

HRU RRSP Cash Back Offer Terms and Conditions:

1. The cash back offer (the “Offer”, described in paragraph 2 below) begins on November 30, 2020 and ends on March 2, 2021 (the “Offer Period”). The Offer applies to eligible transfers into a new or existing HRU RRSP account (the “Account”) with Olympia Trust Company, a trust company used by HRU Mortgage Investment Corporation, that are initiated during the Offer Period. The date on which the Transferred Assets are received in the Account is referred to as the “Transfer-In Date”.
2. The Offer: If you transfer an eligible amount of cash and/or securities (the “Transferred Assets”) into your Account(s) you are eligible to receive a cash credit to your Account(s), as outlined below:
 - a) Transferred Assets with a market value of \$10,000 or more (but less than \$25,000) are eligible for a \$50.00 cash credit;
 - b) Transferred Assets with a market value of \$25,000 or more (but less than \$50,000) are eligible for a \$100.00 cash credit;
 - c) Transferred Assets with a market value of \$50,000 or more (but less than \$100,000) are eligible for a \$200.00 cash credit;
 - d) Transferred Assets with a market value of \$100,000 or more (but less than \$500,000) are eligible to receive a \$500.00 cash credit;
 - e) Transferred Assets with a market value of \$500,000 or more (but less than \$1,000,000) are eligible for a \$1000.00 cash credit; and
 - f) Transferred Assets with a market value of \$1,000,000 or more are eligible for a \$2000.00 cash credit.
3. Cash credits pursuant to the Offer will be applied to Non-Registered Investment Account that client holds with HRU on an eligible amount of Transferred Assets during the week of April 26, 2021 for transfers received between November 30, 2020 and December 31, 2020 and during the week of June 7, 2021 for transfers received between January 1, 2021 and March 2, 2021.
4. In the event that the client does not hold Non-Registered Investment Account with HRU and opt to not open a new account, the Cash Credits will be converted into VISA gift cards issued by third party and all rights and conditions follows.
5. In order to be eligible for the Offer:
 - a. The Transferred Assets must be transferred to HRU RRSP from an account that is not held at any of the HRU group of companies. The HRU group of companies includes but is not limited to: HRU Financials Ltd. (HRU), HRU Mortgage Investment Corporation, HRU Investment Securities, HRU Capital Trust, HRU Consulting Group, HRU ADM Holdings, HRU Private Investment Counsel, HRU Pacific Immigration, HRU Private Wealth Management, or any other subsidiary or affiliated company of HRU from time to time;
 - b. The transfer of Transferred Assets must be either be:
 - i. initiated and the necessary transfer documentation must be in the possession of HRU RRSP, or
 - ii. you must notify HRU RRSP that you have otherwise deposited Transferred Assets into your Account,on or before March 2, 2021; and
 - c. The Transfer-In Date must be between November 30, 2020 and April 30, 2021 to be eligible for the Offer, and deposits initiated after March 2, 2021 are not eligible for the Offer.

HRU RRSP is not responsible for transfers that are not initiated, received or completed by these dates due to technical problems or malfunctions. You are solely responsible for the



payment of any fees, penalties, charges or other amounts associated with the transfer of Transferred Assets to Account(s).

6. The Offer is non-transferable and cannot be combined with any other HRU RRSP promotional offer. The Offer is limited to one cash credit for each of the following eligible account types per client: Investment Account; Self-Directed Retirement Savings Plan or Retirement Income Fund Account; Self-Directed Tax-Free Savings Account; Locked-in Retirement Savings Plan; Locked-in Income Fund or Higher Learning Education Savings Plan Account.
7. For the purpose of the Offer, the value of the Transferred Assets will be based upon the market value of such assets as of 4 p.m. (EST/EDT) on the Transfer-In Date, as determined by HRU RRSP in its sole and absolute discretion.
8. To qualify for the Offer, the value of the Transferred Assets held in the Account minus any withdrawals from the Account on or after the Transfer-In Date remain above \$10,000, \$25,000, \$50,000, \$100,000, \$500,000 or \$1,000,000, as applicable, until the date that the cash credit is applied to the Account. During this period, if the value of the Transferred-In Assets held in the Account, drops below \$10,000, \$25,000, \$50,000, \$100,000, \$500,000 or \$1,000,000, as applicable, due to withdrawals, the Offer shall immediately be void and any cash credits pursuant to the Offer will not be applied. The values and balances of Accounts, Transferred Assets and withdrawals shall be determined by HRU RRSP in its sole and absolute discretion.
9. Securities that are not recognized or held by or other market recognized by HRU RRSP, in its sole and absolute discretion, do not qualify as Transferred Assets and will not be taken into consideration when determining whether the conditions of the Offer are met.
10. All dollar amounts expressed herein refer to Canadian dollars. In order to determine whether the Account qualifies for the Offer, the Canadian dollar value of any Transferred Assets denominated in a currency other than Canadian dollars will be determined using currency rates established by HRU RRSP from time to time. All cash credits paid pursuant to the Offer will be paid in Canadian dollars only.
11. You are solely responsible for any tax consequences or other amounts which may be associated with the Offer, the transfer of Transferred Assets into or trades placed in the Accounts.
12. Terms and conditions applicable to the Offer are subject to change without notice at the sole and absolute discretion of HRU RRSP.
13. You are deemed to have accepted the terms and conditions of this Offer upon transferring into an Account an amount of Transferred Assets eligible for the Offer.
14. You may opt out of the Offer at any time by notifying HRU RRSP at 647-360-8996 in which case any credits made to your Account pursuant to the Offer will be reversed.
15. HRU RRSP reserves the right, in its sole and absolute discretion, to withdraw the Offer or to disqualify, limit or revoke the Offer in respect of any HRU RRSP customer who it determines or believes is abusing or manipulating the Offer.
16. Additional terms and conditions may apply to opening an account with HRU RRSP and the transfer-in and operation of accounts at HRU RRSP. Details are available upon request.



17. All disputes arising out of this offer shall be subject to the exclusive jurisdiction of competent courts of the Province of Ontario.