

Celebrating 10 Years of Moya – Anniversary Promotion

Terms and Conditions

PLEASE READ THESE TERMS AND CONDITIONS OF USE CAREFULLY BEFORE ENGAGING IN THE PROMOTION.

To celebrate its 10th anniversary, Moya Financial is offering members the opportunity to participate in ten (10) limited-time promotions and incentives. Eligible members may participate in one or more of these incentives during the promotional period, subject to the terms outlined below.

PROMOTION PERIOD

All anniversary promotions are available from April 19, 2026, through December 31, 2026, unless otherwise specified. Certain incentives may be subject to limited availability or additional eligibility requirements.

GENERAL ELIGIBILITY

Participation in anniversary promotions is open to members of Moya Financial in good standing. Certain incentives may require additional eligibility criteria as outlined in the applicable sections below.

Unless otherwise stated:

- Members must meet all applicable product and service requirements.
- Incentives cannot be combined with other promotional offers unless explicitly stated.
- All financial products, including mortgages and term deposits, are subject to Moya Financial's standard approval processes and policies.

1. DOUBLE REFERRAL BONUS

Existing Members can earn a \$100 Referral Bonus for each eligible friend or family member they successfully refer (up to a maximum of 3 per calendar year) who becomes a New Member at Moya Financial using their Referral Postcard and who completes All Actions as set out below. This annual referral cap renews January 1 of every year, and any referrals that don't earn a bonus won't carry forward to the next calendar year. Any remaining referrals not used by the end of the calendar year will be forfeited.

For New Members to be eligible to earn a \$100 Referral Bonus, they must complete the following actions ("All Actions"): (i) Enroll using a valid Referral Postcard, (ii) successfully open their first Moya Financial Account, (iii) make an initial deposit of at least \$500 within 30 days of becoming a New Member. Note that for Mortgages and other Loans, the minimum deposit requirement does not apply. For Joint Accounts, only the Primary Account Holder is eligible for the Referral Bonus.

The New Member must maintain a minimum account balance of \$500 for at least 90 consecutive days starting on the day the initial \$500 minimum deposit/investment is made. If the balance falls below \$500, or if the Account is closed, the Referral Bonus will be revoked from both the Existing and New Member's Accounts.

A "New Member" is a person that has never had a Moya Financial Account. Accounts are deemed successfully opened when the new Member has satisfied the [Personal Account Terms and Conditions](#). Referral Bonus deposits will be made within 30 days of the New Member successfully completing All Actions provided all other terms and conditions are met and will be paid into the Membership Shares Account of the referred New Member (the "Referral") and into the Savings Account of the Existing Member (the "Referrer"). Once a Referral Postcard has been submitted, it can't be reversed.

A "Referral Postcard" is issued by Moya Financial in our branches and at select community events. These Postcards may not be duplicated, transferred, advertised, sold, or mass distributed.

2. FIRST MORTGAGE PAYMENT ON MOYA

Eligible members may receive up to \$500 off their first mortgage payment. This applies to new residential mortgage applications only during the promotional period.

All mortgage applications are subject to standard credit approval, underwriting requirements, and lending policies.

3. COMMUNITY DONATION COMMITMENT

As part of its 10th anniversary celebration, Moya Financial will increase its annual community donation commitment by, at a minimum, an additional \$10,000, increasing the total annual donation budget from \$50,000 to \$60,000 for the year.

4. FIRST HOME SAVINGS ACCOUNT BONUS RATE

Eligible members will receive a 0.10% bonus interest rate on their Moya Financial First Home Savings Account (FHSA) during the promotional period.

Additional conditions:

- The bonus rate applies to eligible FHSA accounts opened or maintained in good standing during the promotional period. Rate available on new funds transferred from another financial institution and existing funds.
- The bonus interest rate is calculated on the account balance and paid in accordance with Moya Financial's standard FHSA interest payment schedule.
- The bonus rate is applied in addition to the regular posted FHSA interest rate.
- Interest rates are subject to change without notice.
- All FHSA accounts are subject to applicable federal registered plan regulations and Moya Financial's account terms and conditions.
- Members are responsible for ensuring contributions do not exceed Canada Revenue Agency FHSA limits.

This offer may not be combined with other promotional interest rate offers unless otherwise stated.

5. MOYA FINANCIAL SCHOLARSHIPS

During the anniversary year, Moya Financial will increase the number of available scholarships from four (4) to ten (10).

Eligibility criteria, application requirements, and selection processes will be outlined in the official scholarship program guidelines. Scholarship recipients will be selected based on the criteria established by Moya Financial.

6. YOUTH ACCOUNT BONUS

During the promotional period, new youth accounts opened with Moya Financial will receive a \$200 bonus, an increase from the standard \$100 incentive.

Eligibility requirements:

- The account holder must meet the eligibility requirements for youth accounts as defined by Moya Financial.
- The account must be newly opened during the promotional period.

The bonus will be deposited into the eligible account following account opening and verification.

7. PAYROLL PROGRAM BONUS

A New Personal Member who enrolls in Moya Financial's payroll deposit program during the promotional period may be eligible to receive a bonus of \$50, in addition to the \$300 ongoing Payroll Promotion in place.

All standard payroll program terms and conditions apply. For full program details, including eligibility requirements, please refer to the [Payroll Program Terms and Conditions](#).

For the purposes of the payroll program, a "New Personal Member" is defined as a person who has never held a Personal Moya Financial account. Accounts are deemed successfully opened once the new member has satisfied the [Personal Account Terms and Conditions](#).

8. "10 YEARS OF STORIES" MOYA FEATURE

Members may submit original written stories describing how Moya Financial has positively impacted their financial journey.

Submission requirements:

- Stories must be between 300 and 800 words.
- Submissions must be in written format (no audio or video submissions).
- Stories must be the original work of the submitting member.
- Submissions must be received by September 30, 2026.

Five (5) submissions will be selected to be featured in Moya Financial communications throughout the remainder of the anniversary year. Selected participants will receive a \$100 bonus, which will be deposited into the participant's account with Moya Financial.

By submitting a story, members:

- Grant Moya Financial permission to edit submissions for clarity, length, and style;
- Grant Moya Financial the right to publish, reproduce, and distribute the submission for marketing and promotional purposes in any media format;
- Confirm that the submission does not contain inappropriate, offensive, or unlawful content.

Moya Financial reserves the right to determine eligibility and selection of featured submissions.

9. "GOLDEN TICKET" SURPRISE

During the promotional period, ten (10) members will be randomly selected to receive a payment toward an eligible bill, such as a utility bill, credit card payment, or mortgage payment.

Additional conditions:

- Members must be in good standing at the time of selection.
- No purchase or participation in other anniversary incentives is required to be eligible.
- The maximum payment amount per selected member is \$500.
- Random draws will be conducted by Moya Financial on dates determined by the organization.
- Eligible bill payments must be payable to a Canadian service provider or financial institution.
- If a bill payment cannot be processed, Moya Financial reserves the right to provide an equivalent cash credit to the member's account.
- Selected members will be contacted directly using the contact information on file.
- By accepting the payment, selected members consent to Moya Financial announcing their name and general prize information for promotional purposes.
- Odds of selection depend on the total number of eligible members.

Moya Financial reserves the right to verify eligibility and to substitute the prize with an alternative of equal value if necessary.

10. COMMUNITY IMPACT CONTRIBUTION

For each eligible anniversary incentive a member participates in, Moya Financial will contribute \$10 to its community donation fund, up to a maximum additional contribution of \$5,000. Eligible incentives include Sections 1, 2, 4, 5, 6, 7, and 8 outlined in these terms.

The contribution will be allocated to community initiatives supported by Moya Financial.

GENERAL CONDITIONS

Moya Financial reserves the right to modify, suspend, or cancel any promotion at any time without prior notice. All incentives are subject to applicable laws and regulations.

Any applicable taxes related to incentives received are the responsibility of the recipient. Moya Financial reserves the right to verify eligibility and withhold incentives where conditions have not been satisfied.

In the event of any dispute regarding the interpretation of these terms and conditions, the decision of Moya Financial shall be final.