

Tap Into Your Local Summer

National Debit Spending Campaign | July 1 – August 31, 2025

Official Rules

The **Tap into Your Local Summer** contest (the "Contest") is administered by Central 1 Credit Union, Meridian Credit Union Limited, and 189286 Canada Inc. (o/a CUCC) ("Contest Administrators") in partnership with participating Canadian credit unions, 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. 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 campaign@cucc-cu.ca.

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 with a [participating](#) ^[OBJ] Canadian credit union offering Interac[®] debit cards and/or digital debit wallet functionality ^[OBJ].

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, 2025**, and ends at **11:59:59 p.m. ET on August 31, 2025** (the "Contest Period").

3. How to Enter

Automatic Entry

Each eligible debit card or digital wallet transaction (in accordance with Section 1) made and approved at a Canadian point-of-sale terminal using an eligible debit card issued by a participating credit union during the Contest Period will automatically generate **one (1) Contest entry**. The more qualifying debit transactions you make during the Contest Period, the more entries you will receive.

To opt out of automatic entry, contact 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 tap in person, but want to enter the Contest, you may do so by mailing a letter with the following information: your first name, last name, email address, phone number, last 4 digits of your debit card matching a card registered with a participating credit union, and, in 50 words or less, a response to: *"Describe how using your Interac debit card helps you stay in control of your finances."*

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Unlimited no purchase necessary entries per person during the Contest Period. Each valid no purchase entry will be treated as equivalent to one (1) eligible debit transaction. 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. You must mail this letter to: CUCC, attention: Debit Campaign 3280 Bloor Street West, Suite 700B, Toronto, ON M8X 2X3. Participants are responsible for ensuring the letters are delivered before the end of the Contest Period. Each mail-in entry will result in one (1) entry in the random prize draw.

4. Prizes

A total of twenty (20) prizes of \$1,000 CAD each available to be won (each a "Prize".) Prize quantity and allocation are based on each Transaction Processor's¹ entry count and transaction volume as follows: C2C - 1 prize, COOP - 17 prizes, Meridian - 2 prizes. Winners are randomly drawn from each Transaction Processor's entry pool.

Prizes are non-transferable, non-exchangeable, and non-refundable. Prizes must be accepted as awarded. Interac® e-Transfer will be used for payouts where possible. 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.

5. Winner Selection

On or around **October 15, 2025**, a random draw will be conducted by the Contest Administrator to select potential winners from among all eligible entries received by each Transaction Processor. After the contest closes, the total number of eligible entries received via each Transaction Processor will be calculated. Individual prize quantity will be determined based on the total entries per Transaction Processor. Once total entries and prize quantities per transaction processor are calculated, individual random entries will be selected.

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).
- Consents 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.

Winners will be officially announced by October 31, 2025.

6. Odds of Winning

¹ Transaction Processor(s) include: Central 1 (C2C), Meridian Credit Union and 189286 Canada Inc. (o/a CUCC) (Cooperative Node). Please see participating credit unions and prize allocation [here](#).

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The odds of winning a prize depend on the total number of eligible entries generated by debit card transactions processed by each Transaction Processor 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.

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 the 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 Administrator's privacy policies and applicable privacy laws. Information will not be shared with third parties without consent, except as required by law.

9. Limitation of Liability

In no event will any party (including representatives of Interac) be liable for any incidental, punitive, exemplary, indirect, or consequential damages arising hereunder even if each of the other parties have been advised of the possibility of such damages, and including, but not limited to, lost business revenue, lost profits, failure to realize expected savings or loss of opportunity. In no circumstances will the maximum aggregate liability of any party (including the Interac representatives) exceed an amount equal to the total of the payments paid by Interac to the campaign administrators under this agreement.