

Kawartha Cash Bonus Offer for New Business High Interest Savings Accounts

During the Offer Period, Kawartha Financial Services ("Kawartha") will pay eligible **new Kawartha business members** a cash bonus equal to 1% of their Business High Interest Savings Account Qualifying Balance Amount, up to a maximum of \$1,000.

To qualify, an eligible business must **join Kawartha** and open a new Business High Interest Savings Account between October 5, 2026 and December 31, 2026 (the "Offer Period"). The Qualifying Balance Amount is then based on the average deposit balance during the month of January 2027.

Offer Requirements:

1. Open a new Kawartha Business High Interest Savings Account during the Offer Period.
2. Achieve an average daily balance amount of at least \$10,000 for the month of January 2027 (i.e. the Qualifying Balance Amount).

Eligibility Criteria:

- The Offer is available to new Kawartha business members.
- Only Kawartha Business High Interest Savings Accounts are eligible.
- The business must meet all of Kawartha's standard account-opening and membership policies, including applicable identification and due diligence requirements.
- The individual opening the account on behalf of the business must be at least 18 years old, where that requirement applies to the business account type being opened.
- Kawartha staff and Board members are not eligible. The Offer is non-transferable and non-assignable.
- **Limit:** Only one (1) eligible account offer per business during the Offer Period.

Details of the Cash Bonus offer:

1. Open a new Kawartha Business High Interest Savings Account during the Offer Period.
2. Achieve an average daily balance amount of at least \$10,000 for the month of January 2027 (i.e. the Qualifying Balance Amount).
3. Cash bonus amount is calculated based on 1% of the Qualifying Balance Amount to a maximum cash bonus of \$1,000.
4. The cash bonus will be deposited in the new Business High Interest Savings Account by Friday, February 26, 2027.

The following table shows examples of the 1% cash bonus based on various Qualifying Deposit Amounts.

Qualifying Balance	1% Cash Bonus
Under \$10,000	\$0
\$10,000	\$100
\$25,000	\$250
\$50,000	\$500
\$75,000	\$750
\$100,000+	\$1,000

General Terms and Conditions:

- The Offer is for new Kawartha business accounts only and cannot be combined with any other previous offers.
- The Kawartha business account must be in good standing throughout the offer period plus the period between January 1 and February 26, 2027.
- The Offer is subject to all applicable federal, provincial and municipal laws and regulations.
- Kawartha reserves the right at its sole discretion to withdraw, terminate or modify all or any part of the Offer at any time.