

Terms and Conditions

DUCA Financial Services Credit Union Ltd. in partnership with Aviso Wealth: Canada Post Exclusive: Holiday Transfer-In Offer

The following terms and conditions (“Terms”) apply to DUCA Financial Services Credit Union Ltd.’s (“DUCA”) **Canada Post Exclusive: Holiday Transfer-In Offer** (“Offer”).

Offer

DUCA is offering a cash bonus of **up to \$500 CAD** when a Canada Post employee transfers assets into an Aviso Wealth investment account with a DUCA/Aviso Wealth Advisor. The cash bonus depends on the transfer amount:

Transfer Amount	Cash Bonus
\$100,000 or more	\$500
\$50,000 – \$99,999	\$250
\$10,000 – \$49,000	\$100

Offer Period

The Offer begins at **12:00 a.m. on December 11, 2025**, and ends at **11:59 p.m. on February 28, 2026**.

Eligibility

For the purposes of this Offer, an **Eligible Member** is defined as:

- A **Canada Post employee** who receives and provides a **valid promo code** at the time of initiating the transfer;
- A resident of Ontario who has reached the age of majority as of the Offer start date;
- Either an **existing DUCA Member** or a **new Member** who completes DUCA’s Membership requirements found in the [Membership Agreements](#) posted at duca.com;
- An individual who transfers a minimum of \$10,000 CAD into an Aviso Wealth investment account with a DUCA/Aviso Wealth Advisor;
- An individual who meets all other requirements outlined in these Terms.

Requirements to Qualify

To receive the cash bonus, an Eligible Member must:

- Become a DUCA Member according to DUCA's Membership terms and conditions found in the [Membership Agreements](#) posted at duca.com.
- Provide a valid promo code to an Aviso Wealth Mutual Funds Representative/Wealth Advisor at DUCA before initiating a transfer.
- Complete and sign all required transfer forms by **February 28, 2026**.
- Transfer a minimum of \$10,000 CAD into an Aviso Wealth investment account with a DUCA/Aviso Wealth Advisor by **February 28, 2026**.
- Maintain at least the transferred amount in an Aviso Wealth investment account with a DUCA/Aviso Wealth Advisor until **February 28, 2028** (market fluctuations excluded).
- Provide DUCA with directions on the DUCA chequing or savings account to receive the cash bonus.

Important Clarifications

- Transfers can come from external financial institutions or internal DUCA accounts.
- Transfers must be into an Aviso Wealth investment account with a DUCA/Aviso Wealth Advisor.
- Transfers to DUCA deposit accounts do not qualify for this Offer.
- Transfers from QDI (Qtrade Direct Investing) or QGP (Qtrade Guided Portfolio) accounts are not eligible for this Offer.

Limits

- Limit of **one Offer per Eligible Member** and **two Offers per household**.
- Offer cannot be combined with any other DUCA or Aviso Wealth promotions.

Cash Bonus

- Cash bonus depends on the amount transferred into an Aviso Wealth investment account with a DUCA/Aviso Wealth Advisor.

Transfer Amount	Cash Bonus
\$100,000 or more	\$500
\$50,000 – \$99,999	\$250
\$10,000 – \$49,000	\$100

- Cash bonus will be deposited **on or before March 31, 2026, into a DUCA chequing or savings account**.
- Eligible Members will be notified by email before the end of the Offer Period regarding their upcoming bonus.
- Cash bonus must be accepted as awarded and is not transferable or assignable.
- Cash bonus may be considered taxable income; Members are responsible for any applicable taxes.

Retention Requirement

- If any portion of the transferred amount is withdrawn before **February 28, 2028**, DUCA reserves the right to reclaim the cash bonus.
- If the value of the investment reduces due to market performance, that will not affect the Member's eligibility for the cash bonus.

General 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.

Mutual funds are offered through Aviso Wealth, a division of Aviso Financial 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. Online brokerage services are offered through Qtrade Direct Investing. Qtrade Direct Investing and Qtrade Guided Portfolios are divisions of Aviso Financial Inc.