

Alterna Savings Business Services Bundle

These terms and conditions ("Terms") govern the participation in the Business Services Bundle Offer ("Offer") provided by Alterna Savings and Credit Union Limited ("Alterna Savings") to business members, who enroll in at least one (1) Additional Service as listed below, and meet the Eligibility, and Conditions requirements listed below. ("Eligible Business Members")

By enrolling in this offer, you agree to abide by these terms, the general terms and conditions for business accounts, and any other applicable agreements or policies.

1. ELIGIBILITY

This offer is available to both existing and new business members of Alterna Savings, subject to the following eligibility criteria:

1.1 Business Package

You must currently hold or sign up for, an eligible Alterna Business Account Package, which includes:

- Basic Business Package
- Value Business Package
- Premium Business Package
- Prestige Business Package

For greater clarity, business members who are enrolled in the Pay As You Go Business Package are not Eligible Business Members.

1.2 Additional Services

To qualify for any fee discounts, you must also enroll in at least one (1) of the following Alterna business services:

- Business Credit Card issued by **Collabria Financial Services**
- Merchant Services provided by **Global Payments**
- Payroll Services provided by **Wagepoint Inc.**

Existing members must enroll in at least one new eligible service they do not currently have to qualify for the discount. The discount will apply to only the newly added services and not to any services already maintained.

2. THE OFFERS

The following bundle offers are available for Eligible Business Members, as defined above, from Alterna Savings, provided that they meet all other applicable requirements outlined in these Terms.

- A. Banking Package Fee Discount
- B. Additional discounts on services (Merchant Services & Payroll Services)

A) **Banking Package Fee Discount:** Discounted package fee upon signing up for business services.

Business Banking Package	Additional Business Service	Package Fee Discount
	Business Credit card	\$5 per month
	Merchant Services	\$3 per month

	Payroll Services	\$2 per month
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B) Additional discounts on services: In addition to the standard bundle discount

Merchant Services	\$300 discount off terminal purchase \$0 terminal setup & shipping fees (\$150 savings)
Payroll Services	10% discount on payroll service fees & subscription

Note: These enhanced discounts are provided through Alterna's third party partners. Approval is subject to providers eligibility and onboarding terms. Eligible Business Members will not receive the listed discounts if they are not deemed eligible for the Additional Services by Alterna's third party partners.

3. DURATION AND TERMINATION

This offer is available from January 1, 2026, until December 31, 2026. Alterna Savings reserves the right to modify, discontinue the offer at any time without prior notice.

4. LIMITATION AND EXCLUSIONS

The offer cannot be combined with any other promotional pricing or bundled offers unless explicitly stated.

- Only one offer per business member or business entity
- Services not included in the bundle will be subject to standard fees.
- Any misuse of the Offer may result in reversal of fee discounts or termination.
- Business members who are enrolled in the Pay As You Go Business Package are not eligible to participate in this Offer.
- Only business members enrolled in eligible business packages that actively incur monthly package fees qualify for the package fee discount. Packages where the fee is waived, discounted, or not charged for any reason are not eligible for the package fee discount.

5. CONDITIONS

All bundled services must remain active and in good standing for the duration of the Offer period.

5.1 Service-Specific Qualification Criteria

Failure to meet the below activity thresholds in any given month may result in the forfeiture of that month's rebate for the Additional Services.

- Business Credit Card: Must have a minimum of \$500 in net purchases made in each calendar month.
- Merchant Services: Must have at least one completed transaction (POS or online) processed each calendar month.
- Payroll Services: Must have at least one payroll run completed (with at least one paid employee) per calendar month.

5.2 Discount Application

The Package fee discounts will be applied in the form of a monthly rebate.

- Eligible Business Members will be charged the standard fees for their selected business package at the time of billing.
- Rebate will be calculated monthly, based on eligible bundled Additional Services actively enrolled in during that billing month.
- The rebate will be credited back to the Eligible Business Members' account by the 20th of the following month.
- Discounts can be stacked when an Eligible Business Member signs up for multiple eligible Additional Services during the same enrollment period.
- Eligible Business Members must remain in good standing and maintain eligibility requirement throughout the period to receive the rebate.
- If a service is cancelled or the bundle requirement are not met for a given month, the rebate for that month will not be applied.

5.3 Account Standing & Eligibility Maintenance

- If an account is in delinquency or arrears, all bundle discounts will be forfeited for the affected month(s).
- Reinstatement of discounts will only occur once the Eligible Business Member returns to good standing and meets the monthly criteria again.

5.4 Changes to Services or Bundles

- Adding or removing a bundled service may impact eligibility or change the discount amount.
- If a bundled service is cancelled, the associated discount will no longer apply in the subsequent month.

5.5 Termination or Modification of Offer

- Any abuse or suspected abuse of the program (e.g., temporary sign-ups without intent to use services) may result in immediate disqualification.

6. THIRD PARTY SERVICE PROVIDERS

As highlighted in the Additional Services section, certain products and services included in the Business Services Bundle are Offered through third party providers. By enrolling in this Offer, you acknowledge and agree to the following:

- 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.

Alterna Savings is not responsible for the fulfillment of services provided by these third parties. Members must enter into separate agreements with each provider and are subject to their respective terms.

7. GENERAL TERMS AND 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.