

Oaken Financial Canada Day Offer Terms & Conditions

The Oaken Financial special interest rate offer (the "Offer") is available between 12:00am Eastern Time on Friday, June 27th, 2025, and 11:59pm Eastern Time on Wednesday, July 16th, 2025.

The Offer is a 4.00% annual interest rate for a 2 year term non-redeemable GIC with a minimum deposit of \$1,000 for non-registered plan, RRSP and TFSA, or a minimum deposit of \$10,000 for RRIF. Interest is calculated per annum. If you select an interest payment frequency other than 'Annually' and "Compounded Annually", you may receive a lower rate.

The Offer is only available for GIC investments opened during the campaign period. After the Offer ends, the 2 year GIC rate will be reverted back to the posted rate.

The Offer can be applied to all new or renewed registered and non-registered GICs, personal and commercial GICs with a 2 year term during the campaign period.

The Offer period and interest rate are subject to change without notice. Other conditions apply. Review the full Terms and Conditions available at <u>oaken.com/legal/</u>.