

Transfer-in Cash Bonus Promotion - Terms and 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. ('AWI').

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 AWI. AWI 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.

Transfer your wealth portfolio to Aviso Wealth at FirstOntario Investments and receive a Cash Bonus of up to a maximum of CAD \$2,000.

- For a limited time, FirstOntario Investments is offering Members a Transfer-in Cash Bonus Promotion, subject to meeting the eligibility criteria outlined in these terms and conditions.
 - Transfer a total of CAD \$10,000 or more in qualifying assets into one or more registered and/or non-registered accounts between October 1, 2026 and January 7, 2027. All transfers must be received within 56 days (8 weeks) of initiation. The total amount transferred must remain at or above CAD \$10,000 until September 4, 2027.
 - You will receive your Cash Bonus payment on or before September 30, 2027, to save or reinvest, pay some bills, or spend as you please!
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1. Promotion Period

This Promotion is available from October 1, 2026 to January 7, 2027 (the 'Promotion Period').

2. The Promotion

When a Participant (as defined in paragraph 4 hereof) transfers CAD \$10,000 or more into a new or existing Qualifying Account with Aviso Wealth (as defined in paragraph 5 hereof) and completes the Funding Requirement (as defined in paragraph 8 hereof), the Participant will receive a cash bonus payment calculated at rate of 1% to a maximum payment of CAD \$2,000 (the 'Cash Bonus') from FirstOntario Investments (the 'Promotion').

Examples:

Funding Requirement		Cash Bonus Earned
\$10,000 (minimum)	x 1%	= \$100
\$50,000	x 1%	= \$500
\$100,000	x 1%	= \$1,000
\$150,000	x 1%	= \$1,500
\$200,000	x 1%	= \$2,000
Over \$200,000		\$2,000 (maximum)

This Promotion is sponsored solely by FirstOntario Investments.

3. Qualifying Assets

Qualifying Assets ('Qualifying Assets') are all investments held in a Qualifying Account other than Non-Qualifying Assets (as defined in paragraph 6 hereof). Qualifying Assets must be transferred from a Canadian Investment firm or a Canadian financial institution outside any affiliation with FirstOntario, Aviso Wealth, Qtrade Direct Investing or Qtrade Guided Portfolios.

4. Participant

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

- Be a new or existing member of FirstOntario Credit Union Limited ('FirstOntario') or Creative Arts Financial, a division of FirstOntario Credit Union, or a new or existing account holder of FirstOntario Investments/Aviso Wealth, with all accounts in good standing;
- 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 must be a nominee account with Aviso Wealth where applicable, as follows: (collectively, the 'Qualifying Accounts'):

- a) Non-registered account;
- b) Tax free savings account;
- c) First home savings account;
- d) Registered disability savings plan;
- e) Registered education savings plan;
- f) Registered retirement savings plan including spousal;
- g) Locked-in registered retirement savings plan;
- h) Registered retirement income fund including spousal;
- i) Life income fund.

6. Non-Qualifying Assets

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

- a) Cash (physical currency);
- b) Money market funds;
- c) High interest savings accounts;
- d) Fixed income securities with a duration of less than six months;
- e) Personal mortgages;
- f) Shares of Canadian-controlled private corporations;
- g) Prospectus exempt limited partnerships;
- h) Any securities that are restricted, subject to a cease trade order or are non-listed and without independent evidence of current value;
- i) 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.

Non-Qualifying Assets transferred-in during the Promotion Period may be converted into Qualifying Assets within the Funding Period (as defined in paragraph 7 hereof) and thereby qualify for the Promotion.

7. Funding Period

Within eight (8) weeks (56 days) of the opening of the Qualifying Account (the 'Funding Period') and no later than March 4, 2027. Transfers or deposits received into a Qualifying Account after the Funding Period will not qualify for the Promotion.

FirstOntario Investments/Aviso Wealth are not responsible for fund transfers that are not completed during the Funding Period due to problems or technical failures of any kind, including but not limited to malfunctions, interruptions, or disconnections in telephone lines, computer online systems or servers, network hardware or software problems or traffic congestion on the internet or at any website, or any other delays on the part of the delivering institution.

8. Funding Requirement

The Participant must transfer a minimum of CAD \$10,000 to the Qualifying Account within the Funding Period. The minimum sum of CAD \$10,000 must remain in the Qualifying Account until September 4, 2027 to qualify for the Promotion, ('Funding Requirement').

The Funding Requirement will be calculated by totaling the amount of Qualifying Assets across all Qualifying Accounts during the Funding Period. For example, if you transfer funds to a non-registered account, a TFSA and an RRSP during the Funding Period, the individual amounts transferred will be aggregated for the purpose of this Promotion and calculation of the Cash Bonus.

Any withdrawals that occur within the Funding Period will reduce the amount of the Qualifying Assets. Compliance with the conditions of the Funding Requirement must be met in order to be eligible to receive the Cash Bonus Promotion..

9. The Cash Bonus

The Participant is eligible for the Cash Bonus upon (i) the existence of a Qualifying Account, or opening of a new Qualifying Account in good standing and not subject to restrictions or investigation during the Funding Period and the holding period ending September 4, 2027; and (ii) compliance with the Funding Requirement. The Cash Bonus is non-transferable and cannot be applied retroactively. Only one Cash Bonus will be awarded per Participant, based on the total Qualifying Assets on deposit in the Qualifying Accounts for the Participant, including individual accounts, corporate accounts and/or the Participant's proportionate share of joint accounts. Joint accounts will be attributed pro-rata to each joint holder for eligibility, and a joint account cannot be used to receive more than one Cash Bonus. The Cash Bonus Promotion and these Terms and Conditions remain subject to change, at the sole discretion of FirstOntario Investments.

In addition, the amount of any transfer-out fee charged by another Canadian Investment firm or Canadian financial institution (the 'Transfer-Out Fee') will be credited to the Member Account or the Qualifying Account from which the fee was debited, up to a maximum total reimbursement of CAD \$250 per Participant. The Transfer-Out Fee is only available for completed, eligible external transfers that meet the Funding Requirement. This maximum Transfer-Out Fee applies regardless of the number or type of accounts held, including individual, joint, or corporate accounts. Reimbursement is subject to FirstOntario Investments' receipt of documentation evidencing the amount and charge of such Transfer-Out Fee.

10. Application of the Cash Bonus

The Cash Bonus (and reimbursement of any Transfer-Out Fee, if applicable) will be credited on or before September 30, 2027, firstly to the Participant's FirstOntario chequing or savings account, if the Participant is a member of FirstOntario ('Member Account'), or secondly, the Qualifying Account, following completion of the successful opening of the Qualifying Account, if applicable, and Funding Requirement in accordance with these terms and conditions.

11. Potential Tax Implications

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

12. Release

By participating in the Promotion, Participants 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 Participants 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 Participants may suffer as a result of, or in connection with their participation in the Promotion or any promotion-related activity, including the credit of the Cash Bonus in the Member Account and subsequent use of the Cash 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 Participants' own negligence or willful misconduct during or in connection with their participation in the Promotion.

13. No Recommendation

Neither the Cash 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 Cash 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 Participant 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. Personal information collected for this Promotion will be used and disclosed to administer the Promotion and validate eligibility and otherwise handled in accordance with applicable privacy laws and the privacy policies of FirstOntario Investments and Aviso Wealth. The standard terms relating to your use of FirstOntario Investments/Aviso Wealth and any agreements that apply to your FirstOntario Credit Union Limited / Aviso Wealth account(s) each apply and are not affected in any way by this offer. These Terms are governed by the laws of the Province of Ontario and the federal laws of Canada applicable therein.

Online brokerage services are offered through Qtrade Direct Investing. Mutual funds and other securities are offered through Aviso Wealth. Qtrade Direct Investing, Qtrade Guided Portfolios, and Aviso Wealth are divisions of AFI. 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.