



Registered Transfer Fee Reimbursement Program – Terms and Conditions

1. Tru Cooperative Bank will reimburse its member up to \$100 in transfer fees paid to another Canadian financial institution when \$10,000 or more is transferred by a T2033 direct transfer form or equivalent into a new or existing Tru Cooperative Bank TFSA, RRSP, or RRIF account (the “Offer”).
2. The Effective Date of the transfer must be on or after January 1, 2026.
3. TFSA and RRSP contributions are subject to the limits imposed by Canada Revenue Agency (CRA). The TFSA and RRSP contribution limits are as noted on your most recent Notice of Assessment issued by the CRA. You are responsible for monitoring your individual contribution limits and ensuring any and all contributions fall within these set CRA limits. By accepting this Offer, you agree to at all times indemnify and hold Tru Cooperative Bank harmless in respect of any penalties or charges imposed upon you as a result of these imposed limits.

Fee Reimbursement Eligibility:

4. To be eligible for this Offer, each member must meet the eligibility requirements on the Effective Date of the transfer.
5. Each account holder must be 19 years of age or older.
6. Each account holder must be a member of Tru Cooperative Bank
7. The account holder must transfer a minimum of \$10,000 from one or more TFSA, RRSP, or RRIF accounts at another financial institution into a TFSA, RRSP, or RRIF account with Tru Cooperative Bank. Multiple transfers are allowed and may be combined to meet the \$10,000 minimum (e.g., \$5,000 RRSP + \$5,000 RRSP).
8. Tru Cooperative Bank reserves the right to request proof of transfer charge.
9. The reimbursement fee will be deposited into the primary chequing account held by the primary applicant at the appropriate division of Tru Cooperative Bank.

Limitations:

10. Eligible Registered Transfers must be between accounts of the same type. For example, funds from a TFSA at a Transferring Institution must be transferred to a TFSA at Tru Cooperative Bank.
11. Tru Cooperative Bank does not reimburse Deferred Sales Charges (DSC fees), Low Load Fees (LL fees), trading fees, commission fees or account closure fees. You will be solely responsible for the payment of any applicable fees, penalties, charges or other amounts associated with or connected to the Offer.
12. Tru Cooperative Bank does not reimburse any applicable withholding tax.
13. Partial transfers (not the full balance) from the same account will only be reimbursed up to a maximum of \$100.
14. This Offer is non-transferable.

15. Tru Cooperative Bank reserves the right, in its sole and absolute discretion, to withdraw the Offer or to disqualify, limit or revoke the Offer in respect of a member who it determines or believes is abusing or manipulating the Offer.
16. Tru Cooperative Bank is not responsible for any liability arising from, or in any way relating to, this offer or any restriction, revocation or modification.