



Simplii Financial™ January 9, 2024 to March 31, 2024 Promotional Savings Rate Offer for HISA

Terms and Conditions

The Simplii Financial™ promotional savings interest rate offer (the “Offer”) is available between January 9, 2024 and March 31, 2024 (the “Offer Period”), by invitation only, to primary account holders of a Simplii Financial High Interest Savings Account (an “Eligible Savings Account”) who meet all of the applicable terms and conditions below.

How to Enrol in the Offer

For Eligible Savings Accounts opened **before** the Offer Period, if a client wishes to participate in the Offer, the primary account holder must enroll during the Offer Period by (i) accepting the offer through online banking, or (ii) calling to complete enrolment.

If you don't have an Eligible Savings Account and you are invited to participate in the Offer, the first account you open **during** the Offer Period will be automatically enrolled in the Offer within 5 business days of account opening (a "New Eligible Account").

You should make sure you are contributing to an Eligible Savings Account that is enrolled in the Offer based on the account identified in the enrolment confirmation email. Contributions made to an account that is not enrolled will not be eligible for the Offer.

The Offer

The special annual interest rate of 5.50% for the Offer Period is a combination of the regular annual interest rate set by Simplii Financial payable on an Eligible Savings Account balance (“Regular Interest”), plus the promotional annual interest rate (“Promotional Interest”) that is calculated daily on the Additional Balance or New Balance (as applicable, each as defined below). Any change to the Regular Interest rate will result in a corresponding change to the Promotional Interest rate so that the overall special annual interest rate will remain 5.50% for the Offer Period.

Promotional Interest is calculated as follows:

- *For Eligible Savings Accounts opened before the Offer Period (and enrolled during the Offer Period):* Promotional Interest is calculated on each day's closing balance that exceeds the closing balance as at January 8, 2024, beginning on the enrolment date to the end of the Offer Period (the “Additional Balance”).
- *For New Eligible Accounts:* Promotional Interest is calculated on each day's closing balance, beginning on the enrolment date to the end of the Offer Period. If contributions are made to the New Eligible Account before receiving the enrolment confirmation email, only closing balances exceeding those contributions after the enrolment date will be eligible for Promotional Interest (the "New Balance").

- The maximum balance (which includes the Additional Balance and New Balance) that is eligible for Promotional Interest is \$500,000 per Eligible Savings Account of the primary account holder.
- Regular Interest and Promotional Interest are calculated daily and paid monthly.

Promotional Interest will be paid on the second business day of the following month into the enrolled Eligible Savings Account held by the primary account holder, which account must be active and in good standing at the time of payment. If an Eligible Savings Account is not open and in good standing at the time of payment, Promotional Interest will be forfeited.

PLEASE NOTE: Eligible Savings Accounts will continue to earn Regular Interest calculated on the daily closing balance and paid monthly. Promotional Interest and Regular Interest rates are subject to change at any time without notice; visit simplii.com/en/rates.html for current regular rates.

Additional terms, conditions and limitations apply to the opening of and making deposits into Eligible Savings Accounts. Individuals must meet the criteria set by Simplii Financial to open or hold an Eligible Savings Account in order to qualify for the Offer. Details are available upon request. The Promotional Interest cannot be substituted or transferred to a third party.

The Offer is non-transferable and cannot be combined with other promotional rate offers. The Offer may be withdrawn, cancelled or changed without notice, at any time, for any reason. The Offer may be revoked if you appear to be manipulating or abusing it, or are engaged in any suspicious or fraudulent activity, as determined by Simplii Financial, in its sole discretion. The terms and conditions of the Simplii Financial Products and Services Agreement continue to apply to all Eligible Savings Accounts.