



## Simplii Financial™ \$200 Direct Deposit Offer

The Simplii Financial \$200 Direct Deposit offer (the “**Offer**”) begins on July 1, 2025 at 12:01 am (ET) and ends on September 30, 2025 at 11:59 pm (ET) (the “**Offer Period**”). This Offer consists of a \$200 Cash Reward (the “**Cash Reward**”) and is available by invitation only to select primary account holders of a qualifying Simplii Financial No Fee Chequing Account (the “**Eligible Account**”) who comply with the following requirements.

### 1. Eligibility

This Offer is reserved for eligible primary account holders of a Simplii No Fee Chequing Account that have received an Offer communication from Simplii Financial. This Offer can be combined with all other offers unless otherwise indicated. Individuals who meet the following eligibility requirements and otherwise comply with these terms are referred to as “**Eligible Client(s)**”.

### 2. Offer Requirements

To qualify for the Offer and receive the Cash Reward, an Eligible Client(s) must:

- i. be the primary account holder of an Eligible Account that was opened prior to the Offer Period;
- ii. between July 1, 2025 and September 30, 2025, set up one or more Eligible Recurring Direct Deposits totaling at least \$500 of deposits per month into the Eligible Account; and
- iii. have such Eligible Recurring Direct Deposit(s) credited to the Eligible Account for at least three (3) consecutive months within the Offer Period.

“**Eligible Recurring Direct Deposit(s)**”: Most automated and recurring direct deposits are eligible. Examples of common recurring direct deposits include: payroll, pension direct deposits, old age security, disability payments, and governmental deposits, such as employment insurance. For further details and to confirm whether an automated and recurring direct deposit qualifies for the Offer, consult with a Simplii Financial representative.

### 3. Payment of Cash Reward

If an Eligible Client qualifies to receive the Cash Reward, it will be directly deposited to the Eligible Account by October 31, 2025. The Eligible Account must remain active and in good standing at the time the Cash Reward is deposited.

### 4. Additional Limitations and Conditions

The Cash Reward must be accepted as awarded and is not transferable or assignable. No Cash Reward substitutions will be permitted. Limit of one Cash Reward per Eligible Client no matter how many Eligible Accounts are opened. For joint accounts, only one Cash Reward is available per Eligible Account. 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 cancel or change the terms of the Offer at any time without notice, for any reason, and to revoke the Offer from any customer who appears to be manipulating or abusing the Offer, or is engaged in any suspicious / fraudulent activity.

In the event of any discrepancy or inconsistency between the terms and conditions as provided in these terms and disclosures or other statements contained in any Offer-related materials, including, but not limited to television, print or online advertising, the terms and conditions of these terms shall prevail, govern and control to the fullest extent permitted by law.