

# Referral Perks<sup>®</sup> Program Rules

## TO REFER SOMEONE YOU MUST:

1. Be an existing Business Banking Member at Tru Cooperative Bank in good standing, hold an eligible chequing account, and operate your business with offices in British Columbia
2. Register for the Referral Perks for business program at [https://firstwestresearch.qualtrics.com/jfe/form/SV\\_cCQj2DQXtdBiyWy](https://firstwestresearch.qualtrics.com/jfe/form/SV_cCQj2DQXtdBiyWy) by:
  1. Creating a Referral Perks profile using your legal business name, valid signers name, business email address and phone number, which is used to securely identify you as an existing Member.
  2. Review and accept the Referral Perks Terms & Conditions
3. Review the “Referrer Qualifications” section of the Terms & Conditions for full eligibility details.
4. Share your unique referral code with friends, family, or others in your network who would be eligible to open a business chequing account.

## TO BE ELIGIBLE TO BE REFERRED YOU MUST:

5. Not be an existing Business Banking member at Tru Cooperative Bank and be a legal business operating in British Columbia with a British Columbia address at the time of registering.
6. Become a new Tru Cooperative Bank Member with a qualifying business Chequing Account by coming into the branch and referencing the Referrer’s unique code, and complete one qualifying recurring pre-authorized debit or credit transaction on this account within 60 days of being referred.
7. Eligible account must be opened by December 31, 2026 at 11:59 PM PST to be eligible for the program.
8. See "New Member Qualifications" in the Terms & Conditions for more details.

## QUALIFYING RECURRING AUTOMATIC TRANSACTION:

A recurring automatic transaction, also known as a pre-authorized transaction, is a transaction set up within your account and is where an external organization is given authorization by you to either credit or debit your account. Examples include:

1. Monthly bill payments
2. Recurring income payments

If you’re using a bill or income payment for your recurring automatic transaction, the payment must be set up directly with the billing company to qualify. This means you must

provide your institution, transit and account numbers via a void cheque to the billing company so they can automatically withdraw the money when the payment is due.

## **FREQUENTLY ASKED QUESTIONS (FAQ)**

### **Who qualifies to participate in the Envision Financial Referral Perks for Business program?**

- Eligible referrers must be an existing business banking member with Envision Financial, and operating in BC at the time of registering for the program
- The Referrer must hold an eligible chequing account in good standing.
- The Referee must be a non-Business Member of Tru Cooperative Bank.
- Full eligibility requirements are outlined in the Terms & Conditions.

### **REFERRALS**

#### **The business I referred lost my unique referral code. What should I do?**

Ask an advisor to recover your unique referral code and send it again.

#### **Can I refer someone to a different division operated by Tru Cooperative Bank?**

No, Referrals made through this program are only eligible within Envision Financial, a division of Tru Cooperative Bank.

#### **How does a referred business register for Referral Perks?**

They simply need to come into a branch to open a new account with your unique referral code.

### **INCENTIVES**

#### **How does my referral qualify for a Referral Perks reward?**

Between June 22, 2026 to December 31, 2026, when you refer a new business to Tru Cooperative Bank, subject to these Rules and the Terms & Conditions of the Program, you may each qualify for a \$200 credit to your Tru Cooperative Bank chequing account:

- The referrer registered for a unique referral code.
- The new business member brings the referral code and opens a new business banking membership and account in branch

- The new member meets the requirements to become a new business banking member at Tru Cooperative Bank by opening an eligible chequing account and sets up a successful recurring automatic bill payment or direct deposit transaction within 60 days.

See the Terms & Conditions of the Program for more details.

### **How many Referral Perks rewards can I earn?**

Between June 22, 2026 to December 31, 2026, subject to complying with the Rules and accepting the Terms & Conditions, you can earn up to \$1,000 account credit per calendar year. Subject to complying with the Rules and accepting the Terms & Conditions, Referees who receive their first reward for being referred are eligible to earn up to \$1,000 account credit per calendar year in additional rewards for making their own referrals.

### **How long does it take to receive my Referral Perks rewards?**

Rewards for successful referrals will be deposited to the member's business chequing account within 6-8 weeks following all eligibility requirements are completed.

### **OTHER**

### **What if my question is not answered here?**

Contact an advisor by [visiting a branch](#) or calling the [Member Advice Centre](#) at 1-888-597-6083.