Creative Arts Financial Partner Loyalty Offer Terms and Conditions

The Creative Arts Financial Partner Loyalty Offer is available to eligible members affiliated with participating Select Employee Group ("SEG") partners.

Creative Arts Financial, a division of FirstOntario Credit Union ("Creative Arts Financial") is offering eligible members a reimbursement equal to the monthly fee (the "Reimbursement") charged for a Creative Arts Financial *Premium or Premium Unlimited* Chequing Account (the "Premium Chequing Account").

Eligibility

To be eligible for this Offer, a member must:

1. Be an existing member of an SEG Partner.
2. Hold a Premium Chequing Account.
3. Be the primary account holder on the Premium Chequing Account.
4. Meet at least one of the following relationship requirements:
    - Maintain three (3) or more Qualifying personal banking products. "Qualifying personal banking products" means products designated by Creative Arts Financial from time to time and may include chequing accounts, savings accounts, registered accounts, mortgages, loans, lines of credit and credit cards. For joint Qualifying personal banking products, at least one (1) account holder must satisfy all eligibility criteria; or
    - Maintain combined personal deposit and lending balances of at least $50,000 or more with Creative Arts Financial based on balances maintained as of the last business day of each calendar month or such other date determined by Creative Arts Financial.
5. The Premium Chequing Account and Qualifying personal banking products must remain open and in good standing during the Reimbursement Period. Accounts that are closed, restricted, suspended, or otherwise not in good standing will not qualify for this Offer.

Participating SEG Partners

Participating SEG partners ("SEG Partner") include:

- ACTRA
- Registered Graphic Designers (RGD)
- Directors Guild of Canada (DGC)
- AFBS (incl. ACTRA, Writers Guild of Canada & The Arts & Entertainment Plan)

- Employees and tenants of Dufferin Gate Studios

Creative Arts Financial reserves the right to add, remove, or modify SEG Partners at any time without prior notice.

Offer Details

The Reimbursement:

- Will be credited to the Premium Chequing Account within seven (7) calendar days following the month in which eligibility is confirmed.
- Will continue for a period of up to six (6) consecutive months while all eligibility requirements remain satisfied (the "Reimbursement Period").
- Is limited to one (1) Reimbursement per Premium Chequing Account, subject to a maximum of two (2) reimbursed accounts per member, including jointly held accounts.

Members must continue to satisfy all eligibility requirements throughout the Reimbursement Period. Creative Arts Financial reserves the right to discontinue Reimbursements immediately upon loss of eligibility.

Requalification and Review

At the end of each six (6) month period, Creative Arts Financial may reassess the member's eligibility.

Members who continue to satisfy the Offer requirements may be eligible for an additional Reimbursement Period, subject to program availability and Creative Arts Financial approval.

Identification and Verification

Creative Arts Financial may require members to provide proof of affiliation with a SEG Partner.

Creative Arts Financial reserves the right to verify eligibility through employer, partner organization, membership records, promotional codes, referral sources, or other methods deemed acceptable by Creative Arts Financial.

Exclusions

The Offer:

- Applies only to personal banking relationships.
- Does not apply to business, commercial, or organizational accounts.
- Must be accepted as offered and is not transferrable, assignable, redeemable for cash, or substitutable, except at Creative Arts Financial's sole discretion.

- Cannot be combined with other chequing account fee reimbursement, waiver, rebate, discount, or exception program offers offered by Creative Arts Financial or FirstOntario Credit Union, unless expressly permitted by Creative Arts Financial or FirstOntario Credit Union.

Fraud and Abuse

Creative Arts Financial reserves the right, in its sole discretion, to reverse Reimbursements or disqualify any participant who is found to be tampering with this Offer process, acting fraudulently, providing false or misleading information, or otherwise violating these terms and conditions.

Changes and Termination

Creative Arts Financial reserves the right to modify, suspend, or terminate this Offer at any time without prior notice.

General

All accounts and services are subject to applicable account agreements, policies, and governing terms and conditions. The decision of Creative Arts Financial with respect to eligibility and administration of the Offer is final.