

Conditions – “Spring Offer” Promotion

Promotional offer:

When opening a new RESP account, receive up to \$100 in cashback, as follows:

1. \$50 cashback upon opening a new RESP account, which will be deposited into the child’s RESP account
2. An additional \$50 cashback if you choose to set monthly contributions

Promotion dates:

- April 1st to May 31st, 2026.

Eligibility criteria:

For the \$50 bonus when opening an account: the promotion applies to people who who open an IDEO+ RESP during the Promotion Period for a new beneficiary or for an unborn beneficiary. A minimum deposit of \$50 or a monthly payment of at least \$10 is required upon opening the account.

For the additional \$50 bonus for monthly contribution: the promotion applies to people who open an IDEO+ RESP during the Promotion Period for a new beneficiary or for an unborn beneficiary and who opt for automatic monthly contributions upon opening the new account. A monthly payment of at least \$10 is required upon opening the account.

Limitations:

- A subscriber can take advantage of the promotion only once per beneficiary.
- This promotion cannot be combined with any other offer or promotion from Kaleido or its partners, *except for the promotion related to an RESP account transfer.*
- This promotion does not apply to employees of Kaleido Growth Inc. and the Kaleido Foundation or to scholarship plan representatives and regional directors of Kaleido Growth Inc.

Payment of the cashback amount :

A one-time payment of either \$50 or \$100, as applicable, will be made by Kaleido into the beneficiary’s RESP account on the 61st day following the account opening, provided the eligibility criteria are met. The deposit will be processed automatically by the Kaleido team.

*Kaleido Growth Inc.,
distributor and manager of the scholarship plans
promoted by the Kaleido Foundation*