



# ENROLLMENT AGREEMENT

Folio	Account No.
Date of issue (YYYY-MM-DD)	

In favour of:

000014

Congratulations! **TS-1** - , a regular instalment term savings product, has now been activated. Go to AccèsD Internet or mobile to track your progress, view or change goal information or ask your friends and family to contribute. **The only information you can't change is your savings goal amount and the maturity date.**

Here are the **TS-1** - terms and conditions:

Name of member depositor			
Savings goal amount*	Starting amount	Maturity date (YYYY-MM-DD)	Annual interest rate

\* This amount does not include interest and bonuses. This amount includes contributions from any friends and family, if any. These contributions cannot exceed 50% of the savings goal amount.

### Language of choice / *Choix de langue*

I acknowledge that I was provided with the French version of this investment agreement and I expressly request to enter into this contract in the English language. I also expressly request that the documents relating to this contract be drawn up exclusively in English. *Je reconnais que la version française de cette convention de placement m'a été remise et je demande expressément de conclure ce contrat dans la langue anglaise. Je demande également expressément à ce que les documents se rattachant à ce contrat soient rédigés exclusivement en anglais.*

The member depositor authorizes the caisse to debit their account according to the transfer amounts and frequency agreed upon and which can be modified from time to time. Only the savings goal amount and the maturity date cannot be changed.

### Interest

Interest is earned on the amounts accumulated at the annual rate of interest indicated above. Interest and any yearly bonuses are compounded annually; they are paid out, along with the savings goal attainment bonus (if any), upon redemption of the principal.

### Yearly bonus

To receive the yearly bonus, the member depositor must accumulate a principal amount of \$ 0.00 (excluding interest) on the issue anniversary date. This bonus is calculated on the interest accrued during the past year at the rate corresponding to this year as follows:

Year	Year 1	Year 2	Year 3	Year 4	Year 5
Bonus					

PLEASE KEEP THIS IMPORTANT DOCUMENT.  
NO OTHER DOCUMENT WILL BE ISSUED ON THE DEPOSIT TERMS AND CONDITIONS.

(2-1-000014)

**Bonus for reaching the savings goal**

The member depositor must reach their savings goal by the maturity date to get this bonus. The bonus is 0.0% and is calculated on the total amount of yearly bonuses accumulated as of the issue date and is paid out upon redemption of the principal.

**Redemption before the maturity date**

This deposit is redeemable in full only before maturity. The redemption terminates this agreement. If the member depositor redeems the deposit before reaching the savings goal, they lose the bonus for reaching the savings goal.

**Repayment**

If the member depositor meets the savings goal on the redemption date or by the maturity date, the accumulated amounts — including accrued interest and bonuses — will be transferred to the member's account the next day. If this occurs on a Saturday, the payment will be made on Monday.

This transfer will therefore constitute proof of redemption. The caisse is deemed to have repaid the member when this repayment transaction appears on the account statement of the member or of the caisse.

This agreement may not be negotiated or transferred. This deposit may be given as security only in favour of the issuing caisse.

**This is a deposit of money within the meaning of the Deposit Institutions and Deposit Protection Act.**