

2024 Fall Investment Contest

Terms and Conditions

Agreement

By entering, you agree to be bound by these contest rules and the decisions of Beem Credit Union (doing business as Gulf & Fraser, Interior Savings, GFCU Savings and North Peace Savings), the contest sponsor, which are final.

These rules govern the Beem Credit Union 2024 Fall Investment Contest (“Terms and Conditions”). They exempt Beem Credit Union and other persons from liability and contain important provisions. By entering the contest, you acknowledge and signify that you have read, understood, and agreed to be bound by these Terms and Conditions. If you do not agree with each provision of these Terms and Conditions, you may not participate in the Beem Credit Union 2024 Fall Investment Contest.

How to Enter the Contest

- The 2024 Fall Investment Contest (“the Contest”) is offered by Beem Credit Union.
- One (1) entry will be awarded for every \$5,000.00 CDN invested when a new or existing client transfers or deposits funds into an Aviso Wealth investment account, between Tuesday, October 1, 2024 to Tuesday, December 31, 2024 (the “Official Contest Closing Date”). All entries must be received by 4:00 pm Pacific Standard Time on Tuesday, December 31, 2024 (the “Contest Closing Time and Date”).

Eligibility Criteria

To qualify for the 2024 Fall Investment Contest, clients must satisfy all the following eligibility criteria:

- Cash, investments, or a combination thereof (“New Assets”) must be invested into a new or existing investment account at Aviso Wealth (collectively, the “Qualifying Accounts”) from an investment firm account outside of Aviso Wealth.
- Options, personal mortgages, units of limited partnerships or securities that are not listed on a recognized exchange or quoted on a recognized quotation or trade reporting system or other market recognized by Beem Credit Union cannot be transferred in as New Assets.

The transfer or deposit of New Assets from an investment firm into a Qualifying Account must be initiated between 9:00 am Pacific Standard Time on October 1, 2024, to 4:00 pm Pacific Standard Time on December 31, 2024, at (the specific date of transfer is referred to as the “Transfer-In Date”). New Assets must be received into a Qualifying Account not later than 4:00 pm Pacific Standard Time on December 31, 2024. All entries must be received by Beem Credit Union within the Contest Period to be eligible.

The 2024 Fall Investment Contest will be paid as described herein on New Assets that qualify (Qualifying Investments). Qualifying Investments are all investments held in a Qualifying Account other than Non-Qualifying Investments.

Non-Qualifying Investments include the following: cash, money market funds, premium savings accounts, GICs, options, personal mortgages, fixed income securities with a duration of less than six months, shares of CCPCs, units of limited partnerships, or securities that are not listed on a recognized exchange or quoted on a recognized quotation or trade reporting system or other market recognized by Beem Credit Union in its sole discretion (collectively, “Non-Qualifying Investments”).

Qualifying Investments must have a minimum market value, as determined by the valuation method set forth herein, of \$5,000.00 CDN per type of Qualifying Account and each additional \$5,000.00 CDN amount will result in an additional entry.

Qualifying Accounts: (a) non-registered accounts; (b) registered retirement savings plan accounts; (c) spousal registered retirement savings plan accounts; (d) locked-in registered retirement savings plan accounts; (e) registered retirement income fund accounts; (f) spousal registered retirement income fund accounts; (g) locked-in registered retirement income fund accounts; (h) first time home saving accounts; (i) tax free savings accounts. Other accounts may qualify.

Participants' deposits will be assessed on a cumulative basis. This means that any subsequent deposits made by a participant will be added to their previous deposits to determine if the minimum threshold for entry has been met. The minimum threshold for participation is \$5,000.00 CDN. Participants must ensure that their total cumulative deposits meet or exceed this threshold to be eligible for entry into the contest.

If a selected entrant is disqualified or is otherwise determined to be ineligible for any reason, Beem Credit Union may, in its sole discretion, hold another random draw to select another entrant.

Contest Alternative Entry

If you do not wish to invest \$5,000.00 CDN into a new or existing Aviso Wealth investment account at Beem Credit Union, but want to enter the Contest, you may do so by booking and attending an in-person investment appointment with a wealth professional at a Beem Credit Union branch of your choosing. At the investment appointment, a Financial Fitness ballot must be filled out, including your full legal name, address, and phone number, along with your signature attesting that this is the only entry you have made into the Contest. Potential entrants may only have one (1) entry for the contest. Entrants are responsible for ensuring the investment appointment and Financial Fitness ballot are completed before the end of the Contest Period.

No purchase is necessary to enter the Contest or win.

Validation and Payment

- At the time of receiving the Fall Investment Contest winnings the client must be a legal resident in the province of British Columbia and have reached the age of 19 as of the date of their participation in the Contest.
- Only one (1) entry per every \$5,000.00 CDN invested into a qualifying account.
- Entries will be validated by Aviso Wealth confirming the minimum amount of \$5,000.00 CDN has been received into an Eligible Account within the contest period.
- Beem Mortgage, Loan, Line of Credit and Demand Account all need to be in good standing to be eligible for prize.

Prize

- There is a total of one (1) prize (the "Prize") available to be won.
- The Prize consists of one (1) \$20,000.00 CDN lump sum payment to a Beem mortgage, with no penalty incurred, loan, line of credit, or deposit into a Beem Credit Union demand account, in good standing, or a non-registered Aviso Wealth Account.
- The selected winner will receive a one-time payment of \$20,000 CDN. Funds can be directly applied against a Beem Credit Union Mortgage, loan or line of credit, deposited into a Beem Credit Union demand account, or deposited into an Aviso non-registered account. If directed to a Beem Credit Union mortgage, payment will be applied without penalty.
- The Prize will be awarded pursuant to the time frames provided in these Terms and Conditions under the Claiming Your Prize section.

How to Win

- **A random draw will be made by January 31, 2025.**
- At the drawing, the winning entry will be randomly selected from all eligible entries received. Chances of winning will be dependent upon the number of eligible entries.
- By entering into the contest, all entrants agree to be bound by these official contest rules and agree to the decisions made by Beem Credit Union with respect to all aspects of this contest. Excluded from winning are Employees and Directors of Beem

- Credit Union, their respective advertising or promotional agencies, or family members with whom any such Employees or Directors are domiciled (live in the same household).
- Beem Credit Union reserves the right to cancel this contest for any reason whatsoever, including but not limited to, printing errors in the contest promotional materials and/or factors affecting any aspect of the prize resulting from situations affecting the prize's supplier(s) that are beyond the reasonable control of Beem Credit Union. The contest is subject to all Federal, Provincial and Municipal regulations and is void where prohibited by law.

Claiming your Prize

- Selected entrant will be contacted by phone or in any other manner determined by Beem Credit Union to provide notice of the Prize at the phone number/email on file at the time they completed the contest entry.
- The Prize is non-transferable; the Prize is paid directly to the winning entrant.
- If Beem Credit Union is unable for any reason to contact the selected entrant or the selected entrant does not respond to Beem Credit Union within fifteen (15) business days of the call/email, Beem Credit Union reserves the right to disqualify the selected entrant, and another entrant may be selected by Beem Credit Union by random draw in accordance with these Terms and Conditions.

Personal Information and Privacy

- By entering the Contest, you consent to Beem Credit Union collecting, using, and disclosing the personal information submitted by you for the purpose of administering the Contest and in accordance with Beem Credit Union [Privacy Policy](#).
- Your information will be kept confidential and used solely to administer the Contest. All Entries become the property of Beem Credit Union and will not be returned.
- If you win, you agree to be photographed and filmed and your image and name used for promotional purposes, without compensation to you. This may include publication, reproduction and /or other use of your name, voice, statements about the Contest, in any publicity or advertisement carried out by or on behalf of Beem Credit Union in any manner whatsoever, including print, broadcast media or the internet.

General Terms

- This offer may not be combined with any other offer.
- Beem Credit Union reserves the right at any time without prior notice and in its sole discretion, to add, alter, modify all or any of these terms and conditions or to replace this offer (Contest and Prize), wholly or in part, with any other offer, whether like this offer or not, or to withdraw and cancel this offer altogether.
- By accepting any Prize, the applicable winner: (i) confirms compliance with these Terms and Conditions; (ii) acknowledges acceptance of a Prize as awarded; (iii) releases Beem Credit Union from any and all liability in connection with this Contest; his/her participation therein and/or the awarding and use/misuse of the applicable Prize or any portion thereof.
- Additional terms and conditions apply to opening an account with Beem Credit Union, Aviso Wealth, and the investment and operation of, accounts at any of Beem Credit Union and Aviso Wealth.
- Beem Credit Union shall have the exclusive right to determine the amounts, if any, payable under any offer.
- Beem Credit Union and Aviso Wealth are not responsible for transfers that are not initiated or received and completed by the Official Contest Closing Date due to problems or technical malfunctions of telephone networks or lines, computer online systems or servers, computer software problems or traffic congestion on the internet or at any website, or any other delays on the part of the delivering institution.
- Beem Credit Union representatives not registered with Aviso Wealth will not be involved in any investment decision involving a Qualifying Account.
- The Aviso Wealth representative managing a Qualifying Account must be affiliated with Beem Credit Union.
- Mutual funds and other securities are offered through Aviso Wealth, a division of Aviso Financial Inc. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read

the prospectus before investing. Unless otherwise stated, mutual funds and other securities are not insured nor guaranteed, their values change frequently, and past performance may not be repeated.