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DUCA Financial Services Credit Union Ltd. “Refer a Friend” Campaign

The following terms and conditions (“Terms”) for DUCA Financial Services Credit Union Ltd.’s (“DUCA”) apply to the “Refer a Friend” Campaign Offer (“Offer.”)

Offer

DUCA is offering cash deposits into an Eligible Member’s DUCA chequing or savings account as follows:

- \$1,000 for a current DUCA Wealth Member (“Referring Member”) who refers a new Member to DUCA’s Wealth team;
- AND
- \$1,000 for the newly referred (“Referred Member”) Wealth Member;
- ON CONDITION
- The new Referred Member transfers in a minimum amount of \$100,000 (CAD) into a Wealth portfolio through one of DUCA’s Wealth partners, Credential Qtrade Asset Management or Credential Securities.

Offer Period

The Offer period begins at 12:00 a.m. on June 1, 2023 and will be in force until 11:59 p.m. on September 30, 2023.

Eligibility

This Offer is available only to residents of Ontario who have reached the age of majority as of the beginning of the Offer Period.

Individuals who fulfill the eligibility requirements and otherwise comply with these Terms, as determined by DUCA in its sole discretion, are referred to as a “Referring Member” or a “Referred Member.”

The Offer is open to the following:

- Current DUCA Wealth Member (determined on the basis of DUCA’s official records and in its sole discretion) who becomes a Referring Member for someone new to DUCA’s Wealth team.

AND

- The Referred Member who subsequently transfers in a portfolio of at least \$100,000 during the Offer Period as a result of the referral; and

- The Referred Member retains a minimum of \$100,000 CAD in the investment account through the 24 month requirement. (See “24 month requirement” below.)

Requirements

For the Referring Member: To qualify for the Offer and receive a \$1,000 CAD cash deposit, a Referring Member must:

1. Direct a prospective Referred Member to the online campaign form to complete the form and request a Wealth meeting.
2. Ask the prospective Referred Member to provide the Referring Member’s name on the form.

In addition, for both the Referring Member and the Referred Member to qualify, the Referred Member must undertake the following (in addition to the Eligibility criteria noted above):

3. Provide DUCA with a valid email address and/or phone number as well as consent to receive email and/or phone communication about this “Refer a Friend” Campaign Offer, in accordance with [DUCA’s Privacy Statement](#) posted at duca.com.
4. Become a DUCA Member (if not already) according to DUCA’s Membership terms and conditions found in the [Membership Agreements](#) posted at duca.com.
5. Provide DUCA with a direction on the DUCA chequing or savings account to receive the cash award.

Limits

For a Referring Member

A Referring Member may refer one or more Referred Members. If a Referring Member refers one or more Referred Members from a single household, this will generate a single award to the Referring Member. The award for a Referring Member may be deposited to either an individual Referring Member’s DUCA chequing or savings account or to a joint DUCA chequing or savings account held by at least one of the Referring Members.

For a Referred Member

Awards are limited to two Referred Members per household living at the same residence and each of whom meets Requirements 3. to 5., listed above. The award for Referred Members may be deposited to either an individual Referred Member’s DUCA chequing or savings account or to a joint DUCA chequing or savings account held by at least one of the Referred Members.

Fulfillment and Conditions

Payment of Reward: Referred Members and Referring Members will receive the award as a deposit into their respective DUCA chequing or savings account prior to November 30, 2023.

Notification: Referred Members and Referring Members will be notified by email before the end of the Offer Period of their upcoming cash deposit.

The cash award must be accepted as awarded and is not transferable or assignable. There are no substitutions for the cash award.

24 month Requirement

To avoid return of the Offer funds, there is a 24 month requirement from the date of deposit during the Offer Period for 24 months up to, at the latest, 11:59 p.m. on September 30, 2025:

- (a)** If the Referred Member transfers the portfolio out of the investment account or withdraws sufficient funds that the investment account falls below \$100,000 in value before the end of 24 months from the date of deposit, at the latest 11:59 p.m. on September 30, 2025, then at DUCA's sole discretion, the Referring Member and Referred Member may both forfeit their respective \$1,000 cash awards. DUCA has the right to withdraw the \$1,000 award from the account into which it was deposited or to use, at its discretion, any legal means at its disposal to recover the \$1,000.
- (b)** If, due to market fluctuations, the value of the transferred in portfolio falls below \$100,000 prior to September 30, 2025 (even during transfer to DUCA), the \$1,000 award remains valid.

General Terms and Conditions

The Offer is subject to all applicable federal, provincial, and municipal laws. The decisions DUCA makes with respect to all aspects of the Offer are final and binding on all Eligible Members without right of appeal. By participating in this Offer, the Referred Member and Referring Member agree to be bound by these Terms.

DUCA, its subsidiaries, affiliates, advertising/promotion agencies and any entity involved in the development, production, administration, or fulfillment of the Offer and each of their respective officers, directors, employees, agents, representatives, successors, and assigns (collectively referred to as the "Released Parties") will not be liable for any claims, damages, losses, liabilities, and other expenses (including, without limitation, legal fees) relating to the Referred Member's and Referring Member's participation in the Offer or agreement to these Terms. By participating in the Offer, the Referred Member and Referring Member agree to release the Released Parties from all liability with respect to participation in the Offer and receipt, use, or misuse of any funds.

DUCA reserves the right to amend, extend, withdraw, or terminate the Offer and/or to amend these Terms at any time. Every effort will be made to advise the Referring Member or Referred Member of any material change to the Offer or Terms through the communications channels provided by the Member. (Phone or email.)

By participating in this Offer, each Referred Member and Referring Member expressly consents to DUCA, its agents and/or representatives, to store, share, use, and disclose the personal information submitted while participating in this Offer for the purpose of administering the Offer and in accordance with DUCA's [Privacy Statement found here](#).

In the event of any discrepancy or inconsistency between the Terms and disclosures or other statements contained in any Offer-related materials, including but not limited to printed materials, point of sale, in

discussion with a DUCA Wealth representative, or online content, these Terms shall prevail, govern, and control to the full extent permitted by law.

Eligible deposits in registered accounts have unlimited coverage through the Financial Services Regulatory Authority (FSRA). www.fsrao.ca

Mutual funds are offered through Credential Qtrade Asset Management (a tradename of Credential Asset Management Inc). Mutual funds and other securities are offered through Credential Securities, a division of Credential Qtrade Securities Inc. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Unless otherwise stated, mutual funds and other securities are not insured nor guaranteed, their values change frequently and past performance may not be repeated.