



Oaken Financial 29-Month Promotional Offer

Terms & Conditions

The Oaken Financial promotional interest rate offer (the "Offer") is available between 12:00am Eastern Time on Thursday November 13, 2025 and 11:59pm Eastern Time on Wednesday December 3, 2025.

The Offer provides an annual interest rate of 3.75% on non-redeemable GIC with a 29-month term and a minimum deposit of \$1,000. This is available for non-registered plans, RRSPs, and TFSAs. Interest is calculated annually. Selecting an interest payment frequency other than "Annually" and "Compounded Annually", may result in a lower rate.

Offer 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, 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 2-year term GIC at maturity unless alternative instructions are provided before the maturity date.

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