



Simplii Financial™ November 6, 2025 to January 31, 2026 Promotional Savings Rate Offer 2.80% for Existing HISAs

Terms and Conditions

The Simplii Financial promotional savings interest rate offer (the “Offer”) is available between November 6, 2025 and January 31, 2026 at 11:59 PM UTC (the “Offer Period”), by invitation only, to primary account holders of an existing Simplii Financial High Interest Savings Account (an “Eligible HISA”) who meet all of the applicable terms and conditions below.

How to Enrol in the Offer

If a client wishes to participate in the Offer, the primary account holder must enrol during the Offer Period by accepting the offer through digital banking. Following enrolment, you will receive an email confirming the Eligible HISAs that are enrolled in the Offer. For clarity, any new HISAs opened during the Offer Period by invited clients are ineligible for this Offer. If you hold multiple HISAs, Simplii Financial has sole discretion to determine which accounts are eligible for the Offer. Only the accounts identified in the enrolment email will be eligible for the Offer.

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

The Offer

The special annual interest rate of 2.80% is a combination of the regular annual interest rate set by Simplii Financial earned on your Eligible HISA’s daily closing balance (“Regular Interest”), plus a promotional annual interest rate (“Promotional Interest”) that is earned on your Eligible HISA’s Additional Balance (defined below) from the date of enrolment until the end of the Offer Period. Any change to the Regular Interest will result in a corresponding change to the Promotional Interest so that the overall special annual interest rate will remain 2.80% from the date of enrolment until the end of the Offer Period.

Interest on each Eligible HISA is calculated as follows:

- Regular Interest is calculated daily at the current rate applicable to the Eligible HISA balance on each day’s full closing balance;
- Promotional Interest is calculated daily on each day's closing balance that exceeds the closing balance as at November 4, 2025 (the “Additional Balance”) beginning on the enrolment date until the end of the Offer Period;
- The maximum Additional Balance that is eligible for Promotional Interest is \$1,000,000 per Eligible HISA.

Regular Interest and Promotional Interest are paid monthly. For clarity, Promotional Interest will be paid within the first two business days following the month in which it was calculated. Promotional Interest will only be paid if the enrolled Eligible HISA is active and in good standing at the time of payment.

PLEASE NOTE: Promotional Interest and Regular Interest are subject to change at any time without notice; visit simplii.com/en/rates.html for current regular rates. After the Offer Period, Eligible HISAs will continue to earn Regular Interest.

Additional terms, conditions and limitations apply to the opening of and making deposits into Eligible HISAs. Individuals must meet the criteria set by Simplii Financial to open or hold an Eligible HISA 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 HISAs.