



## Small Business Cash Back (\$500) Offer – Terms & Conditions

### What This Agreement Covers

The DUCA Financial Services Credit Union Ltd. (“DUCA”) Small Business Cash Back Offer (the “Offer”) provides qualifying Ontario-based Small Business members the opportunity to receive cash back of \$500 in value when they fund their Small Business loan or Small Business line of credit. Throughout this Agreement, “you” and “your” refer to the DUCA member or Small Business account holder. “We,” “our,” and “us” refers to DUCA.

### Promotion Period

October 1, 2025 to October 31, 2025.

### Definitions

- **Submitted:** A Small Business Loan or Small Business Line of Credit application is considered *submitted* when it has been fully completed and received by DUCA through online channel only (<https://admin-duca.judi.ai/apply-online/>).
- **Approved:** An application is *approved* when DUCA has completed its credit review in accordance with its underwriting practices and formally agrees to extend the requested Small Business Loan or Small Business Line of Credit, subject to any applicable conditions.
- **Funded:** A Small Business Loan is considered *funded* when the approved loan amount has been disbursed to the member’s account. A Small Business Line of Credit is considered *funded* when the approved credit limit has been set up and made available for use by the member. Actual drawdown of funds is not required for the line of credit to be considered funded. In both cases, all required agreements must be signed by the member.
- **Good Standing:** A member is in *good standing* if:
  - Have a funded a Membership share within the promotional period,
  - Accounts remain open and active,
  - Accounts are not delinquent or overdrawn,
  - Compliant with all applicable terms and conditions,



- No signs of misuse, fraud, or other violations.

## Eligibility

To participate in this Offer, the following criteria must be met:

- You must be **at least 18 years old**.
- Your business must be **registered in Ontario**.
- Open to both, **new** and **existing DUCA Small Business members**
- Must be an operating company, actively engaged in commercial operations—selling goods or services, hiring staff, managing day-to-day business activities etc. Companies earning passive income (e.g., from investments, dividends, or rental properties to name a few) are not eligible.
- The business must operate in accordance with DUCA's operational guidelines and mandates. DUCA will not open accounts or extend credit to entities engaged in industries deemed restricted or prohibited under its internal policies. As DUCA's list of restricted or prohibited industries is subject to change and may not be publicly disclosed, it is the responsibility of each applicant to ensure their business activities align with DUCA's acceptable use standards and approved sectors. DUCA reserves the right to decline applications at its sole discretion.

## Qualifying Criteria

To be eligible for the \$500 cash back, the following conditions must be met:

- A new Small Business Loan or Small Business Line of Credit application must be **submitted online through <https://admin-duca.judi.ai/apply-online/> between October 1 and October 31, 2025**.
- Open a **Start Me Up Business chequing account**, if you don't already have one. This account will also be used to deposit the cash back.
- The Small Business Loan or Small Business Line of Credit must be for an amount between **\$25,000 and \$250,000**.
- The Small Business Loan or Small Business Line of Credit must be **approved and funded by DUCA by November 30, 2025**.
- A DUCA Start Me Up Business Chequing Account must be **opened and in Good Standing by November 30, 2025**.



- The DUCA Start Me Up Business Chequing Account and the Small Business Loan or Small Business Line of Credit must remain open and **in good standing** from the time the accounts were opened until the payout.
- If the DUCA Start Me Up Business Chequing Account, the Small Business Loan or Small Business Line of Credit account is closed, becomes delinquent, or is otherwise not in Good Standing before the payout date, the member will **no longer be eligible** for the cash back payment.

## Cash back Payment

- Qualifying members will receive a **\$500 cash back payment**.
- Payment will be deposited into the DUCA Start Me Up Business Chequing Account at the end of **January 2026**.

## Limitations or Exclusions

- Each Small Business member is limited to **one \$500 cash back**.
- Refinancing or renewing an existing DUCA Small Business loan or Small Business line of credit does **not** qualify.
- The offer is limited to Small Business members only and is not extended to commercial or specialized lending accounts.
- The minimum funding amount must be \$25,000 for either a Small Business Loan or a Small Business Line of Credit. Combining multiple products to meet this threshold is not permitted (e.g.- you can not combine a \$5k line of credit with a \$20k loan to get this offer).
- DUCA may extend, suspend, terminate, or modify “the Offer” at its sole discretion, without advance notice, for any reason including technical failures, fraud, or any other causes beyond DUCA’s reasonable control.
- DUCA reserves the right to suspend, disqualify, limit, or revoke “the Offer” for any account holder found to be manipulating or abusing “the Offer”.
- Incomplete applications or failure to submit required documentation may result in disqualification from “the Offer”.

## Tax Implications

- By accepting this cash back, you understand that it may be considered taxable income.



- It is your responsibility to report this bonus on your tax return. DUCA will not withhold taxes or provide a T5 tax slip for this bonus.
- We recommend consulting a tax professional or contacting the Canada Revenue Agency (CRA) for guidance on your specific obligations.

### **Acknowledgment**

By participating in “the Offer”, you acknowledge that you have read, understood, and agree to be bound by these Terms and Conditions.