



The Simplii Financial™ up to \$200 [fall chequing campaign] Cash Reward Offer (the "Offer") is available between August 1, 2019 and October 31, 2019 to qualifying primary account holders of a **new** Simplii Financial No Fee™ Chequing Account ("Chequing Account") and between August 1, 2019 and December 31, 2019 to qualifying primary account holders of an **existing** Chequing Account. Qualifying Chequing Accounts meet the all of the applicable terms and conditions below.

1. Offer

Qualifying customers will receive one \$125 cash reward for completing activity 1 below and one \$75 cash reward for completing activity 2 below, for up to a total cash reward of \$200.

Activity 1: Add Payroll or Pension Direct Deposit

Set up a recurring payroll or pension direct deposit for the first time and receive at least two payroll or pension direct deposits of at least \$10 to the same Chequing Account by the applicable deadline in section 2 below.

Customers who received a payroll or pension direct deposit during July 2019 or received a cash reward for setting up a payroll or pension direct deposit to any Simplii Financial account after November 1, 2017 are not eligible for the cash reward for completing activity 1.

Activity 2: Add Automatic Bill Payments

Set up recurring automatic bill payment transactions to at least two recipients and complete at least two eligible automatic bill payment transactions of at least \$4 from the same Chequing Account to each recipient by the applicable deadline in section 2 below.

Eligible automatic bill payment transactions include utility bills; monthly payments on credit lines, loans, mortgages, and credit cards; rent or lease payments; membership fees; property tax; income tax; entertainment streaming subscription fees; and childcare fees.

Customers who completed an automatic bill payment transaction from any Simplii Financial account during July 2019 or received a cash reward for completing an automatic bill payment transaction after November 1, 2017 are not eligible for the cash reward for completing activity 2.

2. Eligibility

New Chequing Account customers are eligible for the Offer by opening a Chequing Account, as the primary account holder, on or before October 31, 2019 and completing activity 1 or activity 2, or both, by the deadline of: 90 days of the opening of such Chequing Account.

New customers are customers who did not have, or were not the primary account holder of, a Chequing Account prior to or as of July 31, 2019.

Existing Chequing Account customers are eligible for the Offer by completing activity 1 or activity 2, or both, on any Chequing Account on which they are the primary account holder by the deadline of: December 31, 2019.

Existing customers are only the primary account holder of a Chequing Account opened prior to April 1, 2019 which remained open and in good standing as of July 31, 2019.

3. Deposit of Cash Reward

The applicable cash reward amount will be deposited into the Chequing Account of **qualify new customers** in the fourth month following the opening of the Chequing Account, only if the account is active and in good standing at that time. For example, qualifying new customers who opened their Chequing Account in August 2019 would receive the applicable cash reward in December 2019.

The applicable cash reward amount will be deposited into the Chequing Account of **qualifying existing customers** in January 2020, only if the account is active and in good standing at that time.

If the qualifying customer has more than one Chequing Account that is active and in good standing at the time the cash reward is to be deposited, the cash reward will be paid into the Chequing Account with the most recent transaction date, regardless of whether any of the Chequing Accounts are joint accounts.

4. Additional Limitations and Qualifications

The Offer is open only to Canadian residents who have reached the age of majority, is non-transferable and cannot be combined with any other offers on Simplii Financial chequing accounts. Limit of one cash reward per customer per qualifying activity above. The recipient of the cash reward is solely responsible for any tax consequences associated with their receipt thereof.

The Offer is subject to the terms and conditions of the Products and Services Agreement. Other terms and conditions for the Simplii Financial No Fee Chequing Account may apply; ask for details.

Simplii Financial reserves the right to cancel or change the terms of the Offer at any time, for any reason, and to revoke the Offer for any customer who appears to be manipulating or abusing the Offer, or is engaged in any suspicious/fraudulent activity.

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