

SIMPLII FINANCIAL™ FOREIGN CASH REFERRAL PROGRAM TERMS AND CONDITIONS

Eligibility:

1. The referral offer ("Offer") is available to any Simplii Financial client who has registered for the Simplii Financial Foreign Cash service ("Referrer") who refers a friend ("Friend") to Simplii Financial to make a Simplii Foreign Cash order ("FX Order") for the first time. The Offer is only offered to residents of Canada who have reached the age of majority in their province or territory of residence.

Offer Requirements:

2. A cash referral bonus in an amount determined by Simplii Financial from time to time ("Bonus") will be paid to each of the Referrer and the Friend if:
 - a) The Referrer uses the FX Order referral link in Simplii Financial Online Banking to email the Offer to the Friend (no Bonus will be paid if the Friend is referred in any other manner); and
 - b) The Friend logs into Simplii Financial Online Banking, clicks the referral link and sends their first FX Order in an amount not less than \$100 CDN (or the equivalent amount in a foreign currency) from a Simplii Financial chequing account, personal line of credit, or secure line of credit account (the "Account") held in their name within 30 days of receiving the email referral.

Bonus Payment:

3. Bonuses will be paid into the Referee's and Friend's Accounts within 15 business days of the Friend's first FX Order. If there are multiple Accounts in the Referee's or Friend's name, Simplii Financial will credit the Account from which the FX Order was made.
4. If the Referrer or Friend does not have an Account, they will need to open one for Simplii Financial to deposit the Bonus. Bonuses will only be paid if the Account is open at the time of payment and will not be paid in any other manner.

Conditions:

5. Limit of one (1) Bonus paid to the Referrer per Friend and one (1) Bonus paid to the Friend, regardless of the number of Accounts in the Friend's name. The Friend must never have sent a FX Order previously. This Offer cannot be combined with any other offer or rebate unless otherwise disclosed.
6. Use of the Foreign Cash service will incur any fees or charges otherwise applicable to the Account, including overdraft protection fees or interest charges.
7. Simplii Financial reserves the right, at its sole discretion, to suspend, disqualify, limit or revoke this Offer for any person it finds to be or believes to be manipulating or otherwise abusing the process, fairness,

or integrity of the Offer.

8. Simplii Financial reserves the right, in its sole discretion, to cancel, amend or suspend this Offer, or to amend these terms and conditions ("Terms"), in any way without prior notice or obligation for any reason whatsoever. Continued use of the Offer means that you accept the Terms in force at that time.
9. By participating in this Offer, you agree to be bound by these Terms and consent to Simplii Financial, its agents and/or representatives, collecting, using and sharing the personal information you submitted while participating in this Offer for the purpose of administering this Offer and in accordance with Simplii Financial's privacy policy "Your Privacy is Protected" (available at: www.cibc.com/privacy).
10. Please visit <https://www.simplii.com/foreigncash> for information regarding any updates to these Terms.