

# 2026 National Interac Debit Campaign

## Cardholder Contest Official Rules July 1 – August 31, 2026

The 2026 National Interac Debit Campaign cardholder contest (the "Contest") is administered by Central 1 Credit Union, Meridian Credit Union Limited, and 189286 Canada Inc. (o/a CUCC) ("Contest Administrators") in collaboration with participating Canadian credit unions (each a "Participating Credit Union"), and the Prize is sponsored by Interac Corp. ("Prize Sponsor"). The Contest Administrators, and not the Prize Sponsor, are collectively responsible for the administration, oversight, and fulfillment of the Contest. Meridian Credit Union Limited, a Contest Administrator, is also a Participating Credit Union. Interac and the Interac logo are trademarks of Interac Corp. Used under licence. All inquiries regarding the Contest should be directed to the Contest Administrators at [campaign@cucc-cu.ca](mailto:campaign@cucc-cu.ca). By participating in this Contest, each entrant agrees to be bound by these Contest rules. Contest Rules and Participating Credit Unions are posted on [cucc-cu.ca/events/national-interac-debit-campaign/](https://cucc-cu.ca/events/national-interac-debit-campaign/).

### 1. Contest Eligibility

The Contest is open to legal residents of Canada (excluding residents of the Province of Quebec) who have reached the legal age of majority in their province or territory of residence at the time of entry. To be eligible, entrants must be personal account holders in good standing at a Participating Credit Union offering Interac® debit cards and/or Interac Debit digital wallet functionality ("Eligible Debit Card"). Business or commercial accounts are not eligible; only personal debit cards linked to personal accounts qualify.

Employees, representatives and agents (and persons with whom they are domiciled, whether related or not) of Participating Credit Unions and the Contest Administrators, the Prize Sponsor and their respective parent companies, affiliates, subsidiaries, advertising and promotional agencies, and any other entity involved in the development, production, implementation, administration or fulfillment of the Contest, are not eligible to enter or win.

### 2. Contest Period

The Contest begins at 12:00:01 a.m. Eastern Time (ET) on July 1, 2026, and ends at 11:59:59 p.m. ET on August 31, 2026 (the "Contest Period").

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## 3. How to Enter

### **Automatic Entry (Qualifying Activity)**

To enter automatically, a cardholder must complete five (5) Eligible Transactions on five (5) separate calendar days using the same Eligible Debit Card during the Contest Period ("Qualifying Activity"). Once the Qualifying Activity is completed for a given Eligible Debit Card, one (1) Contest entry will be generated for that card. Entry is automatic. No registration or sign-up is required.

An individual cardholder who holds multiple Eligible Debit Cards or accounts at one or more Participating Credit Unions may earn one (1) entry per Eligible Debit Card that completes the Qualifying Activity. Regardless of the number of eligible entries earned, each eligible entrant is limited to one (1) Prize (see Section 4, Prize Limit).

For clarity, transactions made with a physical Interac debit card and transactions made through a mobile wallet linked to the same debit card are counted together toward the Qualifying Activity for that card. They are not tracked separately. For example, if a cardholder makes three (3) contactless transactions using the same physical Eligible Debit Card and two (2) transactions using a mobile wallet linked to that same card, those five (5) transactions collectively satisfy the qualifying activity and generate one (1) entry for that debit card—not two (2) separate entries.

### **Eligible Transactions**

To count toward the Qualifying Activity, each transaction must meet all of the following criteria ("Eligible Transaction"):

- Contactless Interac debit only (tap with physical card or mobile wallet)
- Made at a Canadian point-of-sale terminal
- An in-person point-of-sale transaction
- A minimum of \$5.00 CAD per transaction including taxes
- Not a chip-and-PIN transaction (only contactless "tap" transactions qualify)
- Multiple taps on the same calendar day only count once toward your progress

"Canadian point-of-sale" means a physical merchant terminal located in Canada where an in-person transaction takes place. Online purchases, e-commerce transactions, and transactions processed outside of Canada do not qualify. For greater certainty, transactions made using a mobile wallet (e.g., Apple Pay, Google Pay, Samsung Pay) linked to an Eligible Debit Card are eligible provided the transaction is contactless and otherwise meets the criteria above.

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## **Opt-Out**

To opt out of automatic entry, contact [campaign@cucc-cu.ca](mailto:campaign@cucc-cu.ca) with your credit union name, full name, and the last 4 digits of your debit card that match a card registered with a Participating Credit Union. Use the subject line: Opt Out. By opting out of the use of your personal information in connection with this Contest, you forfeit your chance to win any Prize.

## **No Purchase Necessary (NPN) Entry**

If you do not wish to enter by using your Eligible Debit Card, but want to enter the Contest, you may do so by mailing a letter with the following information: your full legal name, email address, phone number, credit union, last 4 digits of your Eligible Debit Cards matching a card registered with a Participating Credit Union, and, in 50 words or less, a response to: "Describe how you support local businesses in Canada." You must also state in the letter that you agree to these Contest Rules. The email address or phone number provided must match the associated email address or phone number on your account.

Each valid letter will result in one (1) Contest entry, corresponding to the Eligible Debit Card identified in the letter. You may submit one (1) letter per eligible entrant the same limit that applies to purchase entries. Each letter must reference a different Eligible Debit Card; duplicate entries referencing the same card will be void.

You must mail this letter to: CUCC, attention: Debit Campaign, 3280 Bloor Street West, Suite 700B, Toronto, ON M8X 2X3. You are responsible for ensuring the letters are postmarked during the Contest Period and delivered no later than ten (10) business days after the end of the Contest Period.

## **4. Prizes**

There are thirty (30) prizes of \$1,000 CAD each available to be won (each a "Prize"), for a total prize pool of \$30,000 CAD. Prizes are funded by the Prize Sponsor.

Prizes are allocated across Contest Administrators<sup>1</sup> as follows: Central 1 Credit Union and CUCC — 29 Prizes; Meridian Credit Union Limited — 1 Prize. No single Participating Credit Union may be allocated more than 1 Prize.

Prizes are non-transferable, non-exchangeable, and non-refundable. Prizes must be accepted as awarded. Prize funds will be deposited directly into the winner's account at their Participating Credit Union. No cash alternatives or substitutions will be offered except at the Prize Sponsor's sole discretion.

**Prize Limit:** One (1) Prize per person and per household during the Contest Period, regardless of the number of Eligible Debit Cards or entries held by that person.

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## 5. Winner Selection & Administration

Winners will be notified no later than October 31, 2026. CUCC will administer the draw for Central 1 Credit Union and CUCC-affiliated credit unions; Meridian Credit Union Limited will administer its own draw independently. Winners are selected using a transaction-based random selection method with eligibility validation. If a selected entry is determined to be ineligible, the draw will be repeated until a valid winner is identified.

Each selected entrant will be contacted using the contact information provided and must:

- Correctly answer a time-limited mathematical skill-testing question without assistance (mechanical or otherwise).
- Consent to the publication of their first name, last initial, and credit union name on third-party websites. For example, "Jane D from ABC Credit Union" may be displayed on <https://cucc-cu.ca>.
- Complete, sign, and return a declaration and release form confirming compliance with these Official Rules and releasing the Prize Sponsor, Contest Administrators and all affiliated parties from any liability.

Failure to comply within the specified time may result in disqualification and selection of an alternate winner.

## 6. Odds of Winning

The odds of winning a Prize depend on the total number of eligible entries generated by Eligible Transactions processed by each Contest Administrator during the Contest Period.

## 7. General Conditions

By participating in the Contest, entrants agree to be bound by these Official Rules and all decisions of the Contest Administrators, which are final and binding in all matters relating to the Contest. The Contest Administrators reserve the right, in their sole discretion, to disqualify any individual found to be tampering with the entry process or violating the Official Rules. The Contest is subject to all applicable federal, provincial (excluding Quebec), and municipal laws and regulations.

The Contest Administrators reserve the right, in their sole discretion, to cancel, suspend, revoke, or amend this Contest or any aspect of it, including the Official Rules, at any time and without prior notice, should any factor interfere with its proper conduct or integrity. This includes but is not limited to technical issues, fraud, unauthorized human intervention, or any other cause beyond their control that corrupts or affects the administration, security, fairness, or proper conduct of the Contest.

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Any attempt by an entrant or other individual to deliberately damage any website, circumvent the rules, or undermine the legitimate operation of the Contest may be a violation of criminal and civil laws. Should such an attempt be made, the Prize Sponsor reserves the right to seek damages and other remedies to the fullest extent permitted by law.

The Contest Administrators and Prize Sponsor and each of their respective officers, directors, agents, representatives, successors and assigns (collectively, the "Releasees") assume no responsibility for lost, delayed, incomplete, incompatible or misdirected entries. The Releasees will not be liable for: (i) any failure of any website or application during the Contest; (ii) any technical malfunction or other problems relating to any telephone network or lines, computer online systems, servers, access providers, computer equipment or software; (iii) the failure of any entry to be received for any reason, including, but not limited to, technical problems or traffic congestion on the Internet or at any website; (iv) any injury, liability, loss or damages of any kind related to or resulting from participating in the Contest, acceptance of the Prize or access to any website; and/or (v) any combination of the above.

## **8. Privacy**

Personal information collected from entrants will be used by the Contest Administrators solely for the purpose of administering the Contest and fulfilling prizes. Personal information will be handled in accordance with the Contest Administrators' privacy policies and applicable privacy laws. Information will not be shared with third parties without consent, except as required by law.

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<sup>1</sup> Contest Administrator(s) include: Central 1 Credit Union, Meridian Credit Union and 189286 Canada Inc. (o/a CUCC) (Cooperative Node). Please see Participating Credit Unions and prize allocation here [cucc-cu.ca/events/national-interac-debit-campaign/](http://cucc-cu.ca/events/national-interac-debit-campaign/).