

Share The Secret Member Referral Program Terms and Conditions

To Refer someone, you must:

- Be an existing MSCU member in good standing to earn rewards for your referrals

How to attain the reward

For the referrer and referred member to receive the \$50 bonus, the referred member must do the following:

- For individuals over the age of 18, the referred account must be active with a minimum monthly deposit of \$100. The minimum condition must be continued for 6 consecutive months at such time the \$50 cash bonus will be paid into each account individually.
- For Students and Youth under 18, the referred account must be active and in good standing with regular deposits. The active membership must be continued for 6 consecutive months at such time the \$50 cash bonus will be paid into each account individually.

Eligible accounts include: Daily savings, personal chequing, platinum savings, investment savings, TFSA and RRSP. As well as repayment towards a loan or mortgage.

This program is subject to cancellation at any time.