Get a cash incentive of up to 2.5% on your investment with Investly if you maintain your investment for 12 months ("Offer").

1. Eligibility

Offer is open to individual Canadian residents only who are over the age of majority in their province/territory of residence and have downloaded the Investly mobile app (no retailer, club, group or organization may participate).

2. Offer period

The Offer period begins at 12:00 a.m. ET on April 1, 2026 and ends on January 3, 2027 at 11:59 p.m. ET (the "**Offer Period**"). Investly reserves the right to terminate earlier or extend the Offer Period at any time, without notice to you.

3. How to participate

To participate, eligible participants must, during the Offer Period, use the Investly app to:

a. Open a new Investly investment account or hold an existing Investly investment account opened before the Offer Period (each, a "**Participating Account**").

b. Add funds to the Participating Account, either by cash contribution or transfer-in (each, a "**Funding**"), during the 30-day period that starts when the eligible participant accepts the prompt to join the Offer in the Investly app (the "**Contribution Period**"). To be eligible, a minimum Funding of $5,000 CAD is required per account. There is no maximum Funding limit for a Participating Account; however, the Bonus will be calculated only on the first:
   - $200,000 CAD of Funding for registered Participating Accounts; and
   - $250,000 CAD of Funding for non-registered Participating Accounts.

c. Maintain the Fundings made during the Contribution Period in the Participating Account for a period of at least 12 months following the end of the Contribution Period (the "**Holding Period**").

Fundings made in accordance with the preceding terms are together referred to as the "**Contribution**". This Offer is intended to reward the continuous maintenance of eligible Contributions for the duration of the Holding Period, and not temporary or short-term funding movements designed to preserve eligibility.

Eligible participants who complete the required actions during the Offer Period and satisfy the Holding Period will receive a cash bonus (the "**Bonus**"), calculated as follows:

- **Registered Accounts (TFSA, RRSP and FHSA):** 2.5% of the eligible Contribution, with a maximum Bonus of $5,000 CAD.
- **Non-Registered Accounts:** 2.0% of the eligible Contribution, with a maximum Bonus of $5,000 CAD.

Eligible participants may opt to receive Bonuses in respect of both registered and non registered Participating Accounts, in which case the Bonus for each Participating Account will be calculated separately at the applicable rate for that account type. The Bonus will be provided in the form of a cash contribution to the applicable Participating Account and will be automatically invested in the Investly portfolio approved for that Participating Account.

An eligible participant may withdraw or transfer out a portion of their Contribution during the Contribution Period and/or the Holding Period and remain eligible for a Bonus, provided that at least $5,000 CAD of the Contribution remains in the applicable Participating Account at the end of the Holding Period.

For the purposes of calculating the Bonus, if an eligible participant withdraws or transfers out any portion of their Contribution during the Contribution Period and/or the Holding Period, the Bonus will be calculated based on the lowest Contribution amount maintained in the applicable Participating Account at any time during the Holding Period, except as expressly permitted during the Grace Period described below, and subject always to the $5,000 minimum Funding requirement.

Following the first withdrawal or transfer out from a Participating Account during the Contribution Period or the Holding Period, the eligible participant will have a single, one time period of five (5) calendar days (the "**Grace Period**") to add funds to that Participating Account in order to restore the Contribution to the amount in place immediately prior to that withdrawal or transfer out.

Any funds re-added to a Participating Account during the Grace Period may be taken into account for purposes of restoring the Contribution amount used to calculate the Bonus, provided that no further withdrawals or transfers out occur during or after the Grace Period.

Only one (1) Grace Period is permitted per Participating Account. If, following the expiry of the Grace Period, the eligible participant makes any additional withdrawal or transfer out from the Participating Account, the Contribution amount used to calculate the Bonus will be permanently reduced to the amount remaining in the Participating Account immediately following that withdrawal or transfer out, and any subsequent additions of funds (including re-contributions) will not increase the Bonus-eligible Contribution amount.

For greater certainty, after the Grace Period has been used or has expired, any funds withdrawn or transferred out during the Holding Period will permanently reduce the Contribution amount for Bonus calculation purposes, notwithstanding any subsequent addition or recontribution of funds prior to the end of the Holding Period.

Each Bonus is calculated based solely on the net Contribution amount remaining in the applicable Participating Account at the end of the Holding Period, as determined in accordance with the withdrawal and Grace Period rules above, and is equal to the total amount of eligible Contributions made during the Contribution Period, less any withdrawals or transfers out not restored during the Grace Period. The Bonus will be paid within thirty (30) days following the completion of the Holding Period.

Eligible participants remain eligible to receive a Bonus in each of the following circumstances:

a. The participant withdraws or transfers out part of their Contribution, as long as at least $5,000 remains in the Participating Account at the end of the Holding Period. If the withdrawn amount is not fully restored within the Grace Period, the Bonus will be calculated only on the amount remaining in the account following the expiry of the Grace Period.
b. The market value of the Contribution decreases as a result of market fluctuations.
c. The Offer Period ends after the participant has accepted the Offer and completed the applicable funding requirements during the Offer Period.

For clarity, any increase in value due to market fluctuations during the Contribution Period or the Holding Period will not increase the Contribution amount used to calculate the Bonus.

By participating in the Offer, you agree to be bound by the terms and conditions of this Offer (the "Terms and Conditions").

Offer cannot be combined with any other offers.

Limit of one Offer per Participating Account. Any attempts to exceed the limits set out in these Terms and Conditions may result in disqualification, at the discretion of the Sponsor.

You are responsible for monitoring your contribution amounts and complying with any contribution limits applicable to your Participating Account. You will be solely liable for any negative tax consequences resulting from over-contributions to your Participating Account. No tax forms/receipts will be issued for

Bonuses paid to Participating Accounts that are non-registered accounts. Where required, Fidelity will report Bonuses paid to registered Participating Accounts to the Canada Revenue Agency and issue any applicable tax forms/receipts to participants.

Example: Michelle had an existing Investly investment account with a balance of $100, which she contributed to more than 30 days before accepting the prompt to join the Offer. During the Contribution Period, Michelle transferred $125,000 into an RRSP Participating Account and $125,000 into a non registered Participating Account.

Because Michelle made net-new Contributions of at least $5,000 to each Participating Account during the Contribution Period, she qualifies for the Offer in respect of both accounts.

Provided Michelle maintains her eligible Contributions in each Participating Account for the duration of the Holding Period and otherwise satisfies the Offer requirements, her Bonus will be calculated separately for each Participating Account, as follows:

- RRSP Participating Account: $125,000 × 2.5% = $3,125
- Non Registered Participating Account: $125,000 × 2.0% = $2,500

Accordingly, Michelle will receive a total Bonus of $5,625, which will be credited to the applicable Participating Accounts and automatically invested in the Investly portfolio approved for each such account.

4. General conditions:

Investly is a part of Fidelity Investments Canada ULC ("Sponsor"). The Sponsor and its parent companies, subsidiaries, affiliates, distributors, suppliers, advertising/promotion agencies, representatives, agents, successors, assigns, employees, officers and directors (collectively the "**Releasees**") are not responsible for any accident, negligence, printing, administrative or other errors that may arise or occur in connection with this offer. The decisions of the Releasees with respect to all aspects of this Offer are final and binding on all participants without right of appeal.

By participating in this Offer, to the fullest extent permitted by applicable law, you agree to release and hold harmless the Releasees from any and all liability for loss, harm, damage, injury, cost or expense whatsoever that may occur in connection with the Offer, including (without limitation) with respect to any tax becoming payable by you as a result of Bonus payments (for example, but without limitation, as a result of excess contributions to a registered account or otherwise).

The Releasees reserve the right, in their sole discretion, to withdraw or amend this Offer in any way, or to amend these Terms and Conditions without prior notice or obligation, including in the event of (i) any error, technical problem, fraud or any other cause beyond the reasonable control of the Releasees that interferes with the proper conduct of this Offer as contemplated by these Terms and Conditions; and/or (ii) any accident, printing, administrative or other error or any kind. Where required by law, or at our discretion, we will provide you with written notice of the changes at least 30 days before they take effect by sending a message to the email address (or other contact information we have for you, at our discretion) associated with your account. This notice will clearly and legibly indicate exclusively the new clause, or the amended clause and the clause as it read formerly, the date of the coming into force of the amendment and the fact that if the change entails an increase in your obligations or a reduction in ours, you may refuse the amendment and terminate your contract with us by sending us notice to that effect no later than 30 days after the amendment comes into force.

The sole determinant of time for the purposes of this Offer is the Sponsor's official server(s).

Any personal information collected from the participant by Sponsor is governed by the Sponsor's Privacy Policy, which can be found at fidelity.ca/en/legal/privacy/, together with further information about your privacy rights and contact information for questions. By participating in this Offer, a participant grants the Sponsor and its affiliates the right to use the information provided by the participant for the purposes of administering the Offer. Participant personal information will be used by the Sponsor and its third-party service providers inside and outside Quebec and Canada. By participating in the Offer, participants consent to the transfer of their data to jurisdictions outside their province and/or country of residence, which may have different data protection rules governing their personal information.

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