

2024 Oakridge Branch Personal (Retail) New Member Offer

Terms and Conditions

Agreement

Beem Credit Union (doing business as Gulf & Fraser, Interior Savings, North Peace Savings and GFCU Savings) is offering a Welcome Offer ("New Member Offer") to new personal (retail) members of the branch listed below, subject to satisfaction in Beem Credit Union's sole discretion, of the eligibility criteria set forth in these terms and conditions. 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) are excluded from the New Member Offer.

These rules govern the Beem Credit Union 2024 Oakridge Branch New Member Offer ("Terms and Conditions"). They exempt Beem Credit Union and other persons from liability and contain important provisions. By accepting the Offer, 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 Oakridge Branch New Member Offer.

New Member Offer Promotion

The New Member Offer Promotion (the "Offer") gives new members ("Qualifying Members") one (1) deposit of \$450 CDN to their new Spending (Chequing) account once they satisfy the Eligibility Criteria listed below.

- The Offer is available for new personal memberships with Beem Credit Union opened between **September 9, 2024, and December 31, 2024** (the "Offer Period") exclusively at the below branch:
 - **Oakridge Branch at 608 W. 58th Ave., Vancouver, BC, V6P 0K1**
- This Offer is only available for the first 50 qualifying members. No substitutions are permitted.
- To qualify for the Offer, you must meet the Eligibility Criteria set out below.
- Beem Credit Union reserves the right to cancel this Offer for any reason whatsoever, including but not limited to, printing errors in the Offer promotional materials and/or factors affecting any aspect of the Offer resulting from situations affecting the Gift Card's supplier(s) that are beyond the reasonable control of Beem Credit Union.
- The Offer is subject to all Federal, Provincial and Municipal regulations and is void where prohibited by law.

Eligibility Criteria

To qualify for the Offer, a new member (the "Qualifying Member") must satisfy all of the five (5) outlined steps below during the Offer period, **from September 9, 2024, to December 31, 2024**.

Step 1. Become a member of Beem Credit Union. Open a new personal membership, and open one of the following Spending accounts:

Essentials Key features	Everyday Key features	Unlimited Key features
<ul style="list-style-type: none"> • 10 self-serve and full-serve transactions including Interac e-Transfers® • \$1.95/month 	<ul style="list-style-type: none"> • Unlimited self-serve and 10 full-serve transactions • \$4.95/month 	<ul style="list-style-type: none"> • Unlimited self-serve and full-serve transactions • \$9.95/month

- Refer to <https://www.gulfandfraser.com/personal/spend/spending-accounts> for full spending account details.

Step 2. Take your Smart Money Score at the branch or online at <https://sentis.ca/gffg-smartmoneyscore/online>

Step 3. Sign up for the Gulf & Fraser Member Rewards Program (“Member Rewards Program”) at the branch or online at <https://www.gulfandfraser.com/offers/member-rewards-program>

Step 4. Set up one (1) of the following, and a deposit of \$450 CDN will be credited into your new Spending account:

- Regular external deposits to your account totaling \$500 CDN/month or more
- A preauthorized automated payment

Step 5. Sign up for a new credit card, activate it, and get up to 5,000 welcome points¹ (\$50 cash equivalent)

- For credit card offer and payout details, please refer to:
- Welcome Points Offer: https://www.collabriacreditcards.ca/affiliate_gulf-and-fraser/offers/welcome2024.aspx

The Qualifying member must meet Beem Credit Union’s minimum membership requirements and be 18 years of age or older and must fund the appropriate Beem Credit Union Share Account at the time of account opening.

The Offer payout will be processed during the month following meeting the above outlined requirements for the New Member Offer.

Validation and Payment

- At the time of receiving the Offer the member must be a legal resident in the province of British Columbia and have reached the age of 18 as of the date of their participation in the Offer.
- Beem Demand Accounts all need to be in good standing to be eligible for the Offer payout.
- Fulfillment of the above listed criteria (Steps 1-5) must be met within a 180-day time period, from start to finish, to qualify for the Offer.

Personal Information and Privacy

- By participating in the Offer, you consent to Beem Credit Union collecting, using, and disclosing the personal information submitted by you for the purpose of administering the Offer and in accordance with Beem Credit Union [Privacy Policy](#).
- Your information will be kept confidential and used solely to administer the Offer. All Offer participants become the property of Beem Credit Union and will not be returned.
- If you receive a 2024 Oakridge Branch New Member Offer, 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 ("New Member Offer"), wholly or in part, with any other offer, whether like this offer or not, or to withdraw and cancel this offer altogether.
- By accepting the Offer, the applicable member: (i) confirms compliance with these Terms and Conditions; (ii) acknowledges acceptance of the Offer as awarded; (iii) releases Beem Credit Union from any and all liability in connection with this Offer; his/her participation therein and/or the awarding and use/misuse of the applicable Offer or any portion thereof.
- Additional terms and conditions apply to opening an account with Beem Credit Union.
- Beem Credit Union shall have the exclusive right to determine the amounts, if any, payable under any offer.