



2024 Mortgage Promotion – Terms and Conditions.

1. Member Cash Back

The member cash back portion of this promotion involves rewarding members for approved new mortgage funding at StellerVista. This can be new or existing members but is focused on the main requirement of new funds. Meaning this does not apply to existing mortgages, refinancing or renewals.

Eligibility Period: Valid from May 15, 2024, to August 31, 2024.

Applicable Products: Applies only to personal and residential mortgages.

Exclusions: Commercial mortgages are excluded from this promotion.

Cash Back Tiers:

- \$1,500,000 and above: \$2,000 cash + 200,000 reward points
- \$1,000,000 to \$1,499,999: \$1,500 cash + 150,000 reward points
- \$750,000 to \$999,999: \$1,000 cash + 100,000 reward points
- \$500,000 to \$749,999: \$750 cash + 75,000 reward points
- \$250,000 to \$499,999: \$250 cash + 25,000 reward points
- \$100,000 to \$249,999: \$100 cash + 10,000 reward points

Eligibility Requirements:

- Must be a new mortgage to StellerVista. Including new buys and mortgages moved from other financial institutions.
- Minimum mortgage term of 3 years.
- Mortgage payments must be set up from a StellerVista demand account.
- At least one automated payment (debit or credit) must be established.
- Members must hold an active StellerVista Credit Card to receive reward points. Members have up-to 60 days from mortgage funding date to apply for a new StellerVista Credit Card. Members without an active StellerVista Credit Card can still receive the cash portion, but not the rewards portion.
- Staff and Directors are not eligible to participate in this promotion.

Reward Payment:

- **Payment of Cash Back:** Cash bonuses are disbursed within 30 days of mortgage funding.
- **Award of Points:** Reward points are credited within 60 days of funding – member must have an approved and active card by this date, or the reward portion become ineligible.
 - Reward points can only be paid to a StellerVista Credit Card.



2. Member Referral Bonus

Existing members can participate in the referral portion of this promotion by referring new business to StellerVista. Any member that refers a new mortgage to StellerVista is eligible for a cash bonus, as shown below. Any such referral must be formally mentioned by the member receiving the mortgage. The referral bonus does not apply to mortgage renewals in any way.

Eligibility Period: Valid from May 15, 2024, to August 31, 2024.

Applicable Products: Applies only to personal and residential mortgages.

Exclusions: Commercial mortgages are excluded from this promotion.

Bonus Tiers:

- \$1,000 Cash Bonus for mortgages over \$1,000,000.
- \$500 Cash Bonus for mortgages between \$100,000 and \$999,999

Eligibility Requirements:

- The mortgage referred must meet all criteria list in prior section.
- Mortgage must be a minimum value of \$100,000.
- The referring member must be in good standing.
- The referring member must have been a member of StellerVista for a minimum of 30 days prior to referral.
- The referring member must have an active demand account with StellerVista.
- Staff and Directors are not eligible to participate in this promotion.
- Referrals brought in by realtors or developers can be awarded to non-members – in all other cases, the recipient must be a member.

Reward Payment:

- **Payment of Cash Back:** Cash bonuses are disbursed within 30 days of member mortgage funding.

3. Mortgage Renewal Prize Draw

This draw celebrates members who continue their journey with us by renewing their mortgage. All that renew a StellerVista mortgage, while meeting the below eligibility requirements, will be automatically entered into a draw for a grand prize valued at \$5000. The referral bonus does not apply to mortgage renewals in any way.



Eligibility Period: Valid from May 15, 2024, to August 31, 2024.

Applicable Products: Applies only to personal and residential mortgages.

Exclusions: Commercial mortgages are excluded from this promotion.

Prize Details: One winner, selected via random draw on September 16th, will receive a prize bundle valued at \$5,000, including:

- \$1,000 in local gift cards – of the members choice.
- 100,000 reward points – to a StellerVista Credit Card.
- \$3,000 GIC with a term of the member's choice.

Eligibility Requirements:

- Mortgage must be a minimum value of \$100,000.
- Minimum 3 year term.
- Members must hold an active StellerVista Credit Card to receive reward points. Members have up-to 60 days from renewal date to apply for a new StellerVista Credit Card. Members without an active StellerVista Credit Card can still receive the cash portion, but not the rewards portion.
- Renewal must be completed before the end of the eligibility period.
- Staff and Directors are not eligible to participate in this promotion.

Reward Payment:

- **Gift Cards:** To be issued within 30 days of draw date.
- **GIC:** To be issued within 30 days of draw date
- **Award of Points:** Reward points are credited within 60 days of funding – member must have an approved and active card by this date, or the reward portion become ineligible.
 - Reward points can only be paid to a StellerVista Credit Card.

General Conditions

- Employees and members of the Board of Directors of StellerVista are ineligible to participate in the promotions detailed herein.
- StellerVista reserves the right to modify or terminate any aspects of this promotion at its discretion without prior notice.



- A member can participate in the Cash Back portion of the new mortgage promotion, without an active StellerVista Credit Card – but opts out of the reward points portion if no card is attained within 60 days of mortgage approval.
- Eligibility for new mortgage incentives requires the transfer of an existing mortgage from another financial institution to StellerVista, or the initiation of a new mortgage associated with a property purchase.
- Promotional offers described may not be combined. A member may not participate as both a referrer and a purchaser within the same transaction, nor can joint account holders or those with a product relationship to a new mortgage holder act as referrers.
- Any disputes arising from this promotion will be adjudicated by the Chief Operating Officer of StellerVista, whose decisions are final.
- This promotion is available for a limited time and may be discontinued at StellerVista's discretion without prior notification.
- Reward points awarded as part of this promotion are non-transferable and limited to StellerVista Credit Card rewards points only.
- Participants must possess or must obtain an active StellerVista Credit Card to receive reward points.
- Participation in this promotion constitutes agreement to these terms and conditions.
- All members must sign the funding addendum 2024A to be eligible to receive the promotion cash and rewards.
- In the event that a member terminates their mortgage agreement prior to the expiration of the agreed term, the member must reimburse StellerVista for a prorated portion of any cash bonuses and rewards previously received – as outline in Addendum 2024A, which must be signed and adhered to by any member approved for reward payment.
- Members who receive reward points as part of the promotional bonus agree to maintain their StellerVista Credit Card account in good standing for the duration of the mortgage term. Failure to maintain the account in good standing will result in the forfeiture of the reward points.
- A forfeiture of reward points requires the member to repay the equivalent cash value of the forfeited points to StellerVista. These terms are stipulated in Addendum 2024A, which must be accepted and signed by the member to receive the rewards.