



Simplii Financial™ Affiliate Referral Program

1. Eligibility

The Simplii Financial™ Affiliate Referral Offer (the "**Offer**") is available to any individual who is a resident of Canada with a deposit account at any financial institution in Canada who has reached the age of majority in their province or territory of residence (a "**Referrer**") and refers a friend or family member ("**Friend**") to open and use a new Simplii Financial No Fee Chequing Account, High Interest Savings Account, Personal Line of Credit or Cash Back Visa Card ("**New Account**"), or use a Global Money Transfer ("**GMT**") for the first time.

2. Offer requirements

Subject to the limitations and restrictions set out in these terms, a cash referral bonus set out [here](#) ("**Cash Reward**") will be given to each of the Referrer and the Friend if:

A: For a Simplii Financial No Fee Chequing Account, High Interest Savings Account, Personal Line of Credit or Cash Back Visa Card

- (i) The Referrer shares their unique Affiliate referral link generated on referrals.simplii.com (their "**Refer a Friend Link**") with a Friend by any digital method;
- (ii) The Friend is a new Simplii Financial client with no prior Simplii Financial accounts;
- (iii) The Friend accesses the application form using the Referrer's unique Affiliate referral link to open a New Account; and
 - a. The Referrer has a valid email address and a deposit account at a financial institution in Canada ("**Referrer's Account**"); and
 - b. For No Fee Chequing Account or High Interest Savings Account: The Friend makes a deposit of at least \$100 within six months after account opening; or
 - c. For Cash Back Visa Card or Personal Line of Credit: The Friend spends or uses a minimum of \$100 from the account within six months after account opening. In the case of the Cash Back Visa Card, the New Account is considered open on the date the Friend is approved for the Cash Back Visa Card.

B: For a Global Money Transfer (GMT)

- (i) The Referrer shares their Refer a Friend Link with a Friend by any method.
- (ii) The Friend clicks through the Referrer's unique Refer a Friend link and sends a GMT for the first time in an amount not less than \$100 CDN (or the equivalent amount in a foreign currency as calculated on the day of the transaction) from a Simplii Financial personal bank account or line of credit account ("**Account**") held in their name within 30 days of receiving the referral.

Disclaimer

"SIMPLII FINANCIAL" and the SIMPLII FINANCIAL DESIGNS are trademarks of CIBC.

"Simplii Financial" is a division of CIBC. Banking services are not available in Quebec.

3. Payment of cash reward

A: For Simplii Financial No Fee Chequing Account, High Interest Savings Account, Personal Line of Credit, Cash Back Visa Card and GMT

Each Referrer is limited to: (i) fifty (50) Cash Rewards within any twelve (12) month period; and (ii) two hundred fifty (250) lifetime Cash Rewards, except as may be agreed to in writing by Simplii Financial at its sole discretion.

If a Referrer qualifies to receive a Cash Reward under these terms, the Cash Reward will be sent via *Interac* e-transfer to the Referrer's email address and deposited or credited in the Friend's New Account (account must be active and in good standing at the time the Cash Reward is deposited or credited) (i) in the case of the No Fee Chequing Account, High Interest Savings Account and Personal Line of Credit, within 15 business days after the Friend meets all of the Offer Requirements described above, or (ii) in the case of the Cash Back Visa Card, as a statement credit which will appear on the second statement after the Friend meets the Offer Requirements described above, or (iii) in the case of Global Money Transfer, within 15 business days of the Friend's first GMT.

If the Friend holds more than one (1) New Account (as applicable) that is active and in good standing at the time the Cash Reward is deposited or credited, the Cash Reward will be paid into any such account (including a joint account), at Simplii Financial's sole discretion, in the following order of priority: No Fee Chequing Account, High Interest Savings Account, Personal Line of Credit Account or Cash Back Visa Card.

There is a limit of one (1) Cash Reward payable to a Referrer per Friend who meets the criteria under these terms. There is a limit of one (1) Cash Reward payable to a Friend, regardless of the number of New Accounts opened by the Friend. There is a limit of one (1) Cash Reward per New Account, regardless of whether additional authorized cardholders are added to the Cash Back Visa Card account. Purchases made by authorized cardholders do not count towards the \$100 spend Offer Requirement described in 2(A)(iii)(c) above.

4. Additional limitations and conditions

This Offer cannot be combined with any other offer or rebate unless otherwise specifically communicated by Simplii Financial. Simplii Financial may, in its sole discretion, revoke or limit this Offer, including the number of Cash Rewards paid, if you are believed to be manipulating or otherwise abusing the process, fairness, integrity or operation of it, or engaging in any suspicious or fraudulent activity. The Referrer agrees to only share their Refer a Friend link or code with individuals with whom they have a personal or family relationship.

The Referrer agrees not to make any representations that they act on behalf of Simplii Financial, or are an employee, agent, intermediary or representative of Simplii Financial except to the extent the Referrer is a paid influencer or ambassador of Simplii Financial and, in such circumstances, only to the extent such representation is permitted under their applicable influencer or ambassador agreement. The Referrer agrees not to use paid advertising or a service of any kind to advertise, promote or share their email for referral unless expressly approved in writing by Simplii Financial for advertising purposes. The Refer a Friend Offer can only be used for personal, non-commercial purposes.

The Referrer agrees to having Autodeposit set up so that *Interac* e-transfer payments can be directly transferred into their bank account.

The Cash Reward must be accepted as awarded and is not transferable or assignable. No Cash Reward substitutions will be permitted. 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 Simplii Financial Products and Services Agreement. Simplii Financial reserves the right to end, cancel or change the terms of the Offer at any time, at its sole discretion, without notice, for any reason, and to revoke, limit or suspend the Offer for any person who appears to be manipulating or abusing the Offer, or is engaged in any suspicious/fraudulent activity

By participating in this Offer, you agree to be bound by these Terms and consent to receiving electronic messages related to your participation in the Offer on behalf of Simplii Financial. It also means you 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 Privacy Policy "Your Privacy is Protected" (available at: <https://www.simplii.com/en/legal.html>).

All credit products and mortgages are subject to credit approval. Ask for details about the specific conditions and restrictions that apply to qualify for a Simplii Financial No Fee Chequing Account, High Interest Savings Account, Personal Line of Credit or Cash Back Visa Card.