Qtrade Bundle Terms and Conditions

1. Promotion Period

The Qtrade Bundle Offer (the "Offer") is available from September 1, 2026 to January 5, 2027 (the "Promotion Period").

2. Eligibility Requirements

To be eligible for the $150 incentive (the "Incentive"), an individual must:

- be eighteen (18) to twenty-four (24) years of age on the date their eligible Qtrade Direct Investing account (the "Qtrade Account") is opened.
- Open and fund a new eligible Qtrade Account during the Promotion Period; and
- Hold a *Premium* or *Premium Unlimited* FirstOntario chequing account (the "FirstOntario Account") that is open and in good standing at the time the Incentive is paid.

The FirstOntario Account may be opened before or during the Promotion Period.

3. New Account Requirement

The Offer is available only in connection with the opening and funding of a Qtrade Account for new Qtrade clients only. Existing Qtrade accountholders are not eligible for the Incentive. FirstOntario and/or Qtrade reserve the right, in their sole discretion, to determine if the Qtrade Account is eligible and/or qualifies as a new Qtrade Account.

4. Limit of Offer

Limit of one (1) Incentive per eligible primary accountholder. Joint accountholders and secondary accountholders are not eligible to receive the Incentive.

5. Reward Payment

The Incentive will be deposited into the member's FirstOntario Account within thirty (30) days after all Offer eligibility requirements have been satisfied and verified.

6. Account Status Requirement

The Qtrade Account and FirstOntario Account must remain open, active, and in good standing until the Incentive is paid. Accounts that are closed, restricted, suspended, or otherwise not in good standing prior to payment will not qualify for the incentive.

7. Employee Exclusion

This Offer is not available to employees of FirstOntario Credit Union Limited, nor to members who are joint accountholders on a FirstOntario Account with a FirstOntario employee.

FirstOntario CREDIT UNION

8. Fraud and Abuse

FirstOntario Credit Union Limited reserves the right, in its sole discretion, to disqualify any participant who is found to be tampering with the Offer process, acting fraudulently, providing false or misleading information, or otherwise violating these Terms and Conditions.

9. Changes and Termination

FirstOntario Credit Union Limited reserves the right to amend, suspend, or terminate this Offer at any time without prior notice.

Qtrade Direct Investing® is a separate legal entity from FirstOntario Credit Union Limited. Opening and maintaining a Qtrade Account is subject to Qtrade's account opening requirements, approvals, and terms and conditions.

Online brokerage services are offered through Qtrade Direct Investing. Mutual funds and other securities are offered through Aviso Wealth. Qtrade Direct Investing and Aviso Wealth are divisions of Aviso Financial Inc.