

Examples of Fraudulent Materials in Circulation

IMPORTANT NOTE: this is not an exhaustive list of scams in the market. Please be vigilant of unsolicited requests on behalf of PC Financial.

The following is a listing of fraudulent websites we've recently acted against:

- pcf-canada.com
- pcf-private.com
- pcf-compliance.com

The image displays two examples of fraudulent materials. On the left is a brochure for a 'Guaranteed Investment Certificate' (GIC) with a 'Promotional Limited Offer'. It features the PC Financial logo and a stylized red maple leaf. A yellow box with the word 'FRAUDULENT' is overlaid on the brochure. On the right is a '1 Year - GIC' document. It includes the PC Financial logo, the title '1 Year - GIC', and a 'Rate of Return: 6.10%'. Below this, it says 'Guaranteed Investment Certificate' and provides a disclaimer: 'With Guaranteed-Return GICs, your interest rate is guaranteed, so you don't need to worry about changes in the markets or economy.' It lists three bullet points: 'Both principal and interest payments are guaranteed', 'A great variety of product features, terms and interest payment options are available', and 'Escalating rate options available'. A table of terms follows, including 'Investment Name: Insured GIC', 'Rate of Return: 6.10%', 'Type: Non-Redeemable', 'Eligible for CDIC coverage: Fixed Rate GIC', 'Term: Yes', 'Minimum Investment: \$5,000', 'Maximum Investment: \$100,000', 'Plan Eligible: Cashable', 'Interest Paid: Quarterly, Semi-Annually, or Annually', 'Fixed/Variable: Fixed', and 'Issue Deadline: 14th October 2024'. A yellow box with 'FRAUDULENT' is overlaid on the table. Below the table, there is a 'What you need to know;' section with details on 'Type', 'Access', 'Interest', 'Fees', and 'Renewal'. To the right of this section are 'Key Benefits' (Competitive interest rates, Choice of interest payment frequency, Flexible investment terms, Security and safety) and 'Risks' (Large penalties if you need to take funds out before maturity). A yellow box with 'FRAUDULENT' is overlaid on the 'Key Benefits' and 'Risks' sections.



financial[®]

Date:
2024-09-04

Please see below remittance instructions regarding your impending transaction.

Order confirmation

We can confirm the following 'buy' order has been placed in favor of your client account.

Security	Client Name	Value	Transfer schedule
President's Choice Financial GIC 1 Year 6.10%	[REDACTED]	[REDACTED]	[REDACTED]

Once funds are received into your client account, the purchase order will be executed and investment units allocated to your account. Please ensure cash is readily available to be transferred to your President's Choice Financial client account as all trades are subject to T+1 settlement cycle. Balance transfer must be made before 18:00 the following business day.

PRESIDENT'S CHOICE FINANCIAL SEGREGATED CLIENT ACCOUNT DETAILS:

ACCOUNT N
ACCOUNT N
BENEFICIAR
BANK NAME
BANK ADDR
TRANSIT NU
INSTITUTION
PAYMENT R
TRANSACTION

