

GET YOUR SHARE™ PROMOTION FOR NEW MEMBERS AND REFERRING MEMBERS

LIBRO CREDIT UNION TERMS AND CONDITIONS VERSION DATE: [September 1st, 2020]

Libro Credit Union is a “Participating Credit Union” in the Get Your Share promotion administered by the Canadian Credit Union Association (“CCUA”).

The New Member Promotion and Referring Member Promotion (defined below) are collectively referred to as the “**Promotions**”. The Promotions are administered by the Canadian Credit Union Association (“CCUA”) with offices at 151 Yonge St. Suite 1000, Toronto, Ontario, Canada, M5C 2W7, on behalf of participating British Columbia and Ontario credit unions (each a “**Participating Credit Union**”).

By participating in a Promotion, you acknowledge that you have read, understood, and agree to be bound by these Terms and Conditions.

New Member (Owner) Promotion

This Section A sets out the terms and conditions for the Get Your Share™ Promotion for New Members (the “**New Member Promotion**”).

The New Member Promotion consists of a **\$200** cash bonus (the “**New Member Bonus**”) for:

a. opening a new personal chequing or savings account online with Libro Credit Union (“**New Personal Account**”)

The New Member Promotion runs from February 4th, 2020 at 12:00 AM EST on through December 31st, 2020 at 11:59 PM EST (the “**New Member Promotion Period**”).

To receive the New Member Bonus, you must meet all New Member Eligibility Requirements and complete New Member Qualifying Criteria set out under this Section A.

New Member Eligibility Requirements

The New Member Promotion is open to any resident of British Columbia or Ontario who (i) has reached at least 18 years of age; (ii) has not been a member of a BC credit union and/or an Ontario credit union, as applicable; and (iii) has not participated in the New Member Promotion or any other Get Your Share™ promotion, since April 4, 2013, all as determined by CCUA in its sole discretion. Employees of British Columbia and/or an Ontario credit union and/or a subsidiary of a British Columbia and/or Ontario credit union are not eligible to participate in the New Member Promotion.

New Member Qualifying Criteria

To earn the New Member Bonus, you must complete all of the following steps (the “**New Member Qualifying Criteria**”):

Step 1: Register for the New Member Promotion:

- a. Visit <https://www.libro.ca/join-libro> and register for this promotion while opening an account.
- b. Or visit www.getyourshare.ca, select Libro Credit Union, and complete online form before the end of the New Member Promotion Period.
 - i. You will need to submit your legal name, birthdate, phone number and email address, and preferred contact method and/or preferred account opening method. This information will be shared with the selected Participating Credit Union.

Step 2: Become a member (Owner) and open New Personal Account with Libro Credit Union online.

Step 3: Complete the following within twelve weeks (84 days) of completing Step 1: set-up and complete at least one recurring, pre-authorized debit or credit transaction from your New Personal Account and continue for a minimum of six months or the \$200 bonus is returned to Libro.

New Member Promotion Fulfillment

The New Member Bonus earned will be deposited to your Eligible Account via electronic funds transfer within 15 business days of the Libro Credit Union confirming to CCUA that you have fulfilled the qualifying criteria. **“Eligible Account”** means one of your personal chequing or savings account held at a Libro Credit Union.

New Member Promotion Limits

Each individual is limited to one New Member Bonus in their lifetime. For joint accounts, each New Member who is issued membership shares and meets the New Member Eligibility Criteria is eligible to receive the New Member Bonus. The New Member Bonus is not transferrable or assignable. No substitutions will be permitted.

Referring Member Promotion

This Section B sets out the terms and conditions for the Get Your Share™ Promotion for Referring Members (the **“Referring Member Promotion”**).

The Referring Member Promotion consists of a **\$50** cash bonus (the **“Referring Member Bonus”**) for each new member that you (the **“Referring Member”**) refer to Libro Credit Union through your Referral Link (defined below) and who (i) meets the New Member Eligibility Requirements and (ii) complete Steps 2 through 3 of the New Member Qualifying Criteria set out in Section A above (a **“Referred Member”**). Referred Members may participate in the New Member Promotion.

The Referring Member Promotion runs from February 4th, 2020 at 12:00 AM EST on through December 31st, 2020 at 11:59 PM EST (the **“Referring Member Promotion Period”**).

To receive the Referring Member Bonus, you must meet all Referring Member Eligibility Requirements, and complete the Referring Member Qualifying Criteria set out under this Section B.

Referring Member Eligibility Requirements

The Referring Member Promotion is open to any resident of British Columbia or Ontario who: (i) has reached at least 18 years of age; and (ii) is a member of and has an open chequing or savings account in good standing at a British Columbia or Ontario credit union.

Referring Member Qualifying Criteria

To earn the Referring Member Bonus, you must complete all of the following steps:

Step 1: Register for the Referring Member Promotion:

- a. Visit www.getyourshare.ca or <https://www.libro.ca/referral>
- b. Fill out the contact form; and
- c. Select the credit union and branch that you belong to.

Upon completing Step 1, you will receive a referral link to a promotion page (the **“Referral Link”**).

Step 2: Share the Referral Link with your friends and family members in accordance with these Terms and Conditions.

Step 3: Receive the Referring Member Bonus for each Referred Member who: (i) contacts a Participating Credit Union through your Referral Link and (ii) completes Steps 2 and 3 of the New Member Qualifying Criteria set out in Section A above within the Referring Member Promotion Period.

Referring Member Promotion Fulfillment

The Referring Member Bonus earned will be deposited to your Eligible Account via electronic funds transfer within 15 business days of the Participating Credit Union confirming to CCUA that you have fulfilled the qualifying criteria. "Eligible Account" means one of your personal chequing or savings account held at a Participating (Libro) Credit Union. The Referring Member Bonus is not transferrable or assignable. No substitutions are permitted.

Due to the confidential nature of the membership application and account opening process, you will not be notified of the status of any individual applications of persons referred by you. You will be only be notified when a Referring Member Bonus is paid to you or when a Referred Member has completed the New Member Qualifying Criteria.

Referring Member Promotion Limits

The maximum Referring Member Bonus that you may receive during your lifetime is \$2,500. Once you have reached this maximum, you will not be entitled to receive any further Referring Member Bonuses for additional Referred Members.

Sharing Your Referral Link

You may only share your Referral Link with your friends and family members who have confirmed to you that they want to receive such communication. You must not publish or distribute your Referral Link in locations where the audience is likely to include individuals with whom you do not have a personal or family relationship.

You must not share your Referral Link in a manner that violates applicable laws (including laws governing email communications), or the terms and conditions applicable to the platform on which you choose to share your Referral Link. You are solely responsible for complying with applicable laws and platform terms and conditions. A violation of any applicable laws constitutes a violation of these Terms and Conditions and may result in your disqualification from the Promotions.

You must ensure that all persons with whom you share your Referral Link are advised of the fact that you may be compensated if they choose to open an account with a Participating Credit Union. Any person that you refer must agree to allow your account to be bonused upon approval or you will not receive the Referring Member Bonus.

Promotions – Privacy Notice

CCUA will provide personal information to and collect personal information from Participating Credit Unions to administer the Promotions and confirm your eligibility to receive a New Member Bonus and/or Referring Member Bonus. This may include the information you submitted as part of a Promotion, as well as information about your credit union accounts.

By participating in either or both of the Promotions, you consent to CCUA's collection, use and disclosure of your personal information for the administration of the New Member Promotion and/or Referring Member Promotion, as the case may be, and otherwise in accordance with CCUA's Privacy Policy. You further consent to your credit union's disclosure of your personal information to CCUA for the administration of the Promotions.

You also consent to CCUA using aggregated and anonymized information from your personal information to generate reports regarding the Promotions and entrant demographics, which reports CCUA may disclose to other persons provided that no identifying information is included in such reports.

Promotions – General Terms and Conditions

CCUA will not be liable to any person for: (a) erroneous, lost, late, incomplete or misdirected entries to the New Member Promotion or Referring Member Promotion; (b) any damage or loss arising from, connected with, or relating to the New Member Promotion or Referring Member Promotion, regardless of the cause or any fault of CCUA or any person for whom CCUA is responsible, and notwithstanding that any of those persons may have been advised of the possibility of the loss or damage being incurred.

In participating in either or both of the Promotions, you agree to comply with all applicable laws (including laws relating to privacy, protection of personal information and unsolicited commercial communications) and community standards, and must not infringe or violate the rights (including privacy and publicity rights) of any person.

The Promotions are subject to all applicable laws and regulations, and are void where prohibited by law. If any provision of these Terms and Conditions is found by any court of competent jurisdiction to be unenforceable, all other provisions will remain in full force and effect. These Terms and Conditions are governed solely by the laws of British Columbia and/or Ontario, Canada and applicable federal laws of Canada, excluding any rules of private international law or the conflict of laws that would lead to the application of any other laws.

Any dispute between CCUA and you or any other person arising from, connected with or relating to either or both of the Promotions, participation in either or both of the Promotions, the use or misuse of personal information provided in connection with either or both of the Promotions, or any related matters ("**Disputes**") will be resolved before the courts in the applicable province, and you hereby irrevocably attorn to the exclusive jurisdiction of those courts in respect of all Disputes. Proceedings regarding a Dispute must be commenced within one (1) year after the event giving rise to the Dispute occurred, after which time any and all proceedings regarding the Dispute are barred.

If for any reason CCUA determines, in its discretion, that a Promotion is not capable of being conducted as intended by CCUA, CCUA may in its discretion withdraw, cancel, terminate, modify, or suspend all or any part of such Promotion.

To the fullest extent permissible by applicable law, by participating in either of the Promotions, you agree to indemnify and hold harmless CCUA against all and any claims arising out of or in connection with any breach by you of these Terms and Conditions or your participation in either or both of the Promotions.

CCUA is not obligated to respond to any correspondence regarding either of the Promotions from any person, but CCUA may in its discretion respond to questions and queries by email at hello@getyourshare.ca.

CCUA may, in its discretion, change, supplement or amend these Terms and Conditions from time to time by posting amended Terms and Conditions.

Decisions of CCUA regarding any and all aspects of the Promotions are final and binding on all participants.

Any other promotions or offers advertised on this website are not conducted by CCUA and CCUA will not be liable to any person who participates in any other promotion advertised on this website. Any other promotions or offers advertised on the website are the responsibility of the third party offering such promotion.