

New Wealth Member \$50 Bonus Promotion - Terms & Conditions

About FirstOntario Investments and Aviso Wealth

FirstOntario Investments ('FirstOntario Investments') is the wealth division of FirstOntario Credit Union Limited ('FirstOntario') and is delivered in partnership with Aviso Wealth, a division of Aviso Financial Inc.

'Aviso Wealth' is a trade name of Aviso Financial Inc. ('AFI') and a registered trademark of Aviso Wealth Inc. ('Aviso').

AFI is a dual-registered dealer, registered under applicable Canadian securities regulation and is a member of the Canadian Investment Regulatory Organization ('CIRO') and a wholly owned subsidiary of Aviso. 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.

Open a new account with FirstOntario Investments / Aviso Wealth and get \$50.

- *For a limited time only, FirstOntario is offering Members a New Wealth Member Promotion, subject to satisfaction of the eligibility criteria set forth in these terms and conditions.*
 - *To be eligible, open a Qualifying Account by November 28, 2025 and deposit \$5,000 or more within 30 days; both registered and non-registered account types are eligible.*
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1. Promotion Period

This Promotion is available from August 1, 2025 to November 28, 2025 (the 'Promotion Period').

2. The Promotion

When a current FirstOntario Member (the 'Member') opens a Qualifying Account (as defined in paragraph 5 hereof) who currently does not have a FirstOntario Investments/Aviso Wealth account and completes the Funding Requirement (as defined in paragraph 9 hereof), the Member will receive a CAD \$50 bonus (the 'Bonus') from FirstOntario Investments (the 'Promotion').

This Promotion is offered solely by FirstOntario Investments.

3. Promotion Account

The 'Promotion Account' is the FirstOntario account that the Member designates for payment of their Bonus.

4. Member

To be eligible for and participate in the Promotion, the Member must:

- Be a current member of FirstOntario Credit Union Limited, with all accounts in good standing;
- Not currently have a FirstOntario Investments/Aviso Wealth account;
- Be the age of majority in Ontario at the time of participation; and
- Meet the requirements set out below.

5. Qualifying Account

A Qualifying Account for the Promotion is any of the following (collectively, the 'Qualifying Account(s)'):

- Non-registered account;
- Tax free savings account;
- First home savings account;
- Registered disability savings plan;
- Registered education savings plan;
- Registered retirement savings plan including spousal;
- Locked-in registered retirement savings plan;
- Registered retirement income fund including spousal;
- Life income fund.

6. Non-Qualifying Assets

The following do not qualify for the Promotion ('Non-Qualifying Assets'):

- Options;
- Cash (physical currency);
- Personal mortgages;
- Shares of Canadian-controlled private corporations;
- Prospectus exempt limited partnerships;
- Securities not listed on a Canadian or U.S. marketplace or any products not approved by AFI to be held in an Aviso Wealth account.

7. Funding Period

Within thirty (30) days of the opening of the Qualifying Account (the 'Funding Period') and no later than December 29, 2025.

8. Funding Requirement

Once the Member has opened a Qualifying Account, the Member must fund a minimum of CAD \$5,000 to the Qualifying Account within the Funding Period ('Funding Requirement').

9. The Bonus

The Member is eligible for a Bonus upon completion of: (i) the opening of a Qualifying Account, and (ii) the Funding Requirement. The Bonus is non-transferable and cannot be applied retroactively. The Bonus remains subject to change, at the sole discretion of FirstOntario Investments.

10. Bonus Payment

The Bonus will be credited to the Promotion Account within forty-five (45) days after the successful opening of the Qualifying Account and completion of the Funding Requirement in accordance with these terms and conditions

11. Potential Tax Implications

Members are solely responsible for understanding the consequences of any tax implications as a result of participating in the Promotion. Members are advised to consult their own legal and tax advisors.

12. Release

By participating in the Promotion, Members assume all liability for any claims, damages, costs and tax consequences which may arise in connection with their participation in the Promotion. Without limiting the generality of the foregoing, the Members hereby: (a) forever release and discharge FirstOntario Credit Union Limited, FirstOntario Investments, AFI and each of their subsidiaries, affiliates, related and associated entities and employees, directors, officers, suppliers, agents, sponsors and administrators of each (collectively, the 'Releasees'), from and against any and all claims, actions, costs, liabilities, judgments, damages, obligations, losses, penalties, and expenses of any kind or nature whatsoever (including legal fees) (collectively, the 'Claims') in any way arising directly or indirectly out of any injury, loss, or damage that the Members may suffer as a result of, or in connection with their participation in the Promotion or any promotion-related activity, including the posting of the Bonus in their Promotion Account and subsequent use of the Bonus; and (b) indemnifies, defends and holds harmless the Releasees from and against any and all damages, loss and expenses, including legal fees, which may be suffered directly or indirectly by reason of the Members' own negligence or willful misconduct during or in connection with their participation in the Promotion.

13. No Recommendation

Neither the Bonus nor identification of a particular security in communications related to the Promotion shall constitute a solicitation of the security or a recommendation to buy, sell or hold the security.

14. General

This offer cannot be combined with any other offers. FirstOntario Investments reserves the right to cancel, amend, withdraw or restrict the Promotion and/or these terms and conditions at any time without notice. FirstOntario Investments is the sole arbiter of these rules and any other issue arising under the Promotion. If FirstOntario Investments suspects fraudulent or abusive behaviour, inappropriate, offensive or derogatory language, gaming of the system or a violation of these terms, FirstOntario Investments reserves the right to remove all promotions from the FirstOntario Investments/Aviso Wealth account(s) and take any other action it deems appropriate including, but not limited to, removing the Bonus or closing the FirstOntario Investments/Aviso Wealth account(s). An invitation to participate in the Promotion does not provide assurance that you will be accepted as a client of FirstOntario Investments or Aviso Wealth. In addition, FirstOntario Investments reserves the right to disqualify a Member from the Promotion in its sole discretion for regulatory compliance, risk management or other business purposes. This offer is only valid for individuals that meet the eligibility requirements. The standard terms relating to your use of FirstOntario Investments/Aviso Wealth and any agreements that apply to your FirstOntario /account(s) each apply and are not affected in any way by this offer.

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 covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer that insures deposits in credit unions. Mutual funds and other securities are not guaranteed, their values change frequently and past performance may not be repeated.