

Confidence Bonus Offer – Terms and Conditions

Kawartha Financial Services, a division of Libro credit Union Limited (Kawartha), is offering a "Confidence Bonus" to eligible participants who complete the requirements outlined below during the offer period.

The "Confidence Bonus" Offer

Open both a qualifying new Kawartha Investment or Aviso Wealth Account and a new Qtrade Direct Investing® account, invest a minimum of \$1,000 into each account by January 31, 2027, and receive a \$250 Confidence Bonus subject to these Terms and Conditions.

Offer Period

This offer is available from October 5, 2026, to January 31, 2027, at 11:59 p.m. EST.

Eligibility Criteria

- New and existing Kawartha members may qualify.
- Accounts must be open and in good standing at time of the Bonus Payment.
- Participants must complete all qualifying actions during the offer period.
- Participants must satisfy all account opening requirements.

Account Opening Requirements

Qtrade Direct Investing opening:

Participants must open a new Qtrade Direct Investing ("Qtrade) account via one of the Kawartha Partnership links available on Kawarthacu.com. For example:

<https://www.qtrade.ca/en/investor/offers/creditunions.html?partner=Kawarthacu>

Participants may also qualify for offers available from Qtrade directly (see offer stacking section below). The minimum deposit of \$1,000 must be made to the new account by January 31, 2027, to qualify for the Confidence Bonus Payment.

Eligible Kawartha and Aviso Wealth Investment Accounts:

Participants must also open a new eligible Kawartha Investment Account and deposit a minimum of \$1,000 before January 31, 2027.

Eligible Investment Account options:

1. **Managed investment accounts through Aviso Wealth:** Qualifying Accounts can be any available account type from Aviso Wealth (i.e., registered, and non-registered.) To qualify for the Confidence Bonus a minimum deposit of \$1,000 is required. Qualifying Accounts must be nominee accounts with Aviso Wealth, where applicable. New

accounts must meet account opening requirements approved by Aviso Wealth, as applicable.

OR,

2. **Newly funded Kawartha GIC(s)** with a minimum of at least a 12-month fixed term. New funds are money not currently held on deposit with Kawartha financial Services or Libro Credit Union and not transferred from existing Libro accounts and/or Libro affiliated accounts including Aviso Wealth and Qtrade. Minimum deposit \$1000. Rates are subject to change without notice. This offer can be applied to new fund GIC Special rates despite those special rate promotions carrying a standard carve out limitation that typically states, "No additional bonuses apply to special rates."

Bonus Payment

Eligible participants will receive one \$250 Confidence Bonus by May 15, 2027. All accounts as part of this offer including the eligible Kawartha, Aviso Wealth and Qtrade accounts must remain open and in good standing through April 30, 2027.

The bonus will be credited as cash to either a Kawartha chequing or savings account no later than May 15, 2027.

Offer Stacking

This offer may be combined with eligible Qtrade transfer-in offers, Qtrade cashback offers, and future Kawartha investing promotions, provided all eligibility requirements for each offer are satisfied.

Other Terms and Conditions:

- Transfers will be validated by April 15, 2027, to ensure they have been received in a Kawartha affiliated account at Qtrade, and if applicable, affiliated accounts at Aviso Wealth.
- You are solely responsible for any tax consequences arising from or in connection with this offer.
- All dollar amounts mentioned are in Canadian dollars.
- US dollar accounts will be converted at prescribed rates in effect at Aviso Wealth, as applicable, as of the Transfer in date to determine whether clients qualify for the offer.
- The Aviso Wealth representative managing a Qualifying Account must be affiliated with Kawartha.
- Limit of one Confidence Bonus per eligible member. A joint account may be used to support the eligibility of only one member and will not result in more than one bonus.
- Kawartha reserves the right to amend, suspend, or cancel the promotion at any time and to determine final eligibility.

Mutual funds and other securities are offered through Aviso Wealth, a division of Aviso Financial Inc. Online brokerage services are offered through Qtrade Direct Investing, a division of Aviso Financial Inc.