



**Steinbach Credit Union  
Member Referral Contest  
OFFICIAL RULES AND REGULATIONS**

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No purchase necessary. See eligibility section below for further details. To complete your contest entry, you must read and agree to the following contest rules and regulations (the “**Contest Rules**”). Participation in the Contest constitutes full and unconditional agreement and acceptance of the Contest Rules.

1. **CONTEST PERIOD:** Starting **January 2, 2026 at 10:00 AM Central Time (CT)** and ending **March 31, 2026 at 11:59 PM CT** (the “**Contest Period**”).
2. **ELIGIBILITY:** The Member Referral contest (the “**Contest**”) is only open to all legal residents of Canada, excluding Quebec residents, who have reached the age of majority in their province or territory of residence at the time of entry. Employees of Steinbach Credit Union Limited (“**SCU**”) or any of its respective divisions, parent, subsidiary or affiliated companies (the “**Sponsor**”) and any person domiciled with, or an immediate family member of, an employee of the Sponsor are not eligible to participate or win a Prize (as defined herein) in the Contest. Void where prohibited by law.
3. **HOW TO ENTER:** In order to enter the Contest each individual wishing to participate (an “**Entrant**”) must meet the following eligibility conditions:
  - a) Be a member of SCU (a “**Member**”) for the duration of the Contest Period;
  - b) Complete and submit the [Refer a New Member online form](#) for a friend or family member who would benefit from becoming an SCU Member; and
  - c) If the friend or family member in the Refer a New Member form becomes a new Member of SCU during the Contest Period as a result of your online form submission, the Entrant will be entered into the draw. The Sponsor reserves the right, in their absolute discretion, to disqualify any entry for any reason.

Each Entrant may submit multiple Refer a New Member forms. All eligible submissions received by SCU within the Contest Period will be entered into one of the three (3) draws outlined in **Sections 4 and 5**.

**Additional entry method.** To enter the Contest without a referral, mail or deliver a handwritten entry form containing your name, address, postal code, telephone number, and an original (no photocopies) essay of a minimum of 50 words explaining why you should win this Contest. Limit one essay entry per person per day, during the Contest Period. Entries must be mailed to the following address:

**SCU Member Referral Contest  
Attn: Marketing Department  
333 Main Street  
Steinbach, MB R5G 1B1**

4. **PRIZE:** There are three (3) prizes available, each valued at \$2,000 (each referred to as a “**Prize**”). For each of the three Prizes, a winning Entrant and their newly referred Member will each receive their choice of: (a) a \$1,000 High Interest Savings Account (“**HISA**”); or (b) a \$1,000 Guaranteed Investment Certificate (“**GIC**”). The Prize must be accepted as awarded and cannot be transferred or substituted. The Prize has no cash surrender value.

The Sponsor has the right, in their absolute discretion, to make substitutions of equivalent kind or value in the event of unavailability of any component of the Prize for any reason whatsoever.

5. **WINNER SELECTION AND NOTIFICATION:** On or before April 15, 2026, one (1) potential winner will be selected from each SCU branch location: 1575 Lagimodiere Blvd, Winnipeg, Manitoba; 2100 McGillivray Blvd, Winnipeg, Manitoba; and 333 Main Street, Steinbach, Manitoba. The selection will be made through a random draw of all eligible Entrants. If a potential winner has submitted multiple successful referrals, the new referred Member will be randomly selected from the Entrant's pool of referrals during the Contest Period. Draws will be conducted at 333 Main Street, Steinbach, Manitoba by contest judges appointed by SCU (the “**Contest Judges**”). The odds of winning depend on the number of valid entries received during the Contest Period.

6. **HOW TO CLAIM YOUR PRIZE:** The selected potential winners will be notified on or before April 15, 2026. Potential winners must claim the Prize within one (1) week after being notified of being a potential winner, or within an acceptable time limit at the sole discretion of SCU. Prizes must be claimed in person.

Before being declared a winner, the potential winner will be required to provide valid proof of identity, age and residence, and any other relevant documentation requested by SCU, and complete a declaration of eligibility and liability/publicity release (the "**Release**"), which includes correctly answering, without assistance, a time-limited mathematical skill testing question. In the event that a potential winner is disqualified or otherwise determined to be ineligible, SCU may, in its sole discretion, hold another random draw to determine an alternate potential winner. SCU is not responsible, whether as a result of human error or otherwise, for any failure to contact any potential winner. By accepting a Prize and signing the Release, winners consent to the use of their names, addresses, voices, and statements relating to the Contest or the Sponsor, and photographs or other likenesses, without further compensation, in any publicity carried out by the Sponsor or any related entities in connection with the Contest, except where prohibited by law.

7. **CONDITIONS OF ENTRY: Entrants: (i) acknowledge compliance with these Contest Rules including all eligibility requirements; and (ii) agree to be bound by the decisions of SCU and the Contest Judges, made in their sole discretion, which shall be final and binding in all matters relating to the Contest. Entrants who have not complied with these Contest Rules are subject to disqualification.**

#### **GENERAL CONDITIONS**

8. The Sponsor reserves the right to cancel, suspend or modify the Contest if any factor interferes with its proper conduct. Submissions that are late, lost, illegible or incomplete are void. Proof of submission does not constitute proof of receipt. The Sponsor is not responsible for technical failures or other issues that may prevent an Entrant's participation.

## **LIMITATION OF LIABILITY**

9. NOTWITHSTANDING ANY OTHER PROVISION CONTAINED IN THESE CONTEST RULES, IN NO EVENT SHALL THE SPONSOR OR ITS DIRECTORS, OFFICERS, SHAREHOLDERS, MEMBERS, EMPLOYEES, CONTRACTORS OR AGENTS BE LIABLE TO AN ENTRANT FOR ANY DIRECT, INDIRECT, SPECIAL, CONSEQUENTIAL, INCIDENTAL OR AGGRAVATED DAMAGES OF ANY KIND WHATSOEVER, HOWEVER CAUSED AND REGARDLESS OF THE FORM OF CAUSE OF ACTION (INCLUDING IN TORT, CONTRACT, INDEMNIFICATION, FUNDAMENTAL BREACH, GROSS NEGLIGENCE OR OTHERWISE), EVEN IF SUCH DAMAGES ARE FORESEEABLE OR IF THE PARTY KNEW OR SHOULD HAVE KNOWN THE POSSIBILITY OF SUCH DAMAGES.

## **PERSONAL INFORMATION OF REFERRED INDIVIDUALS**

10. The Entrant represents and warrants to the Sponsor that: (a) prior to submitting the Refer a New Member form in connection with the Contest, the Entrant has obtained the express, informed and meaningful consent of each referred individual to disclose that individual's personal information including, their name, contact details and any other information disclosed by the Entrant to the Sponsor for the purposes of administering the Contest, contacting the referred individual and any other purposes disclosed to the referred individual at the time consent was obtained; (b) such consent was obtained in a manner compliant with all applicable privacy laws, including, without limitation, the *Personal Information Protection and Electronic Documents Act* (Canada) and applicable provincial legislation and regulations, as may be amended from time to time; and (c) the Entrant has provided each referred individual with all notices required by applicable privacy laws, including the identity of the Sponsor, the purposes of disclosure and how to contact the Sponsor to access or correct personal information.
11. The Entrant represents and warrants to the Sponsor that: (a) all referrals, communications and disclosures made by the Entrant in connection with the Contest comply with Canada's Anti-Spam Legislation (S.C. 2010, c.23) and all related regulations and guidance in force from time to time, including requirements relating to consent, content and unsubscribe mechanisms, to the extent applicable to the Entrant's activities; and (b) the collection, use and disclosure of persona information by the Entrant in connection with the Contest

comply with all applicable privacy laws, including, without limitation, those identified in **Section 10**.

12. The Entrant acknowledges that the Entrant conducts all referral activities independently and not as an agent of the Sponsor, and that the Entrant is responsible for ensuring compliance with Canada's Anti-Spam Legislation and all applicable privacy laws in connection with such activities.

## **DISCLOSURES**

13. Any attempt by an Entrant or other individual to deliberately damage or undermine the legitimate operation of the Contest, including, but not limited to, any fraudulent claims, is a violation of criminal and civil laws. Should such an attempt be made, the Sponsor reserves the right to seek remedies and damages from any such individual to the fullest extent permitted by law.
14. The Sponsor reserves the right to disqualify any Entrant found, in the sole discretion of the Sponsor, to be tampering with the entry process or violating these Contest Rules.
15. Should any draw indicate that an Entrant is entitled to win a Prize and that representation is later deemed to have occurred as a result of an error of any kind in connection with the Contest, or as a result of fraud, then the Entrant's eligibility to entitlement of such Prize will be decided in accordance with the terms and conditions of these Contest Rules.
16. If a dispute arises relating to a Prize won between an Entrant and the Sponsor, a combination of factors will be assessed in determining if that Entrant is in fact eligible to win a Prize. The Contest Judges will determine that Entrant's entitlement to any Prize. In no event will the Sponsor be liable for more than the three (3) Prizes set out herein.
17. The Sponsor reserves the right, in its sole discretion, to amend or modify these Contest Rules, or suspend, cancel or modify the Contest, without prior notice, for any reason whatsoever, including, without limitation, in the event that any cause beyond the reasonable control of SCU corrupts, or threatens to corrupt, the security of proper administration of the Contest.

18. The Contest is subject to all Federal, Provincial, and Municipal laws.
19. All issues and questions concerning the construction, validity, interpretation and enforceability of these Contest Rules, or the rights and obligations of all entrants and the Sponsor in connection with the Contest, shall be governed by, and construed in accordance with, the substantive laws of the Province of Manitoba without regard to Manitoba conflicts of law principles. All Entrants consent to the jurisdiction and venue of the Province of Manitoba.
20. The invalidity or unenforceability of any provision of these Contest Rules shall not affect the validity or enforceability of any other provision. In the event that any provision is determined to be invalid or otherwise unenforceable or illegal, these Contest Rules shall otherwise remain in effect and shall be construed in accordance with their terms as if the invalid or illegal provision were not contained herein. In particular, Sponsor employees are not authorized to waive, modify or amend any provision or provisions of these Contest Rules in any manner whatsoever.
21. Certain personal information, including names, addresses and phone numbers, collected from Entrants will be used by the Sponsor for the purpose of administering the Contest. The Sponsor will not sell, share or otherwise disclose personal information of entrants with third parties, other than to third parties engaged by the Sponsor to fulfill the above purposes, in accordance with SCU's privacy code which can be found at <https://www.scu.mb.ca/online-banking-security/privacy-policies> or as permitted or required by law.
22. For any Contest-related inquiries, please contact: [marketing@scu.mb.ca](mailto:marketing@scu.mb.ca)
23. A copy of these Contest Rules is available [online](#) during the Contest Period.