

[Exclusive Canadian Newcomer Network \(PLN\) Bonus Offer](#)  
[Terms and Conditions](#)

**General:**

Offer Start Date: January 1, 2026 at 12:00 am EST

Offer End Date: December 31, 2026, at 11:59 pm EST

**Eligibility Criteria:**

1. The Offer is available to new Embark Student Corp. (“**Embark**”) subscribers (“**Offeree**”) who meet all the following conditions:
  - a. Receives an email with the **PLN150** offer.
  - b. Offeree opens a new Embark Student Plan or an Embark Select Conservative Plan (collectively, “**Embark Plan**”) on [embark.ca](#) and enrolls at least one New Beneficiary between the Offer Start and End Dates.
  - c. During enrollment of the New Beneficiary in Embark Plan the Offeree inputs the code **PLN150** (“**Bonus Code**”) in the promo code field of the digital onboarding process on [embark.ca](#) prior to the Offer End Date, or if enrolling with the assistance of the Education Savings Specialist, the Offeree must provide Education Savings Specialist with the Bonus Code at the time of enrolment.

*A “New Subscriber” is a person that has never been a subscriber of an Embark Plan or a plan distributed by Knowledge First Financial Inc.*

*A “New Beneficiary” is defined as one that is under the age of eighteen (18) years old on the date of enrolment and has not had their SIN previously registered with any Embark Student Corp. (formerly Knowledge First Financial Inc.) Plan. New Beneficiary must have a valid SIN and the newly opened plan must be eligible for registration with the Canada Revenue Agency (CRA) as a RESP.*

**Bonus Conditions:**

2. The eligible Offeree who enrolls at least one New Beneficiary into a new Embark Plan using the Bonus Code before the Offer End Date will receive a bonus Contribution of **\$50 (fifty dollars)** to the new Embark Plan (the “**Enrolment Bonus**”).
3. The eligible Offeree who deposits \$100 (one hundred dollars) in net contributions to their new Embark Plan within ninety (90) days from the date of the New Beneficiary enrolment will receive a bonus Contribution of **\$100 (one hundred dollars)** (the “**Contribution Bonus**”).



4. Embark Plans are deemed successfully enrolled in and opened when the Offeree has satisfied the account terms, and the newly opened plan is registered as a RESP with the CRA.
5. Both the Enrolment Bonus and the Contribution Bonus (the “Bonuses”) will be deposited into Offeree’s Embark Plan as principal Contribution (which will be eligible to attract applicable government grants and earn income). The Enrolment Bonus will be paid within 90 (ninety) days from the date of the New Beneficiary enrolment and the Contribution Bonus will be deposited within 90 (ninety) days of the \$100 net contributions being received in their Embark Plan. The Bonus shall not be paid in cash or other form. The Bonus cannot be paid to another related or unrelated RESP account outside of the Embark Plan with the New Beneficiary.

*“Contribution” means the amount you pay into your Embark Plan.*

6. After fulfilling the Offer conditions, the Offeree must keep their Embark Plan active for thirty-six (36) months after the date of the New Beneficiary enrollment. In the event of termination of the Embark Plan within that timeline, or a non-Post Secondary Education Withdrawal (NPSE) from the Embark Plan, the Bonuses will be subtracted from the balance of the Embark Plan (the “Clawback”). When the Embark Plan is terminated, standard closing costs and transfer out fees will apply, as defined in the [Student Plan Prospectus](#) or [Embark Select Conservative Plan’s Prospectus](#).
7. The Clawback will be subject to the following exceptions:
  - a. Termination of Embark Plan due to a death of the New Beneficiary, or
  - b. Post-Secondary Education (PSE) withdrawal, or
  - c. Non-Post Secondary Education Withdrawal (NPSE) if the New Beneficiary is twenty-one (21) years of age or older.

#### **Other Terms and Conditions:**

8. It is the Offeree’s responsibility to know if they have enough RESP contribution room for each New Beneficiary. If the Bonus exceeds the maximum amount of contributions allowed by the CRA, Embark will not be held responsible for any taxes or penalties resulting from payment of any Bonus or excess contributions, or for the contributions not attracting grants.
9. Offeree cannot combine the Offer with any other Embark enrolment bonus offers except as otherwise permitted and set out in a particular promotional offer.



10. The terms and conditions of this Offer, including its overall availability, are at the sole and absolute discretion of Embark and are subject to change at any time without prior notice.
11. Embark reserves the right at its sole discretion to, without advance notice, terminate or suspend the Offer, in whole or in part, or modify it in any way.
12. Embark reserves the right, at its sole discretion, to suspend, disqualify, limit or revoke this Offer for any Offeree, whom it finds or believes to be manipulating or otherwise abusing the process, fairness, or integrity of the Offer or who otherwise becomes ineligible. Bonus earned through fraudulent activities or activities in violation of these Terms and Conditions will be null and void and repayment may be requested by Embark.
13. In the event of conflict, the Terms and Conditions will prevail over any of the contents of any brochure, promotional materials or statements, or any other communication regarding this Offer, whether written or oral from Embark, except where otherwise stated.
14. By accepting this Offer, you agree that you have read and understood these Terms and Conditions and agree to be bound by them. Any notice offered by us with respect to this Offer is deemed to be provided on the day it is posted on Embark's website.

