

Property Manager Bundle – Terms & Conditions

These Terms and Conditions govern the use of the Property Manager Bundle (“Bundle”) offered by Alterna Savings and Credit Union Limited (“Alterna Savings”).

Participation in this Bundle is subject to:

- This Bundle Terms & Conditions, and
- The standard Terms and Conditions of each individual product or service included in the Bundle.

Where there is a conflict between this Bundle T&Cs and an individual product T&C, the individual product T&C prevails.

1. ELIGIBILITY

This offer is open to existing or new registered Property managers.:

- Participants must be members of Alterna Savings for applicable banking services.
- Must be a legally registered business entity and have an active property management agreement in place for at least one property.
- Certain products or promotions may have additional eligibility requirements (**see individual product T&Cs table below**).
- Members are not required to enroll in or use all services included in the bundle. Services may be accessed individually, subject to applicable eligibility requirements.

2. DURATION

The Bundle is available on an ongoing basis unless modified or withdrawn by Alterna Savings. The duration of individual products, services, promotions, rewards, or fee waivers included in the bundle may vary and are governed by the applicable product or third-party terms & conditions.

3. BUNDLE COMPONENTS

The Bundle includes:

1. Community Plus Chequing Account
2. Term Deposit / GIC
3. EFT Services via Accept/Pay Global
4. Alterna Visa Business Credit Cards
5. Alterna Wealth Advisory & Reserve Fund Solutions
6. Payment Processing via Global Payments
7. Payroll Solutions via Wagepoint
8. Personal Chequing Account
9. Financial Tools & Education

4. LIMITATIONS & RESTRICTIONS

- Transaction limits, usage caps, or other restrictions may apply per individual product.
- Certain offers may be one-time, limited, or conditional.

5. FEES & CHARGE

- Standard fees and charges for each product will apply once any applicable promotional period expires. Promotional offers may have defined start and end dates, including offers available until December 31, 2026, as outlined in the Bundle document or applicable individual product terms & conditions.
- Certain promotional offers may not be combined and are subject to the applicable providers terms and conditions.

6. THIRD PARTY SERVICE PROVIDERS

The Bundle includes certain products and services provided through third party partners. Members using these services acknowledge that Alterna Savings facilitates access but is not responsible for the operational, transactional or compliance obligation of the third-party providers. Each service is governed by the providers own Terms & Conditions for the aspects listed below.

- The Alterna Visa Business Credit Card* is issued by **Collabria Financial Services Inc.**, pursuant to a license from Visa. All terms, conditions, and eligibility related to this credit product are determined by Collabria and are subject to Collabria's approval.
- **Merchant Services** are provided by **Global Payments**. Eligibility, pricing, and services terms are governed by Global Payments' agreement and policies.
- **Payroll Services** are offered through **Wagepoint Inc.** Use of Wagepoint's services is subject to Wagepoint's separate terms and conditions.
- **EFT Services** are offered through **Accept/Pay Global**; eligibility, transaction processing and operational terms are governed by Accept/Pay Global terms and conditions.
- **Investment & Advisory Services** are offered through **Alterna Wealth** via **Aviso Wealth**; Investment management, allocations and advisory terms are governed by Aviso wealth's terms & conditions and policies.

7. AMENDMENT & TERMINATION

Alterna may modify, suspend, or terminate the Bundle or any component without prior notice.

- Individual product or service T&Cs may also be updated independently.
- Members may withdraw from the Bundle at any time, but benefits tied to promotions may expire upon withdrawal.

8. GENERAL TERMS & CONDITIONS

This Offer is subject to all applicable federal, provincial, and municipal laws. The decisions made by Alterna Savings regarding all aspects of this Offer are final and binding on all members, without the right of appeal. By participating in this Offer, you agree to be bound by these Terms.

Alterna Savings, its subsidiaries, affiliates, advertising and promotion agencies, and any entities involved in the development, production, administration, or fulfillment of the Offer, as well as their respective officers, directors, employees, agents, representatives, successors, and assigns (collectively, the "**Released Parties**"), shall not be liable for any claims, damages, losses, liabilities, or other expenses (including, without limitation, legal fees) related to your participation in the Offer or acceptance of these Terms. By participating in the Offer, you agree to release the Released Parties from all liability with respect to your participation in the Offer and the receipt, use, or misuse of any Reward.

Alterna Savings reserves the right to amend, extend, withdraw, or terminate the Offer, and/or to amend these Terms at any time without notice. Except as specifically modified herein, the terms and conditions relating to existing products and services will remain in full force and effect.

By participating in this Offer, each participant expressly consents to Alterna Savings, its agents, and/or representatives storing, sharing, using, and disclosing the personal information submitted while participating in this Offer for the purpose of administering this Offer, in accordance with Alterna Savings' privacy policy (available at <https://www.alterna.ca/en/privacy-and-security>).

In the event of any discrepancy or inconsistency between the Terms and any disclosures or other statements contained in Offer-related materials, including but not limited to point-of-sale, television, print, or online advertising, these Terms shall prevail and govern to the fullest extent permitted by law. In the event of any discrepancy or inconsistency between the English and French versions of these Terms, the English version shall prevail and govern to the fullest extent permitted by law.

9. REFERENCE TO INDIVIDUAL PRODUCT TERMS

Quick Reference Table of Services & T&Cs

Service	Key Bundle Benefit	Link to Full T&Cs & Services
Community Plus Chequing	No monthly fees, tiered interest	https://www.alterna.ca/en/business/community/resiliency-program
Term Deposit / GIC	Earn interest	https://www.alterna.ca/en/business/business-services/investing/term-deposits
Accept/Pay Global EFT	Paperless payments, AFT	https://www.alterna.ca/en/business/business-services/cash-management
Alterna Visa Business Card	0% transfer promo, flexible card options	https://www.collabriacreditcards.ca/webres/File/Campaigns/2026/Balance%20and%20Transfer%20Q1%20Q2%202025%20-%20Terms%20and%20Conditions(1).pdf https://www.collabriacreditcards.ca/cardholder-agreement.aspx
Alterna Wealth	Customized investment planning	https://www.alterna.ca/en/wealth/full-service-brokerage
Global Payments	Discounted terminal fees & rates	https://www.alterna.ca/en/business/offers
Wagepoint Payroll	10% discount on payroll services	https://www.alterna.ca/en/business/business-services/payroll-solutions
Personal Chequing Incentive	\$600 Cash rewards	https://alterna.ca/media/h1xdruot/2026_active_chequing_campaign_terms_and_conditions_en.pdf