

DUCA Event Promo Terms & Conditions

What This Agreement Covers

The DUCA external Event promotion (the “**Offer**”) sets out the terms and conditions under which you can earn a bonus for opening a Daylight Chequing account and setting up monthly/ biweekly pay or pension direct deposit with DUCA. When this Agreement refers to “you” and “your”, it means any person who opens a Daylight Chequing account. If you hold this account with others, “you” and “your” mean each of you and all of you are individually and together agreeing to all the terms and conditions of this Agreement. When this Agreement refers to “we”, “our” and “us”, it means DUCA Financial Services Credit Union Ltd. (“DUCA”)

Eligibility

- You must be at least 18 years old to qualify.
- You must be a resident of Ontario.

Qualifying Criteria

- This Offer is available for all external events* running from **Apr 1, 2025**, to **Sep 30, 2025**.
- This Offer is only available to new members joining DUCA through our event promotion.
- Open a Daylight Chequing account using the event promo code and set up a monthly/ biweekly pay or pension direct deposit with DUCA.
 - The pay or pension direct deposit must be at least **\$250** per transaction.
 - The first pay or pension direct deposit must occur based on the following schedule and should remain active until 31-Mar-26.

Event Month	First Pay or Pension Deposit Deadline
April Event	30-Jun-25
May Event	31-Jul-25
June Event	31-Aug-25
July Event	30-Sep-25
August Event	31-Oct-25
September Event	30-Nov-25

- You must have an active pay or pension on the Daylight Chequing account at the time of Bonus Payment (anticipated in the last week of Apr 2026)

* External events refer to public and private events where DUCA markets and advertises its brand and products.

- Eligible direct deposits that qualify for this Offer:
Includes your paycheck, pension, government benefits, old age security, retirement income funds, annuity, war veteran allowance or other eligible regular monthly income from your employer or the government, electronically deposited into Daylight Chequing account of at least \$250.
- Bonus amount: A bonus of **\$350** will be paid to each eligible member.

Bonus Payment

- The \$350 cash bonus will be credited into the Daylight Chequing account of the eligible member in good standing with DUCA (anticipated during the last week of Apr, 2026).

Limitations or Exclusions

- Direct deposits that do not qualify for this Offer:
Direct deposits such as - adjustment payroll, advance payroll, bonus payroll, commission payroll, employment insurance, income security benefits (including WSIB), overtime payrolls, contract income, freelance payments, person-to-person and bank transfers between your DUCA accounts or accounts you have at other financial institutions or brokerages do not qualify for this promotion.
- Relationship Pricing: This Offer cannot be combined with another DUCA Offer.
- Entities, such as corporations, partnerships, limited partnerships, or limited liability partnerships, associations and charities are not eligible.
- Joint accounts- Only one account holder per joint account is eligible for the Offer.
- Each participant is limited to one Offer, with a maximum value of \$350. This Offer is non-transferable, non-saleable, and may not be exchanged for cash.
- DUCA staff and existing members with a pay or pension direct deposit do not qualify for this promotion. DUCA reserves the right, at its absolute discretion and without prior notice, to vary, delete, or add to any of these Terms and Conditions, which will prevail over any conflicting content in brochures, promotional materials, or communications regarding this Offer. Additionally, DUCA may extend, suspend, terminate, or modify the Offer, in whole or in part, for select members, due to reasons such as technical failures or unauthorized interventions that compromise the Offer's integrity.
- DUCA may also suspend, disqualify, limit, or revoke the Offer for any account holder deemed to be manipulating or abusing the process, fairness, or integrity of the Offer, or who is otherwise considered ineligible.

Tax Implications

- By accepting the \$350 cash Bonus Payment, you understand that it is considered taxable income. It is your responsibility to report this Bonus Payment as "other income" on your tax return. DUCA will not withhold any taxes or provide a T5 tax slip for this Bonus Payment. We recommend consulting a tax professional or contacting the Canada Revenue Agency (CRA) for advice on your specific tax obligation.

By accepting this Offer, you agree that you have read and understood these Terms and Conditions and agree to be bound by them.