

Eligibility

This contest is open to legal residents of Ontario, Canada who are 18 years of age or older at the time of entry and who own or operate a small business in Ontario. Both DUCA members and non-members are eligible to enter. Employees of DUCA Financial Services Credit Union Ltd. ("DUCA") and immediate family members (spouse, parent, child, sibling) are not eligible to enter.

Contest Period

The contest begins at 12:00 a.m. ET on October 1, 2025, and ends at 11:59 p.m. ET on October 31, 2025 (the "Contest Period"). All entries must be received by the end of the Contest Period to be eligible.

How to Enter

No purchase necessary. To enter, complete the online [contest form](#) during the Contest Period. Limit one (1) entry per small business. Duplicate entries will be void. Chances of winning depend on the number of entries received.

Prizes

There are two (2) prizes available to be won. Each prize consists of one (1) Branded Swag Kit (approximate retail value: \$1,000 CAD) customized with the winning small business's logo. Prize items may include, but are not limited to: shirts, tote bags, pens, and other promotional merchandise.

Winners must provide a high-quality version of their business logo to DUCA in order for the branded swag to be produced. Delivery of the branded swag kit will take approximately four (4) weeks after DUCA receives the winner's logo.

Prizes must be accepted as awarded, are non-transferable, and are not redeemable for cash. DUCA reserves the right to substitute a prize of equal or greater value in the event the stated prize is unavailable.

Winner Selection & Notification

On November 3, 2025, two (2) winners will be randomly selected from all eligible entries received during the Contest Period. Selected entrants will be contacted by phone or email within five (5) business days of the draw.

Before being declared a winner, each selected entrant must:

- Correctly answer a time-limited mathematical skill-testing question;
- Confirm to the satisfaction of DUCA, whose decision is final, the ownership/operation of a small business eligible for the prize;
- Provide a usable logo file for production of the swag kit.

If a selected entrant cannot be reached within seven (7) business days, fails to meet the eligibility requirements, fails to correctly answer the skill-testing question, does not provide a logo, they will forfeit the prize and another entrant will be randomly selected.

Exclusions

This contest is open exclusively to Small Businesses and does not extend to members served under Commercial Banking or Specialized Lending.

General Conditions

DUCA reserves the right to cancel, suspend, or modify the contest at any time, without notice, if technical or other issues compromise the integrity of the contest. All decisions of DUCA are final and binding on all entrants.

By entering the contest, you agree that DUCA, along with its affiliates, subsidiaries, and promotional partners, will not be held responsible for any injury, loss, or damage that may occur as a result of your participation in the contest or the acceptance and use of any prize.

Privacy

Personal information collected in connection with this contest will be used solely for the administration of the contest, including contacting selected entrants and announcing winners, and otherwise in accordance with DUCA's Privacy Policy found at <https://www.duca.com/security-privacy>.

Entrants will have the option, at the time of entry, to consent to receive marketing communications from DUCA regarding products, services, and promotions. Entrants who provide this consent may withdraw it at any time by following the unsubscribe instructions in those communications or contacting DUCA directly.