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In order to earn a referral bonus in PC Optimum™ points from President's Choice Bank ("PC Bank"), you must ensure the following requirements are met:

- You have provided your valid Refer-a-Friend referral code to your friend, who must enter it as part of their online application for a PC Financial® Mastercard® or a PC Money™ Account.
- Your friend must not have had an account with PC Bank at any time in the past.
- Your friend must spend a minimum of \$100 on either their PC Financial® Mastercard® or PC Money™ Account within 60 days of account opening. Cash advances, or cash equivalent transactions will not count towards the minimum spend requirement.

You agree to only share your Refer-a-Friend referral code with friends with whom you have had previous direct, voluntary, two-way communications. When sharing a referral code, you agree to not misrepresent our products and services or your opinions about them, and you comply with all applicable law.

You can earn a maximum of 250,000 PC Optimum™ points in Refer-a-Friend rewards per calendar year. There is a limit of one (1) Refer-a-Friend award bonus per referral. Each individual referral will earn 25,000 PC Optimum™ points. All referral points will be awarded to your PC Optimum™ account within 14 business days of the above conditions being satisfied.

PC Bank has the right at its sole discretion, without advanced notice, to terminate or suspend this offer in whole or in part and may also disqualify, limit or revoke this offer for any account holder it finds or believes to be manipulating or otherwise abusing the process, fairness, or integrity of the offer. Bonuses earned through fraudulent activities or in violation of these terms will be null and void. Privacy requirements prevent us from confirming the status of applications or amounts spent on accounts held with PC Bank.

From time to time, additional bonus offers may apply and be subject to these terms. Such limited time offers may be subject to additional terms and conditions set out in the promotional offer terms.

Limited time promotional offer:

Until December 31, 2021, earn an additional 25,000 PC Optimum™ points on top of the standard 25,000 points, for a total of 50,000 PC Optimum™ points per successful referral, for up to 3 friends. In order to earn a referral bonus in PC Optimum™ points from President's Choice Bank ("PC Bank"), you must ensure the following requirements are met by December 31, 2021:

- You have provided your valid Refer-a-Friend link to your friend, who must apply/sign up through the link for their online application for a PC Financial® Mastercard® or a PC Money™ Account.
- Your friend must not have had an account with PC Bank at any time in the past.
- Your friend must spend a minimum of \$100 on either their PC Financial® Mastercard® or PC Money™ Account within 60 days of account opening or by December 31, 2021, whichever date comes first. Cash advances,

or cash equivalent transactions will not count towards the minimum spend requirement. All bonus referral points will be awarded to your PC Optimum™ account within 2-3 weeks of the above conditions being satisfied.

All other standard terms and conditions apply.