

Promotion details and other conditions

5% interest on new deposits

The bonus interest rate earned on eligible new deposits is the sum of the promotional interest rate and the base interest rate. All interest rates shown in this offer are annual rates and are calculated as of October 13, 2026.

Bonus interest rate

- Beneva High-Interest Savings Account non-registered ("Beneva High-Interest Savings Account"): 5% (0,85% + 4,15%)
- Beneva High-Interest TFSA Savings Account ("Beneva High-Interest TFSA"): 5% (0,85% + 4,15%)

Promotional interest rate

- Beneva High-Interest Savings Account non-registered ("Beneva High-Interest Savings Account"): 4.15%
- Beneva High-Interest TFSA Savings Account ("Beneva High-Interest TFSA"): 4.15%

Basic interest rate

- Beneva High-Interest Savings Account (non-registered) ("Beneva High-Interest Savings Account"): 0.85%
- Beneva High-Interest TFSA Savings Account ("Beneva High-Interest TFSA"): 0.85%

Promotional periods

- From October 13, 2026, to January 18, 2027

Eligibility

- **Eligible clients:** All Beneva High-Interest Savings Account or High-Interest TFSA account holders
- **Eligible deposits:** Net new deposits made into one or more eligible accounts that exceed the aggregate balance recorded as of 11:59 p.m. on October 12, 2026, are eligible for the promotional offer. The bonus interest rate applies only to the portion of net new deposits that exceeds this reference balance, up to a maximum of \$100,000. Any amount over \$100,000 will earn the base interest rate then in effect for the eligible account. The enhanced interest rate applies until and including.
- **Types of eligible accounts:** Beneva High-Interest Savings Account or High-Interest TFSA

Calculation of promotional interest

During the promotional period, Beneva¹ will calculate the promotional interest on eligible new net deposits, for eligible accounts, each time the account's balance exceeds the balance registered at 11:59 p.m. on October 12, 2026.

Example

The promotional rate for the eligible High-Interest Savings Account is 4.15%. The additional interest accumulated daily is therefore equivalent to the new net deposit in dollars multiplied by $(0.0415 \div \text{the number of days in the year})$.

The additional interest is paid only on the first \$100,000 of new net deposits in the eligible account.

Transfers made between a Beneva High-Interest Savings Account and a Beneva High-Interest TFSA, or vice-versa, are not considered new deposits eligible for promotional rates.

Example

A client transfers \$2,000 from a Beneva High-Interest Savings Account to a Beneva High-Interest TFSA eligible for the promotion. The \$2,000 is not considered a new deposit eligible for the promotion.

No promotional interest will be paid on transfers to external accounts that are then re-deposited in the eligible account, unless these deposits increase the total balance of the eligible account registered at 11:59 p.m. on October 12, 2026. In this case, only the exceeding portion of the balance registered at 11:59 p.m. on October 12, 2026, is eligible for the promotional interest rate.

Limits

- The current basic rate can **change at any time without notice**.
- The promotional interest is paid only on the first \$100,000 of eligible new net deposits made in the eligible account.
- To open a Beneva High-Interest Savings Account, you must be a Quebec resident age 18 or older and comply with the [Terms of Use](#).
- The bank account you link to your Beneva High-Interest Savings Account or Beneva High-Interest TFSA must be active and from a Canadian financial institution.
- To open your Beneva High-Interest Savings Account or Beneva High-Interest TFSA, you must agree to the [Terms of Use](#).

¹ "Beneva" refers to Beneva Inc., a deposit institution authorized by the *Autorité des marchés financiers*, under the Deposit Institutions and Deposit Protection Act.