

Community Trust New Client Program

Frequently Asked Questions



GENERAL PROGRAM INFORMATION

Who is eligible for the gift certificate? Anyone who funds a mortgage with Community Trust on or after April 17, 2025.

Is there a minimum mortgage amount required to receive the gift card? No, any new mortgage is applicable for the promotion.

What is the value of the gift certificate? The gift certificate is worth \$250.

Where can I redeem the gift certificate? The gift certificate is redeemable at participating Sleep Country locations across Canada (excluding Quebec). The gift certificate cannot be redeemed online.

How do I receive the gift certificate? The gift certificate will be emailed to the primary borrower within one week of their Community Trust mortgage funding date via email from Community Trust's funding team.

When will I receive my gift certificate? Your gift certificate will be delivered through email by the Community Trust team in mortgage holder's Welcome Kit shortly after their mortgage closes.

How long is the gift certificate valid? The gift certificate is valid for sixty (60) days from the date of issuance. After this period, it expires and cannot be used.

How many gift certificates can I receive? One (1) \$250 gift certificate is provided per mortgage originated with Community Trust Company during the program period.

Can the program be changed or cancelled? Community Trust Company reserves the right to amend, modify, or terminate the gift certificate program at any time without prior notice.

Is the promotion available for mortgage renewals? No, this program is not eligible for mortgage renewals.

What happens if my mortgage application is denied? Those with mortgage applications that have been denied will not receive a gift certificate.

What happens if my mortgage application is delayed? You will still receive the gift certificate once your mortgage application is funded.

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GIFT CERTIFICATE REDEMPTION

What can I use the gift certificate for? Use it toward your purchase of any goods at Sleep Country including a new mattress, fresh bedding or a luxurious new pillow - there are hundreds of household items to choose from!

Can I use the gift certificate towards a gift card purchase? No, the gift certificate cannot be used to purchase a gift card.

Can I use the gift certificate online? No, the gift certificate is only redeemable in-store at all Sleep Country locations across Canada with the exception of Quebec. Access the store finder to locate the closest Sleep Country to you: <https://en.sleepcountry.ca/find-store>.

Can I use the gift certificate with other offers or discounts? No, the gift certificate cannot be combined with any other offers, discounts, or gift certificates in the transaction.

What happens if my gift certificate is lost or stolen? Community Trust and Sleep Country are not responsible for lost, stolen, or damaged gift certificates. Gift certificates will not be reissued.

Is the gift certificate transferable? No, the gift certificate is non-transferable and cannot be exchanged for cash, credit, or other gift cards. However, any of the mortgage holders may redeem the single-use gift certificate.

What if I believe the gift certificate was issued in error? If a gift certificate is determined to have been issued in error due to fraudulent activity or other reasons, Community Trust will inform Sleep Country to deactivate it.

CONTACT INFORMATION

Who should I contact if I have questions about the promotion? For any questions about gift certificate redemption please contact Sleep Country at 1-888-753-3788.