



Terms and Conditions of the Special Welcome Offer 2017

General

The offer associated with the Special Welcome Offer program (the “Offer”) from FÉRIQUE (the “Sponsor”) is available to all new clients who open their first account* with FÉRIQUE between July 1 and November 30, 2017.

Eligibility

The FÉRIQUE Funds are available exclusively to “eligible persons”, namely persons who are at least 18 years old, reside in Quebec and meet the eligibility conditions set out in the [prospectus](#).

Bonus

A cash bonus of \$100 will be paid to any new client and deposited into the account of his or her choice: RRSP, TFSA, RESP or investment account.

Limitations

If, for any reason, the Offer cannot take place in the manner provided, the Sponsor reserves the right, at its sole discretion and without notice, to cancel or suspend the Offer in whole or in part or to amend it at its discretion.

The Sponsor reserves the right, at its sole discretion, to make changes, deletions or additions to these Terms and Conditions from time to time and without notice. In the event of divergence between these provisions and the content of any brochure or other promotional document on this Offer, these Terms and Conditions shall take precedence.

The Sponsor reserves the right, at its sole discretion, to suspend, limit or cancel this Offer or to make it ineligible for any account holder who manipulates the process, impartiality or integrity of the Offer or misuses it.

The Offer may be suspended, amended or withdrawn at any time and without notice.

You declare that you have read and understood these Terms and Conditions and agree to abide by them. Any notice on the part of FÉRIQUE concerning this Offer shall be considered to have been given on the day it is posted on its website.

Payment of the Bonus

Bonuses shall be paid into the accounts of new clients within 45 days after such accounts are opened.

* To be considered a “new client”, you must not have been a FÉRIQUE account holder before the period of this Offer. Opening an account requires an investment of at least \$500 (or an arrangement for preauthorized contributions of a minimum of \$50 a month) during the period of the Offer.



Terms and Conditions of the Transfer Fee Reimbursement – 2017

General

The Offer associated with the Transfer Fee Reimbursement program (the “Offer”) of FÉRIQUE (the “Sponsor”) is available to any current or new client who signs a request from July 1 until November 30, 2017 to transfer an external account to FÉRIQUE.

Eligibility

The FÉRIQUE Funds are available exclusively to “eligible persons”, namely persons who are at least 18 years old, reside in Quebec and meet the eligibility conditions set out in the [prospectus](#).

Bonus

The amount to be paid for the transfer of the account from the financial institution that closes the account in order to transfer it will be reimbursed by FÉRIQUE on submission of proof of payment.

To offset the transfer fee, FÉRIQUE agrees to reimburse an amount equivalent to the lesser of the following amounts:

- i) the actual account transfer fee; or
- ii) a maximum amount of \$125 per account.

Restrictions

The amount transferred and invested shall be a minimum of \$25,000 per account.

You must submit your transfer fee reimbursement request along with all proofs of the related fees by regular mail, facsimile or email no later than two months after the date on which you sign your transfer request form.

Only transfer fees are covered by this Offer. If an exit fee or a transaction fee is billed by the financial institution that closes the account, it will not be covered by the Sponsor and will be the responsibility of the client. With regards to such fees, it is the responsibility of the client to get the information from the institution that closes the account.

If, for any reason, the Offer cannot take place in the manner provided, the Sponsor reserves the right, at its sole discretion and without notice, to cancel or suspend the Offer in whole or in part or to amend it at its discretion.

The Sponsor reserves the right, at its sole discretion, to make changes, deletions or additions to these Terms and Conditions from time to time and without notice. In the event of divergence between these provisions and the content of any brochure or other promotional document on this Offer, these Terms and Conditions shall take precedence.

The Sponsor reserves the right, at its sole discretion, to suspend, limit or cancel this Offer or to make it ineligible for any account holder who manipulates the process, impartiality or integrity of the Offer or misuses it.

This offer may be suspended, amended or withdrawn at any time and without notice.

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