Last updated: November 6, 2026

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# Terms and Conditions

**Wealthsimple Presents: Something Good is Going to Happen - Boosted Referral Promotion (the "Promotion")**

This Promotion is sponsored by Wealthsimple Technologies Inc. ("**Wealthsimple**").

**Promotion Period.** From November 5, 2026 at 12:01AM ET to November 12, 2026 at 11:59PM ET (the "**Promotion Period**").

**Eligibility for Referrer**. To be eligible for the Promotion and to receive a Bonus (as defined below), the person must, at the time of participation and when receiving the Bonus:

- be an existing Wealthsimple account user, with all Wealthsimple accounts in good standing;
- be a legal resident of Canada at the time of participation;
- be the age of majority or older, in their province/territory of residence;
- have $100 CAD in Net Deposits (as defined below) or more in their Wealthsimple Trade, Crypto, Managed Investing, or Chequing account (each a "**Promotional Account**");
- $100 CAD must not be funded from within the Wealthsimple ecosystem, including peer-to-peer transfers and Wealthsimple-issued bonuses or promotional credits in order to qualify as an eligible Referrer;
- Have registered for the 'Wealthsimple Presents: Something Good is Going to Happen' livestream event or have been invited to the 'Wealthsimple Presents: Something Good is Going to Happen' IRL event by November 6, 2026 at 12:00PM ET;
- meet the requirements set out below

(the "**Referrer**" or "**Client**").

**Eligibility for Referee**. To be eligible as a referee, the referred individual must:

- be a legal resident of Canada;
- be the age of majority, or older, in their province/territory of residence at the time of participation;
- not have previously registered for or created any Promotion Account, except where it has been registered for or created within seven (7) days of funding (as stated below);
- meet the requirements for registering a Promotion Account;
- Be the primary account holder of any Promotion Account; and
- meet the referral requirements set out below

(the “**Referee**”).

**Establishment of Referral Relationship**. The referral relationship begins when the Referee either: (a) signs up with Wealthsimple for the first time via the Referrer's referral link, or (b) applies the Referrer's referral code in the Wealthsimple app within seven (7) days of funding a Wealthsimple account for the first time (the "**Referral Relationship Establishment**").

**Funding Period.** The funding period begins from the date of the Referral Relationship Establishment and lasts thirty (30) days at 11:59pm ET (the “**Funding Period**”). In the event the Referee funded a Promotion Account for the first time within seven (7) days prior to entering the referral code, the Funding Period begins seven (7) days prior to entering the referral code and lasts thirty (30) days after the Referral Relationship Establishment.

**Qualifying Funding.** To participate in the Promotion, the Referrer must have registered for the “Wealthsimple Presents: Something Good is Going to Happen’ livestream event, and then the Referrer must provide their promo link to a Referee via the Wealthsimple app during the Promotion Period. The Referee must then (i) either: (a) sign up for a Promotion Account using the Referrer’s promo link during the Promotion Period, or (b) apply the Referrer’s referral code to the Referee’s unfunded Promotion Account during the Promotion Period, then (ii) complete qualified institutional transfer(s), crypto transfer(s), and/or deposits from their existing account at a different investment institution of at least $100 CAD, less withdrawals and any transferred margin debit balances (the “**Net Deposits**”) into the Promotion Account within the Funding Period (the “**Qualifying Referral**”). Only external funding events qualify for referral eligibility. Funding originating from within the Wealthsimple ecosystem, including peer-to-peer transfers and Wealthsimple-issued bonuses or promotional credits, does not count toward referral qualification. Deposits or transfers from affiliates of Wealthsimple would not qualify as a deposit or transfer for the purpose of this Promotion. Funds must be received by Wealthsimple within thirty (30) days after the Establishment of Referral Relationship to be considered as a Qualifying Referral.

For greater certainty, the Referrer must have a funded Promotion Account with $100 CAD in Net Deposits at the time the Referee funds their Promotion Account in order to be considered a Qualifying Referral.

**Joint Accounts.** If the Referee's Promotional Account is an RESP, a Spousal RRSP, or a joint account (each a "**Multiple Holder Account**") where there is a primary and secondary account holder, the primary account holder must be the individual registered for the Promotion to be eligible for the Bonus (as defined below). Registrations by a secondary account holder in their capacity as a secondary account holder for a Multiple Holder Account are not considered valid registrations for the purpose of this Promotion. When the primary account holder is registered for the Promotion, any transfers, deposits, or withdrawals to and from the Promotional Account made by the primary or the secondary account holder will count towards the calculation of the Qualifying Funding for the primary account holder. Any Bonus applied per these terms and

conditions would be towards the primary account holder. For greater certainty, the secondary account holder will not be eligible for a Bonus.

There are no fees associated with the creation of a Wealthsimple Account. A Client can open a Wealthsimple Account by visiting https://www.wealthsimple.com/en-ca and following the instructions on how to create an account. Further details on transferring an account to Wealthsimple can be found at https://wsim.co/transfer-account.

**Bonus.** There is a cash bonus of $50 (the "**Bonus**") available to both Referrers and Referees based on successful Qualifying Referrals.

Deposits from affiliates of Wealthsimple would not qualify as a deposit for the purpose of this Promotion.

The Bonus is non-transferrable and cannot be applied retroactively. The Promotion or part of the Promotion may be combined with other offers or promotions. Please check the terms and conditions of the other offers and promotions for details on combinability. The Bonus remains subject to change, at Wealthsimple's sole discretion.

Maximum of one (1) Bonus per Qualifying Referral for the Referrer. Each Qualifying Referral must be of a different Referee and cross-referrals, or Referer and Referee cannot refer, each other. Limit of one (1) Bonus per Referee as their capacity of a Referee.

**Application of Bonus.** In order to receive a Bonus, all Clients' Wealthsimple accounts must be in good standing at the time the Bonus is applied.

In order to receive the Bonus, the Client must have a Wealthsimple chequing account ("**Chequing Account**") where they are the primary account owner and the account must be in good standing. Referrers who do not have a Chequing Account by the time a Bonus is issued will have ninety (90) days upon the first Chequing Account opening requirement notification to open a Chequing Account. Any Bonus not applied to a Chequing Account will expire after ninety (90) days of issuance and any expired Bonus will be considered forfeited by the Client. Wealthsimple is not liable for any forfeited Bonus and any forfeiture will not be reissued.

The Bonus will be applied to the Client's respective Chequing Account within twenty-four (24) hours after the successful Qualifying Referral funding has been completed and processed in accordance with these terms and conditions.

**Transfer Fee from External Institutions.** There may be fees charged by an institution outside of Wealthsimple for the transfer of the Client's account(s) to Wealthsimple. Wealthsimple will automatically reimburse the transfer-out fee per account from an institution if the Client's Qualifying Transfer is equal to or greater than $25,000 in a single account transfer. For further details and conditions, please visit https://wsim.co/fee-reimbursement.

**Hold Period.** Clients who receive a Bonus must keep the Bonus in their Wealthsimple account(s) for 180 days from the day the Bonus is applied or the Bonus may be deducted from their final withdrawal amount or otherwise recovered by Wealthsimple.

**Tax Implications**. There are tax implications to bonuses of this nature in most instances. Please consult with an accountant or tax professional for additional guidance. Wealthsimple will not be issuing clients a tax slip to report Bonuses paid to a non-registered account. Clients are solely responsible for any required tax reporting.

**Combinability.** Unless specified in the terms of other promotions, this promotion can be combined with other offers or promotion codes except Super Referral Boost, Wealthsimple Credit Card 5% Cash Back Referral Offer, Wealthsimple Affiliate Referral Program, and Wealthsimple Referral Promotion.

**Currency.** All currency shown in these terms and conditions are in Canadian dollars.

**Release.** By participating in the Promotion, Client assumes all risk of injury, illness, disease, death, or any other damage which may arise in connection with their participation in the Promotion. Without limiting the foregoing, client hereby: (a) forever releases and discharges Wealthsimple and its parent companies, subsidiaries, affiliates, related and associated entities and employees, directors, officers, suppliers, agents, sponsors and administrators of each (collectively, the "**Releasees**"), from and against any and all claims, actions, costs, liabilities, judgments, damages, obligations, losses, penalties, and expenses of any kind or nature whatsoever (including legal fees) in any way arising directly or indirectly out of any injury, loss, or damage that the Client may suffer as a result of, or in connection with the participation in the Promotion or any promotion-related activity, including the posting of the Bonus in their Wealthsimple account and subsequent use of the Bonus; and (b) indemnifies, defends and holds harmless the Releasees from and against any and all damages, loss and expenses, including legal fees, which may be suffered directly or indirectly by reason of the Client's own negligence or willful misconduct during or in connection with their participation in the Promotion.

**Referral Arrangement Disclosure.** During the Promotion, participants are effectively entering into a referral arrangement with Wealthsimple, whereby Wealthsimple will apply a Bonus into a Wealthsimple account in accordance with these terms and conditions. The names of each party entering this agreement are disclosed on the application at the time of the referral. We have adopted policies and procedures to assist us to identify and control any conflict of interest that we may face. If a referral is made to a registrant, all activity requiring registration resulting from the referral arrangement will be provided.

**General.** Wealthsimple reserves the right to cancel, amend, withdraw or restrict the Promotion at any time without notice. Wealthsimple is the sole arbiter of these rules and any other issue arising under the Promotion. If Wealthsimple suspects fraudulent or abusive behaviour, gaming

of the system, inappropriate, offensive or derogatory language or information or a violation of these terms, as determined in Wealthsimple's sole and absolute discretion, Wealthsimple reserves the right to remove all promotions from the Wealthsimple account(s) and take any other action it deems appropriate including, but not limited to, removing the Bonus or closing the Wealthsimple account(s). This Promotion cannot be used in conjunction with any other promotional offer, unless specified herein. An invitation to participate in this Promotion does not provide assurance that you will be accepted as a customer of Wealthsimple. This Promotion is only valid for individuals in the location cited above that otherwise meet our eligibility requirements. The standard terms (https://www.wealthsimple.com/en-ca/legal/terms) relating to the use of Wealthsimple and any agreements that apply to the Wealthsimple account(s) each apply and are not affected in any way by this Promotion.

In the event of any discrepancy or inconsistency between the terms and conditions of the Promotion and disclosures or other statements contained in any related materials, including but not limited to the point of sale, print or online advertising, the terms and conditions of the Promotion shall prevail, govern and control.

Our chequing product is offered by Wealthsimple Investments Inc. ("**WSII**"), a member of the Canadian Investment Regulatory Organization, and Wealthsimple Payments Inc., a Financial Transactions and Reports Analysis Centre of Canada registered money services business. The funds added to Chequing Account(s) (the "**Funds**") are ultimately held securely in trust in the name of the primary account holder with a single or multiple members of the Canada Deposit Insurance Corporation ("**CDIC**"). CDIC protects eligible deposits held at CDIC member institutions in case of a member institution's failure. Wealthsimple Payments Inc. and WSII are not CDIC member institutions. Under the trust framework, CDIC insures eligible cash balances up to $100,000 per beneficiary, per member institution, provided certain disclosure rules are met. Coverage is free and automatic. Learn more about how CDIC protection works. Funds must be spread across at least 10 CDIC member institutions in order for up to $1,000,000 in deposits to benefit from applicable CDIC coverage. The advertised interest rate for the Chequing Account is derived from interest earned by Wealthsimple on the funds. The Funds are settled with any CDIC member(s) one business day following the date that Funds are reflected in the account.

The Wealthsimple Mastercard® Prepaid card (the "**Card**") is issued by KOHO Financial Inc. pursuant to license by Mastercard International Incorporated. All terms applicable to the Card and all applicable fees and transaction limits with respect to the Card and the services may be found in the Wealthsimple Cardholder Agreement between you and KOHO Financial Inc.. Mastercard and the circles design are registered trademarks of Mastercard International Incorporated.

The Wealthsimple Visa Platinum* Prepaid Card (the "Card") is issued under licence by Wealthsimple Payments Inc. All terms applicable to the Card and all applicable fees and transaction limits with respect to the Card and the services may be found in the Wealthsimple Visa Prepaid Cardholder Agreement. *Trademark of Visa Int., used under license.