

Student Bundle Offer Terms and Conditions

1. Promotion Period

The Student Bundle Offer (the “Offer”) is available from June 1, 2025, to May 31, 2027 (the “Promotion Period”).

2. Bundle Eligibility Requirements

To be eligible for any incentive under this Offer, an individual must:

- Be seventeen (17) to twenty-four (24) years of age during the Promotion Period.
- Open a new eligible Student Chequing Account with FirstOntario Credit Union (the “Student Account”) during the Promotion Period; and
- Meet the specific eligibility requirements associated with each incentive described below.

3. Student Chequing Account Incentive – \$100

To qualify for the \$100 Student Chequing Account incentive, an eligible member must open a new *Premium Student* or *Premium Unlimited Student* Chequing Account during the Promotion Period.

Members who currently hold, or previously held, a Student Chequing Account with FirstOntario Credit Union Limited or any of its affiliates are not eligible for this incentive.

4. Bill Payment Incentive – \$50

To qualify for the \$50 Bill Payment incentive, an eligible member must:

- Open a new Student Chequing Account during the Promotion Period; and
- Complete a minimum of two (2) bill payments through the new Student Chequing Account within two (2) months of opening the account.

5. Student Line of Credit Incentive – \$100

To qualify for the \$100 Student Line of Credit incentive, an eligible member must:

- Open a new Student Line of Credit during the Promotion Period; and
- Hold a Student Chequing Account and a Student Line of Credit that is open and in good standing at the time the \$100 Student Line of Credit incentive is paid.

6. Registered Account Incentive – \$100

To qualify for the \$100 Registered Account incentive, an eligible member must:

- Open a new FirstOntario Credit Union Registered Retirement Savings Plan (RRSP), Tax-Free Savings Account (TFSA), or First Home Savings Account (FHSA) during the Promotion Period;
- Be at least eighteen (18) years of age; and
- Hold a Student Chequing Account that is open and in good standing at the time the \$100 Registered Account incentive is paid.

7. Limit of Offer

Limit of one (1) incentive per eligible primary accountholder for each eligible incentive under this Offer. Joint accountholders and secondary accountholders are not eligible to receive incentives under this Offer.

8. Reward Payment

All incentives associated with this Offer will be deposited into the member's eligible Student Chequing Account. Incentives will be deposited within seven (7) days after all eligibility requirements have been satisfied and verified.

9. Account Status Requirement

The eligible Student Chequing Account, and any qualifying product associated with an incentive, 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.

10. Employee Exclusion

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

11. 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.

12. Changes and Termination

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