

Community Trust New Client Gift Certificate Program

Terms and Conditions



As at March 28, 2025

By participating in the gift certificate program offered by Community Trust Company ("Community Trust") and Flexiti Financial ("Flexiti"), you agree to the following terms and conditions:

Gift Certificate Redemption:

This gift certificate is redeemable for a value of \$250.00 at participating Sleep Country locations across Canada (locations in Quebec are not eligible to participate in this program). This gift certificate cannot be redeemed online. The gift certificate is valid for sixty (60) days from the date of issuance. After the expiration period, the gift certificate will no longer be valid and cannot be redeemed for any purpose. The gift certificate cannot be used for the purchase of a gift card. The gift certificate cannot be redeemed online.

Eligibility:

One \$250 gift certificate per mortgage originated with Community Trust Company during the program period will be provided to those who secure a mortgage. Gift certificates will be issued to the primary mortgagee via email within one (1) week of the mortgage funding date.

Non-Transferability:

This gift certificate is non-transferable and cannot be exchanged for cash, credit, gift card, or any other form of value. The single use gift certificate may be redeemed by any of the mortgage holders.

Program Exclusions:

This gift certificate cannot be combined with any other promotions, discounts, or gift certificates in a single transaction. This gift certificate is not redeemable in the province of Quebec.

Cancellation Rights:

Community Trust reserves the right to cancel, deactivate, or invalidate any gift certificate issued under this program in the event of fraud, misuse, or any illegal or improper activity. If a gift certificate is found to have been issued due to fraudulent activity or other violations of the terms, Community Trust and Flexiti may inform Sleep Country to deactivate the gift certificate.

Responsibility for Lost or Stolen Gift Certificates:

Community Trust and Flexiti are not responsible for lost, stolen, or damaged gift certificates. Gift certificates will not be reissued under any circumstances if they are lost or stolen.

Changes to the Gift Certificate Program:

Community Trust and Flexiti reserve the right to amend, modify, or terminate the gift certificate program at any time, without prior notice, and in their sole discretion. Any

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changes to the program will be communicated as deemed appropriate. The gift certificate program can be cancelled at any time by Community Trust, Sleep Country and/or Flexiti without notice and gift certificates in market will remain valid until listed expiry date.

Gift Certificate Program Limits and Reimbursement:

Flexiti and Community Trust reserve the right to limit the total number of gift certificates issued each year and to refuse to issue any gift certificate if it is determined that the customer's mortgage was obtained through fraudulent or improper means. For the purposes of this program, 'improper means' in obtaining a mortgage includes, but is not limited to: providing false or misleading information on mortgage applications; engaging in fraudulent activities related to the mortgage application process; or violating any applicable laws or regulations governing mortgage lending..

Merchant Responsibilities:

Participating merchant (Sleep Country) is responsible for adhering to the redemption conditions of the gift certificate program.