

Eligibility

- 1) No registration is required for this offer. To be eligible for the Offer the individual must:
 - a) Be a new or existing Client of Questrade, Inc. ('**Questrade**') or Questrade Wealth Management Inc. ('**QWM**') with all their client accounts in good standing at the time of participating in the Offer;
 - b) Be a legal resident of Canada;
 - c) Have attained the age of majority in the Canadian province or territory the Client resides in; and
 - d) Meet the additional requirements below.

Offer Rules

- 2) For this Offer, the following definitions apply:

Cash Back = The Cash Back is determined by the following calculations

Cash Back = $3\% * (\text{Net Qualifying Transfer Amount} \leq \$10,000) + 1.5\% * (\text{Net Qualifying Transfer Amount} > \$10,000)$

Minimum Transfer Amount = \$1,000 (per Client)

Maximum Cash Back = \$10,000 (per Client)

Settlement Date: The date on which the transfer of assets is complete and all related transactions are processed, resulting in the full and final crediting of the transferred assets to the Client's Questrade account.

Net Qualifying Transfer Amount = A - B

Where:

A is The sum total value of each Qualifying Transfer (Transfer-in only; cash deposits are not eligible) submitted during the Offer Period, totaling \$1,000 or more. The final value of each Qualifying Transfer used in this calculation will be determined on the Settlement Date and may be adjusted to reflect the market value of the assets received, including any applicable foreign exchange (FX) adjustments for USD assets. If a Qualifying Transfer is denominated in US currency, the exchange rate on the Transfer Settlement Date will be used to determine the Canadian dollar value equivalent for the purposes of the calculation.

And

B is The sum total value of each withdrawal or transfer-out or other transaction that would have the effect of reducing the balance (each a '**Withdrawal**') in any of the Client's Eligible Accounts during the Offer Period, calculated based on the gross amount as at the date each Withdrawal is processed. Transfers between Questrade accounts that belong to different Clients are considered withdrawals for the purposes of the offer. If a withdrawal is denominated in US currency, the exchange rate on the date the withdrawal is processed will be used to determine the Canadian dollar value equivalent for the purposes of the calculation.

The Cash Back shall be divided into 24 equal payments and paid monthly to the Client provided the Client continues to meet the conditions of the Hold Period. The Cash Back shall be paid in Canadian currency. The first monthly Cash Back payment will be made on or about April 30, 2025, provided all transferred assets have settled by April 29, 2025. If the settlement of transferred assets is not completed by this deadline, the first payment will be made on or about the last business day of each month following the settlement date. Subsequent payments will be made on or about the last business day of each month thereafter, with any missed payments included in subsequent payments.

Client: A new or existing Questrade or QWM client. For the purposes of this offer, to determine eligibility and Cash Back calculations, each of these is considered a unique Client: (a) an individual identified by their unique User ID and their individual accounts; (b) two or more joint account holders each identified by their unique User IDs and their joint accounts; (c) non-personal entities such as corporations identified by their unique User IDs. The \$1,000 minimum transfer amount and \$10,000 maximum Cash Back apply per Client.

Eligible Account: To be an Eligible Account, the account must be an existing or new Questrade or QWM account and must be in good standing.

These accounts are all Eligible Accounts: a non-registered individual margin account; a non-registered individual cash account; an individual or spousal Registered Retirement Savings Plan ('**RRSP**'); an individual or spousal Registered Retirement Income Fund ('**RRIF**'); a Registered Education Savings Plan ('**RESP**'), a registered Locked-in Plan; a Tax Free Savings Account ('**TFSA**'); a First Home Savings Account ('**FHSA**'); a Locked-in Retirement Account ('**LIRA**'); a Locked-in Retirement Savings Plan ('**LRSP**'); or a Corporate/Business accounts.

These accounts are not Eligible Accounts and are excluded from this Offer: Any Forex or CFD account.

Hold Period: The Hold Period extends until the final Cash Back payment on March 31, 2027. During this period, a withdrawal limit of 5% of the final, adjusted Net Qualifying Transfer Amount applies. The final Net Qualifying Transfer Amount is determined on the settlement date of the transfer and reflects the market value of the assets (including any foreign exchange adjustments) on that date. To avoid a reduction in future payments, any withdrawals exceeding this 5% limit must be replenished at least one business day before the next scheduled Cash Back payment. If the Client fails to replenish the overage by this deadline, the Net Qualifying Transfer Amount will be permanently reduced by the total cumulative withdrawal amount during the Hold Period. Future payments will be based on this reduced amount. Previous payments will not be clawed back. Transfers between Questrade accounts belonging to different Clients are considered withdrawals for the purposes of this offer.

Offer Period: The Offer Period begins on February 10, 2025, and ends on February 28, 2025. To be considered a Qualifying Transfer, transfers totaling the Minimum Transfer Amount must be submitted during this period.

Qualifying Transfers: Qualifying Transfer are transfer-in only; cash deposits are not eligible. Transfers may include cash and/or eligible securities. Transfers must originate from an institution not part of Questrade Financial Group. Transfers from other Questrade, QWM, or their affiliates are excluded. Any cash or investable assets transfers submitted outside the Offer Period are excluded.

3) To qualify for the Offer:

- a) The Client must submit to Questrade one or more transfers-in totaling \$1,000 or more during the Offer Period. These transfers must settle in the Client's account before any Cash Back payments are issued. If a payment is missed, catch-up payments will be included in subsequent payment periods.
 - b) The Client's receipt and continued retention of a Cash Back payment, at any time, shall indicate the Client accepted the Offer and its corresponding terms and conditions.
 - c) The Client must ensure the Hold Period is respected.
 - d) The Cash Back will be paid to a non-registered Questrade or QWM account (the '**Receiving Account**'), prioritized as follows per Client: (1) Cash Account (oldest if multiple); (2) Margin Account (oldest if multiple). If the Client does not have a non-registered cash or margin account, Questrade and QWM may, in their sole and absolute discretion, notify the Client within 30 days of the first payment due date and provide a 90-day grace period from notification to open a Receiving Account. Failure to open a Receiving Account within the grace period will result in forfeiture of the Cash Back.
- 4) Once the Minimum Qualifying Transfer Threshold is met, Clients who participate in the Offer and otherwise comply with the conditions set out herein, are eligible to receive a Cash Back.
- 5) This Offer is made to all eligible Questrade or QWM Clients and is non-transferable. The Cash Back is non-transferable, and cannot be applied retroactively.
- 6) Except for the 'Transfer for Free' (transfer-in fee rebate) promotion and the \$0 management fee offer or as Questrade or QWM permit in their sole and absolute discretion, this Offer cannot be combined with any other Questrade or QWM offer or promotion.

General

- 7) There may be tax implications associated with the Cash Back. Clients who participate in the Offer may wish to consult a tax professional for additional guidance.
- 8) The value of assets transferred may be subject to market fluctuations and foreign exchange rate changes at the time of settlement. The final value used for calculating the Cash Back will reflect these adjustments.

- 9) The Client assumes all risk of any damage that may arise in connection with participating in this Offer. Without limiting the generality of the foregoing, the participating Client hereby: (a) forever releases and discharges Questrade, QWM and their parent company, affiliates, and related and associated entities and employees, directors, officers, suppliers, agents, sponsors and administrators of each (collectively, the "Releasees"), from and against any and all claims, actions, costs, liabilities, judgments, damages, obligations, losses, penalties, and expenses of any kind or nature whatsoever (including legal fees) (collectively, the "Claims") in any way arising directly or indirectly out of any injury, loss, or damage that Client may suffer as a result of, or in connection with the participation in the Offer or any promotion-related activity, including the payment of the Cash Back to an Eligible Account and subsequent use of the Cash Back; and (b) indemnifies, defends and holds harmless the Releasees from and against any and all damages, loss and expenses, including legal fees, which may be suffered directly or indirectly by reason of the Client's own negligence or willful misconduct during or in connection with the participation in the Offer.
- 10) This Offer is subject to all applicable laws, regulations, and self-regulatory organization rules and standards.
- 11) All currency shown in these terms and conditions are in Canadian dollars unless otherwise indicated.
- 12) Questrade and QWM reserve the right to cancel, amend, withdraw or restrict this Offer, in whole or in part, at any time without notice.
- 13) The decisions and interpretations of Questrade or QWM with respect to any aspect of this Offer are final and binding on all participating Clients without right of appeal.
- 14) If Questrade or QWM determines a Client has committed or suspects a Client of fraud, abuse, manipulation, violating these terms, or gaming the Offer construct in a way that runs counter to how the Offer was intended to operate, Questrade and QWM may, in their sole and absolute discretion, take any action they consider appropriate, including but not limited to, disqualification and removal from any current or future offers or promotions, forfeiture or withdrawal of the Cash Back and associated benefits, closure of the Client's accounts with Questrade and QWM.

Questrade is a registered investment dealer, a member of the Canadian Investment Regulatory Organization ('CIRO') and a member of the Canadian Investor Protection Fund ('CIPF'), the benefits of which are limited to the activities undertaken by Questrade. QWM is a registered Portfolio Manager, Investment Fund Manager, and Exempt Market Dealer. Questwealth Portfolios ('QWP') is a service provided by QWM. Questrade provides administrative, trade execution, custodial, and reporting services for all QWP accounts.

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