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DUCA Financial Services Credit Union Ltd. “Advice is Golden” Campaign

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

Offer

DUCA is offering a cash deposit of \$1,000 CAD into an Eligible Member’s DUCA chequing or savings account for transferring in a minimum amount of \$100,000 (CAD) into a wealth portfolio with one of DUCA’s Wealth partners, Qtrade Asset Management or Qtrade Advisor.

Offer Period

The offer period begins at 12:00 a.m. on July 1, 2023, and will be in force until 11:59 p.m. on December 31, 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.

The Offer is open to both current DUCA Members (determined on the basis of DUCA’s official records and sole discretion) as well as non-Members of DUCA.

Individuals who fulfill the eligibility requirements and otherwise comply with these Terms, as determined by DUCA in its sole discretion, are referred to as “Eligible Members.”

Requirements

To qualify for the Offer and receive a \$1,000 CAD cash deposit, an Eligible Member must complete the following:

1. Move a wealth portfolio with a minimum of \$100,000 CAD to DUCA’s partners Qtrade Asset Management or Qtrade Advisor, through a DUCA Wealth Advisor
2. Retain a minimum of \$100,000 CAD in the investment account through December 31, 2025. (See “Two year requirement” below.)
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 “Advice is Golden” 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 reward.

Limits

There is a limit of one Offer per Eligible Member and two Offers per household.

Fulfillment and Conditions

Payment of Reward: Eligible Members will receive the \$1,000 CAD deposit on or before February 15, 2024.

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

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

Two year requirement until 11:59 p.m., December 31, 2025:

- (a) **To avoid return of the Offer funds:** If the Eligible Member transfers the portfolio out of the investment account or withdraws all funds from the investment account before 11:59 p.m. on December 31, 2025, then at DUCA's sole discretion, the Eligible Member may be forfeiting the \$1000 CAD.
- (b) Until 11:59 p.m. on December 31, 2025, the Member cannot withdraw or transfer out funds from the portfolio to the extent that the withdrawal or transfer results in the portfolio's value reduction to below \$100,000 CAD. If the value of the portfolio reduces due to market performance, that will not affect the Member's eligibility for the \$1,000 CAD award.

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 Eligible Member agrees 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 reach 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 Eligible Member's participation in the Offer or agreement to these Terms. By participating in the Offer, the Eligible Member agrees 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 and without notice.

By participating in this Offer, each Eligible 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 Qtrade Asset Management (a tradename of Credential Asset Management Inc). Mutual funds and other securities are offered through Qtrade Advisor, 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.