Gulf & Fraser, Credential Asset Management Inc., and Credential Securities.
4. Gulf & Fraser shall have the exclusive right to determine the amounts, if any, payable under any offer.
5. All new accounts with Credential Asset Management Inc. and Credential Securities will be opened as nominee accounts.
6. Gulf & Fraser, Credential Asset Management Inc., and Credential Qtrade Securities 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 delivering institution.
7. Gulf & Fraser representatives that are not registered with Credential Asset Management Inc. or Credential Securities will not be involved in any investment decision involving a Qualifying Account
8. The Credential Asset Management Inc. or Credential Securities representative managing a Qualifying Account must be affiliated with Gulf & Fraser.
9. Mutual funds are offered through Credential Asset Management Inc. Mutual funds and other securities are offered through Credential Securities, a division of Credential Qtrade Securities Inc. Referral fees, commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments, managed accounts or the investments. Please read the prospectus before investing. Unless otherwise stated, cash balances, mutual funds and other securities are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer that insures deposits in credit unions. Mutual funds, managed accounts and other securities are not guaranteed, their values change frequently and past performance may not be repeated.
10. Credential and Credential Securities are registered marks owned by Aviso Wealth Inc.