



Financial[®]

PC Money™ Account Bonus Interest Rate Offer: Terms and Conditions

The following outlines the Terms and Conditions (“**Terms**”) governing the PC Money™ Account Bonus Interest Rate Offer (“**Offer**”). This Offer provides new and existing PC Money™ Account holders with the opportunity to earn a bonus interest rate of **0.7%** on their Savings feature by establishing direct payroll or pension deposits of \$1,500 or more, as described herein. All transactions and benefits under this Offer are in Canadian dollar. In these Terms, “**President’s Choice Bank**”, “**we**”, and “**our**” refer to PC Financial®. “**You**” and “**your**” refer to a participant in the Offer.

DEFINITIONS

“**Account**”: Your PC Money™ Account.

“**Savings**”: The optional savings feature within your Account. The existing terms and conditions in the PC Money™ Account Savings Agreement continue to still apply.

“**Bonus Interest Rate**”: An additional **0.7%**, interest rate applied to your Savings. This is on top of the standard Savings interest rate (which you can find at www.pcfincial.ca/en/legal-stuff/pcsavings-interest-rates/). Interest is calculated daily on the total closing savings balance in your Account and paid monthly.

“**Offer Period**”: From **November 13th, 2025** to **February 11th, 2026**.

“**Enrolment Period**”: This period starts on **November 13th, 2025**, and ends 30 days after **February 11th, 2026**, i.e. **March 13th, 2026**.

“**Offer Benefit Period**”: The duration of **12 months** i.e. **365 days** during which you will receive the Bonus Interest Rate, starting from the date it is first applied.

“**Payroll or Pension Direct Deposit(s)**”: Eligible recurring deposits from your employer and/or pension provider, as detailed below.

“**30-Day Period**”: A continuous 30-day timeframe, during which you must receive eligible Payroll or Pension Direct Deposits to qualify or maintain the Offer.

ELIGIBILITY

To participate, you must be a resident of Canada and have reached the age of majority in the province or territory of which you reside.

HOW TO QUALIFY FOR THE BONUS INTEREST RATE To receive the Bonus Interest Rate, you must meet all of the following conditions:

- 1) **Hold a PC Money™ Account:** You must either already have an Account or open an Account during the Offer Period. Accounts opened after the Offer Period will not qualify for this Offer.

- 2) **Enable the Savings Feature:** You must add the “Savings” feature to your Account within the Enrolment Period,
- 3) **Set Up Eligible Direct Deposits:** Within the Enrolment Period, you must receive “Payroll or Pension Direct Deposits” into your Account that meet these criteria:
 - a. **Recurring:** They must be recurring Payroll and/or Pension Direct Deposits.
 - b. **Source:** They must come from another financial institution as a credit and be categorized under specific Canadian Payment Association codes, as listed in the below chart

Canadian Payment Association Code	Description
200	Payroll Deposit
201	Special Payroll
202	Vacation Payroll
205	Commission Payroll
206	Bonus Payroll
207	Adjustment Payroll
230	Pension
231	Federal Pension
232	Provincial Pension
233	Private Pension
272	Retirement Income Fund
310	CPP
311	Old Age Security
313	VAC
315	PS Superannuation
316	CF Superannuation
318	EI
603	Income Security Benefits
606	Workers’ Compensation Board
607	Employment Assistance Allowance
612	Parental Insurance

- c. **Minimum Amount:** These may include multiple qualifying transactions—across one or more CPA codes—into a single Account, as long as the total amount is at least \$1,500.
- d. **Timing:** They must be deposited into your Account within a single 30-Day Period.

Important Notes on the 30-Day Period

- **Existing Account Holders:** Your 30-Day Period starts 30 days before **November 13th, 2025** to check for existing eligible deposits. If none are found, the 30-Day Period begins on **November 13th, 2025**.
- **New Account Holders:** Your 30-Day Period begins on your Account opening date.

The 30-Day Period resets each time you receive another eligible Payroll or Pension Direct Deposit.

MAINTAINING THE BONUS INTEREST RATE

Once you qualify, to continue receiving the Bonus Interest Rate for the entire Offer Benefit Period, you must consistently receive Payroll and/or Pension Direct Deposits of at least \$1,500 in a single Account within every subsequent 30-Day Period.

RECEIVING THE BONUS INTEREST RATE

After you meet all qualification conditions, the Bonus Interest Rate will be applied to your Savings within seven (7) business days. You will continue to receive the Bonus Interest Rate throughout the Offer Benefit Period, provided you continue to meet the ongoing conditions detailed within these Terms.

MULTIPLE ACCOUNTS

If you have multiple Accounts with the Savings feature enabled, only the Savings feature of the single Account that meets all of the Terms of this Offer will receive the Bonus Interest Rate (this is your “**Bonus Interest Account**”). You cannot combine Payroll or Pension Direct Deposits across multiple Accounts to qualify.

Example

If the Offer Period runs from October 1 to October 31, 2025, with an Enrollment Period ending on November 30, 2025, with Bonus Interest Rate of 0.50% for Offer Benefit Period of 180 days.

In this scenario, if you become a new PC Money™ Account holder on October 31, 2025, you will have until November 30, 2025, to (i) receive at least \$1,500 in Payroll or Pension Direct Deposits into your Account, and (ii) enable the Savings feature. If you complete these requirements on November 20, 2025, the Bonus Interest Rate will be applied to your Savings within seven (7) days (by November 27, 2025), and your Offer Benefit Period will begin on November 27, 2025, lasting for 180 days.

DISQUALIFICATION AND EXPIRATION

If your Payroll or Pension Direct Deposits do not meet the required minimum \$1,500 total and/or are not deposited into your Account for two (2) consecutive 30-Day Periods, the Bonus Interest Rate will be removed from your Bonus Interest Account within seven (7) days after the end of second 30-Day Period.

This is a one-time Offer. Once the Bonus Interest Rate is removed or the Offer Benefit Period ends, your Savings will revert to the standard saving interest rate as outlined in www.pcfincial.ca/en/legal-stuff/pcsavings-interest-rates/.

Example

If your last eligible Payroll or Pension Direct Deposit was on December 25, 2025, you have until February 23, 2026 (two consecutive 30-Day Periods) to make another Payroll or Pension Direct Deposit. If this condition is not met by February 23, the Bonus Interest Rate will end by March 2, 2026 (within 7 business days).

OPTING OUT OF THIS OFFER

If you meet the conditions of these Terms and automatically qualify for this Offer, but wish to opt out, please contact us at 1-866-246-7262.

TERMINATION, SUSPENSION, OR MODIFICATION TO THE OFFER

We reserve the right to terminate, suspend, or modify this offer (including the Bonus Interest Rate, eligibility, or minimum deposit amounts) at any time, without prior notice, for any reason.

We may also suspend, disqualify, or revoke access to the offer if we believe there is manipulation, abuse, or fraudulent activity. Any Bonus Interest Rates obtained fraudulently will be void, and repayment to PC Financial may be required.

These terms take precedence over any other promotional materials for this offer

In addition to these Terms, all terms and conditions associated with your PC Financial® products will continue to apply, including those set out in the PC Money™ Account Agreement and the applicable PC Financial® Cardholder Agreement(s).

OFFER LIMITATIONS

The Savings feature of your Account is only eligible for one (1) Bonus Interest Rate offer at a time.

The Bonus Interest Rate is non-transferable, non-saleable, non-assignable, and cannot be exchanged for cash. No substitutions are permitted. This Offer cannot be combined with any other offers except as expressly permitted by us. President's Choice Financial reserves the right to cancel or change the Terms of the Offer at any time, and to revoke the Offer or any applied Bonus Interest Rates for customers not in good standing, or those manipulating or abusing the Offer.

PRIVACY

By participating in the Offer, you consent to the collection, use, disclosure, and retention of your personal information for the purposes of administering this Offer and fulfilling the Bonus Interest Rate.

For additional information, please see our Privacy Agreement at: www.loblaw.ca/en/privacy-policy/.

ACCEPTANCE AND GOVERNING LAW

By participating in this Offer, you confirm you have read, understood and agree to these Terms. Any notice from us regarding these Terms is considered provided on the day it is posted on our website or otherwise provided to you. This Offer is governed by the laws of Ontario and applicable Canadian laws. Disputes will be handled by the courts in your Canadian province or territory of residence.

LANGUAGE OF TERMS

The parties specifically request that these Terms and all related documents (inclusive of any existing Account agreements) be drawn up and signed in the English language only. Les parties aux présentes exigent que cette convention ainsi que tous les documents s'y rapportant soient rédigés et signés en langue anglaise seulement.

