



Oaken Financial 15-Month Promotional Offer Terms & Conditions

The Oaken Financial promotional interest rate offer (the "Offer") is available between 12:00am Eastern Time on June 2, 2026, and 11:59pm Eastern Time on June 23, 2026. By applying for or funding a GIC under the Offer, you agree to be bound by these terms and conditions (these "Terms"). These Terms supplement and form part of, and are to be read together with, the deposit account and GIC agreements, disclosures and other terms that otherwise govern your account and GIC.

The Offer provides an annual interest rate of 3.75% on a non-redeemable GIC with a 15-month term and a minimum deposit of \$1,000. This is available for non-registered plans, RRSPs, and TFSAs. Interest is calculated on a per annum basis. Selecting an interest payment frequency other than "Annual" or "Annual compound", may result in a lower rate.

The Offer is exclusively valid for personal customers who are new or existing Oaken Digital users, and applies to GIC investments opened and funded during the Offer period via Oaken Digital by selecting the promotional GIC offer. The promotional GIC must be funded from an existing account linked to your profile or by adding a new external account. This Offer is not available to commercial customers and does not apply to GICs initiated through non-digital channels (i.e. via phone or in person), or GICs set up within locked-in RRSPs and RRIFs.

The Offer applies to all new personal GICs, both registered and non-registered. If your GIC is set up with maturity instructions to renew the principal or both principal and interest, the funds will automatically renew into a standard 1-year term GIC at maturity unless alternative instructions are provided before the maturity date. Any renewed GIC will earn interest at the rate then in effect for the applicable standard term and will not earn the promotional rate. The promotional rate applies only to the initial term of the eligible GIC and is not transferable or redeemable for cash. The Offer cannot be combined with any other offer, promotion or rate special unless we expressly state otherwise. You are responsible for any taxes payable in respect of any interest earned.

The Offer period and interest rate are subject to change without notice. We reserve the right, in our sole discretion and to the extent permitted by applicable law, to amend, suspend, withdraw or terminate the Offer, or to modify these Terms, at any time without notice. Any change applies prospectively and does not affect the rate or term of a GIC already issued under the Offer. Other conditions apply. Review the full Terms and Conditions available at oaken.com/legal/.