

Riverside Dog Lovers' Market Event Contest

Terms and Conditions

1. Eligibility

This contest is open to individuals who are 18 years of age or older at the time of entry. Both DUCA Financial Services Credit Union (DUCA) Members and non-Members are eligible to participate. Employees of DUCA its affiliates, subsidiaries, advertising and promotion agencies, and immediate family members are not eligible to participate.

2. Contest Period

The contest begins on **Sunday, September 21, 2025, at 11:00 AM EST** and ends on **Tuesday, September 23, 2025, at 11:59 PM EST**.

3. How to Enter

To enter, participants must:

- Attend the **Riverside Dog Lovers' Market** and receive a **DUCA-branded dog bandana**.
- Take a photo of their dog wearing the **DUCA bandana at the DUCA booth during the event**.
- Post the photo to their **Instagram Story** or **Instagram Feed**, and
- Tag **@ducacreditunion** in the story or post.

If the participant's Instagram account is **private**, they must send a **Direct Message (DM)** to **@ducacreditunion** with a screenshot of their story or feed post to confirm their entry.

Limit **one entry per Instagram account**. Multiple entries from the same account will only be counted once.

4. Prize

One winner will receive a **gift card to Furballs Pet Store**. The retail value of the prize is \$100 CAD. The prize is non-transferable and no substitution will be made except at the sponsor's sole discretion.

5. Winner Selection and Notification

The winner will be selected at random from all eligible entries received during the contest period, the odds of winning will be based on the number of entries received. Entrants must correctly answer a mathematical, skill testing question in order to win. The winner will be contacted via **Instagram Direct Message** within 48 hours of the contest closing. If the winner does not respond within 24 hours, a new winner may be selected.

6. Use of Entries

By entering the contest, participants grant **DUCA** permission to **reshare their contest-related Instagram story or feed posts** on DUCA's Instagram account. This includes reposting to DUCA's Instagram feed, stories, or highlights. Credit will be given to the original creator where possible.

7. General Conditions

By participating, entrants agree to be bound by these Terms and Conditions and the decisions of the sponsor, which are final and binding. The sponsor reserves the right to cancel, suspend, or modify the contest if any fraud, technical failures, or other factors impair the integrity of the contest.

8. Privacy

Any personal information collected during the contest will be used solely for the purpose of administering the contest and will not be shared with third parties.

9. Instagram Disclaimer

This contest is in no way sponsored, endorsed, or administered by, or associated with Instagram. By entering, you release Instagram from any and all liability related to this contest.