

KINDRED CREDIT UNION
2025 FINANCIAL HEALTH CHECK UP OFFER
TERMS AND CONDITIONS

Version date:

Our 2025 Kindred Financial Health Check Up Offer is referred to in these Terms and Conditions as the **"Kindred Financial Health Check Up"**.

The Kindred Financial Health Check Up is offered by Kindred Credit Union ("**Kindred**").

By participating in the Kindred Financial Health Check Up, you acknowledge that you have read, understood, and agree to be bound by these Terms and Conditions.

Kindred Financial Health Check Up

The Kindred Financial Health Check Up runs from April 1, 2025 at 12:01 AM EDT to August 31, 2025 at 11:59 PM EDT, unless terminated at an earlier date by Kindred (the "**Promotion Period**").

If, during the Promotion Period, a member meets with a Financial Planner or Financial Services Advisor and completes a Financial Review, the member/prospective member can receive \$100. A 'Financial Review' is defined as completing a review of their investments held at another Financial Institution, and the member having received advice using one of the following tools:

- Financial Plan (full or modular in Conquest)
- NEI Portfolio Proposal (in partnership with NEI)
- NEI Calculator(s) used to provide advice around financial goals

The member may also qualify to receive \$100 if they complete the Financial Health Score tool at the link available on kindredcu.com, follow through at the end of the tool to book an appointment with a Financial Services Advisor, and attend the meeting for a further review.

Eligibility Requirements

To be eligible for the Kindred Financial Health Check Up, you must satisfy the following criteria (the "**Eligibility Requirements**"):

1. If you are an individual, you must be of the age of majority, and you must be a resident of Ontario.
2. If you are a corporation, partnership, limited partnership, or limited liability partnership, you must be carrying on business in Ontario and all individuals who are partners must be of the age of majority.
3. You must not previously have received any mutual fund promotion or benefit from us.
4. You must successfully complete a suitability assessment to ascertain your risk tolerance for mutual fund investments.

Kindred is not obligated to open a membership and Aviso Wealth is not obligated to open a new account for you. If, in its discretion, Kindred does not open a membership or Aviso Wealth does not open a new account for you, then you will not be eligible for the Offer. Joint Accounts and Joint Memberships are only eligible for a single Bonus.

Kindred Financial Health Check Up Fulfillment

The Bonus will typically be deposited to your nominated Kindred chequing or savings account via electronic funds transfer within 30 days after the end of the Promotion Period.

Kindred Financial Health Check Up Limits

Each household is limited to \$100 in total bonus received for this Offer. This Offer is not transferrable or assignable. No substitutions will be permitted. This Offer may be combined with other offers.

Kindred Financial Health Check Up - Privacy Notice

Kindred will collect personal information from you to administer the Kindred Financial Health Check Up and to determine your eligibility to receive the Offer. This may include the information you submit as part of the Kindred Financial Health Check Up, information required to open a membership (if you did not already have one), and information required to open a new Aviso Wealth account (if you did not already have one).

By participating in the Kindred Financial Health Check Up, you consent to Kindred's collection, use and disclosure of your personal information for the administration of the Kindred Financial Health Check Up, and otherwise in accordance with Kindred's Privacy Policy.

You also consent to Kindred using aggregated and anonymized information from your personal information to generate reports regarding the Kindred Financial Health Check Up and entrant demographics, which reports Kindred may disclose to other persons provided that no identifying information is included in such reports.

Kindred Financial Health Check Up - General Terms and Conditions

Kindred will not be liable to any participant or third party for any damage or loss arising from, connected with, or relating to the Kindred Financial Health Check Up, regardless of the cause or any fault by Kindred or any person for whom Kindred is responsible, and notwithstanding that any of those parties may have been advised of the possibility of the loss or damage being incurred.

The Kindred Financial Health Check Up is subject to all applicable laws and regulations, and is void where prohibited by law. If any provision of these Terms and Conditions is found by any court of competent jurisdiction to be unenforceable, all other provisions will remain in full force and effect. These Terms and Conditions are governed solely by the laws of Ontario, Canada and the federal laws of Canada applicable in Ontario, excluding any rules of private international law or the conflict of laws that would lead to the application of any other laws. Any dispute between Kindred and you or any third party arising from, connected with or relating to the Kindred Financial Health Check Up, participation in the Kindred Financial Health Check Up, the use or misuse of personal information provided in connection with the Kindred Financial Health Check Up, or any related matters ("Disputes") will be resolved before the courts of Ontario sitting in the City of Kitchener, Ontario, Canada, and you hereby irrevocably attorn to the exclusive jurisdiction of those courts in respect of all Disputes. Proceedings regarding a Dispute must be commenced within one year after the event giving rise to the Dispute occurred, after which time any and all proceedings regarding the Dispute are barred.

To the fullest extent permissible by applicable law, by participating in the Kindred Financial Health Check Up you agree to indemnify and hold Kindred harmless against any and all third party claims arising out of or in connection with any breach by you of these Terms and Conditions or your participation in the Kindred Financial Health Check Up.

Kindred is not obligated to pay any Kindred Wealth to any participant, if Kindred is of the opinion, in its sole discretion, that the participant, or any third party connected directly or indirectly in any way with the participant, is abusing or attempting to abuse the Kindred Financial Health Check Up or is otherwise not acting in good faith in its dealings with Kindred.

Kindred may, in its discretion, withdraw, cancel, terminate, modify, or suspend all or any part of the Kindred Financial Health Check Up from time to time. Any such withdrawal, cancellation, termination, modification, or suspension will not affect you if you have met the Eligibility Requirements and Qualifying Criteria prior to such withdrawal, cancellation, termination, modification, or suspension.

Kindred may, in its discretion, change, supplement, or amend these Terms and Conditions from time to time by posting amended Terms and Conditions. Any such change, supplementation, or amendment

will not affect you if you have met the Eligibility Requirements and Qualifying Criteria prior to such change, supplementation or amendment.

Any reference to funds, moneys, or currency in these Terms and Conditions will be in Canadian dollars unless explicitly stated otherwise.

Kindred may, in its discretion, at any time limit the number or aggregate the amount of Bonuses offered.

Decisions of Kindred regarding any and all aspects of the Kindred Financial Health Check Up are final and binding on all participants.

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, other securities and cash balances are not insured nor guaranteed, their values change frequently and past performance may not be repeated. Aviso Financial Inc. and Northwest & Ethical Investments L.P. are all wholly owned subsidiaries of Aviso Wealth Inc. NEI Investments is a registered trademark of Northwest & Ethical Investments L.P. ("NEI LP"). Northwest & Ethical Investments Inc. is the general partner of NEI **LP** and a wholly-owned subsidiary of Aviso Wealth Inc. ("Aviso"). Aviso is the sole limited partner of the NEI LP. Aviso is a wholly-owned subsidiary of Aviso Wealth **LP**, which in turn is owned 50% by Desjardins Financial Holding Inc. and 50% by a limited partnership owned by the five Provincial Credit Union Centrals and the CUMIS Group Limited.