



# Your next Smart Money Move

Member Name \_\_\_\_\_ Member # \_\_\_\_\_ Account # \_\_\_\_\_

Amount of Transfer \$ \_\_\_\_\_ Account Type \_\_\_\_\_ Transfer Date \_\_\_\_\_

Amount of Transfer \$ \_\_\_\_\_ Account Type \_\_\_\_\_ Transfer Date \_\_\_\_\_

Amount of Transfer \$ \_\_\_\_\_ Account Type \_\_\_\_\_ Transfer Date \_\_\_\_\_

If multiple transfers, indicate each transfer item on this form.

TRANSFER-IN AMOUNT	BONUS (CAD)
\$ 10,000 - \$ 24,999	\$ 50
\$ 25,000 - \$ 49,999	\$ 100
\$ 50,000 - \$ 99,999	\$ 200
\$100,000 - \$249,999	\$ 500
\$250,000 - \$499,999	\$ 750
\$500,000+	\$1,000

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.

Member's Signature X \_\_\_\_\_ Date \_\_\_\_\_

Print Name \_\_\_\_\_

For internal use only  
 New Member  
 Existing Member      Source of Funds \_\_\_\_\_

Market Value \$ \_\_\_\_\_      Market Value Date \_\_\_\_\_

Verified by \_\_\_\_\_      Employee Number \_\_\_\_\_

Date \_\_\_\_\_

Additional Notes:



**Gulf & Fraser Hub**  
401-7300 Edmonds St Burnaby BC V3N 0G8

**604-419-8888**  
**[gulfandfraser.com](http://gulfandfraser.com)**

Gulf & Fraser is a trade name of Gulf and Fraser Fishermen's Credit Union.



## TERMS AND CONDITIONS FOR SMART MONEY MOVE TRANSFER-IN BONUS

1. Gulf and Fraser Fishermen's Credit Union (DBA Gulf & Fraser) is offering a transfer-in bonus ("Your next smart money move") to new and existing clients, subject to satisfaction in Gulf & Fraser sole discretion, of the eligibility criteria set forth in these terms and conditions.

### Eligibility Criteria

In order to qualify for the Smart Money Move Bonus, clients must satisfy all of the following eligibility criteria:

2. Cash, investments, or a combination thereof ("New Assets") must be transferred into a new or existing investment account at Credential Asset Management Inc. or Credential Securities (collectively, the "Qualifying Accounts") from an investment firm account outside of Gulf & Fraser, its subsidiaries, Credential Asset Management Inc., Credential Securities. 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 Gulf & Fraser can not be transferred in as New Assets.
3. The transfer of New Assets from an investment firm into a Qualifying Account must be initiated between January 1, 2023 to March 31, 2023 at 4:00 p.m. Vancouver time (the specific date of transfer is referred to as the "Transfer-In Date").
4. New Assets must be received into a Qualifying Account not later than 4:00 p.m. Vancouver time on April 30, 2023.
5. 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 Gulf & Fraser in its sole discretion (collectively, "Non-Qualifying 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.
6. Qualifying Investments must remain in a Qualifying Account until March 31, 2024 (the "Hold Date").
7. 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.
8. 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

9. At the time of receiving the Smart Money Move Bonus the client must be resident in British Columbia.
10. 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.
11. The amount of the Smart Money Move Bonus will be range from \$50 to \$1,000 of the Qualifying Investments minus any net withdrawals from March 31, 2023 through to the Hold Date (Net Qualifying Investments) - provided the Net Qualifying Investments are \$10,000 or more. The maximum bonus payable is \$1,000 per account.
12. The Smart Money Move Bonus is determined by Gulf & Fraser in its sole discretion and is payable the week of April 18, 2024.
13. The Smart Money Move Bonus will be deposited into the Gulf & Fraser bank account.
14. The Smart Money Move Bonus, when deposited outside of a registered account, may be a taxable payment. Gulf & Fraser will not be issuing tax receipts and investors should seek independent tax advice.
15. U.S. dollar accounts will be converted at prescribed rates in effect at Gulf & Fraser, Credential Asset Management Inc. or Credential Securities, as applicable, as of the Transfer-In Date in order 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.
16. All payments pursuant to the Smart Money Move Bonus will be made by Gulf & Fraser.

### General Terms

17. This offer may not be combined with any other offer.
18. 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.
19. Additional terms and conditions apply to opening an account with Gulf & Fraser, Credential Asset Management Inc., and Credential Securities, and the transfer in, and operation of, accounts at any of Gulf & Fraser, Credential Asset Management Inc., and Credential Securities.
20. Gulf & Fraser shall have the exclusive right to determine the amounts, if any, payable under any offer.



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21. All new accounts with Credential Asset Management Inc. and Credential Securities will be opened as nominee accounts.
22. Gulf & Fraser, Credential Asset Management Inc., and Credential 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.
23. 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.
24. The Credential Asset Management Inc. or Credential Securities representative managing a Qualifying Account must be affiliated with Gulf & Fraser.
25. 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.
26. Credential and Credential Securities are registered marks owned by Aviso Wealth Inc.



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