



2020 EDMONDS OPENING – \$250 MATCH OFFER– TERMS AND CONDITIONS

Gulf and Fraser Fishermen’s Credit Union (DBA G&F Financial Group) is offering a \$250 match offer to new and existing clients of its Edmonds branch, subject to satisfaction in G&F Financial Group’s sole discretion, of the eligibility criteria set forth in these terms and conditions.

\$250 Match Offer

The offer runs from September 21, 2020 until supplies last, unless terminated at an earlier date by G&F Financial Group.

If, during the offer period, a member meets with a G&F Wealth expert for a Smart Money Plan™ and deposits a minimum of \$250 into a new investment account with Credential Asset Management Inc. or Credential Securities (collectively, the “Qualifying Accounts”), G&F will match the member’s contribution of \$250. Funds will be deposited at the time of setting up the member’s Qualifying Account.

Eligibility Criteria

In order to qualify for the \$250 Match offer, members must satisfy all of the following eligibility criteria:

1. The individual must be an existing member of G&F financial Group
2. The member must be above the age of 19 and a resident of British Columbia
3. The member must have completed a Smart Money Plan™ with a Credential, G&F Advisor
4. The member must open a new qualifying investment with G&F financial Group in order to take advantage of the \$250 match. Qualifying Investments are all investments held in a Qualifying Account
5. The member must, during the offer period, create a minimum of \$25 a month pre-authorized contribution into a Qualifying Account
6. Qualifying Accounts can be (a) non-registered accounts; (b) registered retirement savings plan accounts; (c) spousal registered retirement savings plan accounts; (d) tax-free savings account (member will need to ensure they have enough room in their tax-free savings account before a contribution of \$250 is made by G&F). Other accounts may qualify.

\$250 Match Offer Limits

Each qualifying member can only receive a maximum of \$250 in match bonus, i.e. maximum of \$250 pay-out per investor per new investment account.

General Offer Terms

1. This offer may not be combined with any other offer.
2. G&F Financial Group 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, wholly or in part, with any other offer, whether similar to this offer or not, or to withdraw this offer altogether.

3. Additional terms and conditions apply to opening an account with G&F Financial Group, Credential Asset Management Inc., and Credential Securities, and operation of, accounts at any of G&F Financial Group, Credential Asset Management Inc., and Credential Securities.
4. G&F Financial Group shall have the exclusive right to determine the amounts, if any, payable under any offer.
5. All new accounts with Credential Asset Management Inc. and Credential Securities. will be opened as nominee accounts.
6. G&F Financial Group, Credential Asset Management Inc., and Credential Securities. are not responsible for transfers that are not initiated or received and completed by these dates 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.
7. G&F Financial Group representatives that are not registered with Credential Asset Management Inc. or Credential Securities. will not be involved in any investment decision involving a Qualifying Account
8. The Credential Asset Management Inc. or Credential Securities. representative managing a Qualifying Account must be affiliated with G&F Financial Group.
9. Mutual funds are offered through Credential Asset Management Inc. Mutual funds and other securities are offered through Credential Securities, a division of Credential Qtrade Securities Inc. Referral fees, commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments, managed accounts or the investments. Please read the prospectus before investing. Unless otherwise stated, cash balances, mutual funds and other securities are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer that insures deposits in credit unions. Mutual funds, managed accounts and other securities are not guaranteed, their values change frequently and past performance may not be repeated.
10. Credential and Credential Securities are registered marks owned by Aviso Wealth Inc.