

# Vancity Visa\* Holiday Contest 2025

## Official Contest Rules

This contest (“**Contest**”) is sponsored by Vancouver City Savings Credit Union (“**Vancity**”), 183 Terminal Avenue, Vancouver, British Columbia V6A 4G2 in accordance with these official contest rules (the “**Contest Rules**”).

1. **Contest Period:** The Contest starts at 12:00 am PST Tuesday, November 4, 2025, and ends at 11:59 pm PST on Tuesday, January 6, 2026 (the “**Contest Period**”).
2. **Prizes:** There are thirteen (13) prizes to be won: one (1) grand prize of a \$10,000 Visa statement credit; and twelve (12) secondary prizes to be won, each consisting of a \$1,000 Visa statement credit (collectively, the “Prizes”). Prizes will be applied to each winner’s Vancity enviro™ Visa account on or about thirty (30) days following the declaration of the corresponding winner. If the Prize results in positive credit balance on the associated Vancity enviro™ Visa, the Prize may not be requested in the form of a credit balance refund even if the prize winner closes that account. In accordance with the Credit Card Agreement, the Vancity enviro™ Visa\* account is subject to the Annual Account Maintenance fee if there have been no transactions or activity on the Visa Account for 12 consecutive months and the Visa Account has a positive credit balance.
3. Only one (1) prize can be awarded per winner. Prizes are not eligible for substitution and must be accepted as awarded.
4. **Award of Prizes:** Thirteen (13) random draws will be held for the Prizes on or about January 21, 2026, at or about 12:00 pm (PST) from all eligible entries. The eligible entry that is selected for each draw must comply with these Contest Rules to win a Prize. The chances of winning depend on the number of eligible entries received during the Contest Period. If necessary, additional draws may be made to award the Prizes. The selected entrants must be confirmed as a winner in accordance with these Contest Rules. Unclaimed Prizes will not be reissued by Vancity.
5. **How to Enter:** No purchase is necessary to enter or win. You must be the Primary Cardholder or Account Administrator on a Vancity enviro™ Visa account. The Primary Cardholder is the person who applied for the personal use Visa account. The Account Administrator is the authorized user who has been designated by the authorized signatory(ies) as the Account Administrator for a business use Visa account, on the application or in any other manner considered acceptable by Vancity. There are two (2) ways to enter the Contest:
  - (a) **Enter Online** - During the Contest Period, visit the “[Contest Website](http://www.vancity.com/offers/contest-visa-holiday)” ([www.vancity.com/offers/contest-visa-holiday](http://www.vancity.com/offers/contest-visa-holiday)) to enter the Contest by completing all entry fields (first name, last name, business name (if applicable), email address, phone number, last 4 digits of your credit card) and 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 can access this information by logging into Manage [My Visa](#)

[card](#)). The business name (if applicable) should match the business name on the front of your card. Each Eligible Purchase, as defined below, made on the Visa account specified in the Contest entry form during the Contest Period that is posted before the campaign draw date counts as one (1) entry. A purchase is considered an eligible purchase provided that the transaction is greater than or equal to \$5 CAD in value (“**Eligible Purchase**”). Refunds, balance transfers, fees and interest charges are not considered an Eligible Purchase. Eligible purchases include those made by the Primary Cardholder or Account Administrator and all authorized users on the account. There is a maximum of 65 entries per account during the Contest Period.(b) **Alternative Entry** – If you do not wish to enter online, but want to enter the Contest, you may do so by mailing a letter with the following information: your first name, last name, business name (if applicable), email address, phone number, last 4 digits of your credit card and, in 150 words or less, a response to: “Why do you think Vancity is a financial force for change?”. 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 can access this information by logging into [Manage My Visa card](#)). The Business name (if applicable) should match the business name on the front of your card. You must mail this letter to: Vancity, Attention: Visa Marketing Department, PO Box 2120 Station Terminal, Vancouver BC V6B 5R8. 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. Max 65 entries per person.

6. **Withdrawal from Entry.** If you enter using the Contest Website or Alternate Entry but wish to withdraw from the Contest you must notify Vancity in writing prior to Tuesday January 6, 2026. Please mail your “Withdrawal from Contest” notification with the title “Visa Holiday Contest”, your First Name, last Name, Email Address, Phone Number, and Last 4 digits of your credit card to: Vancity, Attention: Visa Marketing Department, PO Box 2120 Station Terminal, Vancouver BC V6B 5R8.
7. **Eligibility:** The Contest is open to all Vancity enviro™ Visa\* Primary Cardholders and Account Administrators, with their name embossed on the card. Entrants must be residents of British Columbia and be at least 19 years old. Selected entrants may be required to provide Vancity with proof that the selected entrant meets all eligibility requirements, including proof of residency status and any other documents required by Vancity. The associated Vancity enviro™ Visa\* account must be active and in good standing at the time of the Prize draw and when the statement credit is applied to such account. Selected entrants who do not meet the eligibility criteria will be disqualified.
8. **Entrant’s Agreement:** By entering the Contest, you:
  - (a) acknowledge that you have read, understand and agree to be bound by these Contest Rules;
  - (b) consent to Vancity contacting you in accordance with these Contest Rules;
  - (c) agree not to challenge or claim against Vancity in relation to the Contest; and
  - (d) agree that the decision of Vancity is final with respect to any changes to this Contest or these Contest Rules.
9. **Disqualification:** Vancity may disqualify any entry that does not comply with these Contest Rules. If a selected entrant cannot be contacted, fails to respond within the time specified in

Section 19 fails to correctly answer the skill-testing question, fails to provide the required information or identification for verification in accordance with Section 8, or if the prize notification is returned as undeliverable, then the selected entrant will be disqualified and will forfeit the Prize without notice.

**10. Selection of Winners:** The selected entrant is subject to verification by Vancity, including proof of identity by government issued identification. Potential winner will be notified starting on or about January 26, 2026, and no later than February 13, 2026, by phone or email. If a Primary Cardholder has multiple personal use Visa accounts and registers more than one account into the Contest and wins, all other Entries from their personal use accounts will be removed before another draw is made. If a Business has multiple business use Visa accounts (with the same or different Account Administrators) and registers more than one account into the Contest and wins, all other Entries from their business use accounts will be removed before another draw is made.

**11. To Claim a Prize:** To be declared a winner and claim a Prize, the selected entrant must within five (5) days of the initial notification by Vancity:

- (a) correctly answer a time-limited, mathematical skill-testing question
- (b) sign and return, without further compensation, Vancity's Declaration and Release confirming: (i) compliance with these Contest Rules; (ii) acceptance of the Prize as offered; (iii) releasing Vancity, its affiliates and their agents with respect to loss or damages relating to the Contest or the awarding of the Prize; and (iv) consenting to use of the selected entrant's name, city, photograph or other likeness and/or statement in any publicity carried out by Vancity relating to this Contest; and
- (c) comply with these Contest Rules.

If, in Vancity's sole discretion, a selected entrant fails to do any of the above, is disqualified pursuant to Section 8, or is not verified pursuant to Section 9, then that entrant will be disqualified and a new entrant will be drawn.

**12. Name/Image of Winners**

By accepting the Prize, the winner consents to the use by Vancity of their name, address (city and province), photo, image, likeness, biographical information, voice and/or any statements made by the winner regarding the Contest or Vancity for promotional, advertising, marketing, publicity and commercial purposes in any and all media now or hereafter devised, including but not limited to, any online announcements, worldwide in perpetuity, without additional compensation, notification, or permission, except where prohibited by law.

**13. Release and Indemnification:** You agree to indemnify, release and hold harmless Vancity, its affiliates and each of their respective directors, officers and employees from any and all liability for any loss, harm, damages, cost or expense arising out of or resulting from, in whole or in part, directly or indirectly, from your participation in the Contest, participation in any Contest-related activity or the acceptance, use or misuse of any Prize awarded in the Contest, including but not limited to costs, injuries, losses related to personal injuries, death, damage to, loss or destruction of property, rights of publicity or privacy, defamation, or portrayal in a false light, or from any and all claims of third parties arising therefrom.

**14. Privacy:** By entering the Contest, you consent to Vancity collecting, using and disclosing the personal information submitted by you for the purpose of administering the Contest and in accordance with [Vancity's Privacy Code](#). Your information will be kept confidential and used

solely for the purpose of administering the Contest.

15. **Technical Problems:** Vancity is not responsible for: (a) any technical malfunction or other system problems that could affect your ability to enter the Contest; (b) the failure of your entry or Contest question to be received or captured for any reason; or (c) any injury or damage to your computer, mobile device or wearable device resulting from participating in the Contest.
16. **Changes:** Vancity may withdraw, amend, or suspend the Contest (or change these Contest rules) for any reason without any notice, including to deal with any technical problems, computer/mobile viruses or bugs, unauthorized interventions or other cause beyond Vancity's reasonable control that interfere with the proper conduct of the Contest. Vancity may also adjust any of the dates and timeframes provided in the Contest Rules without prior notice to you to verify compliance by any participant as a result of any technical or other problems, or because of any other circumstances which Vancity believes may affect the proper administration of the Contest. The decision of Vancity is final with respect to any changes to this Contest or these Rules.
17. **Taxes.** Each winner is solely for any costs, fees, taxes and expenses associated with a Prize, including any taxes on the Prize.
18. **Laws:** This Contest is subject to all applicable federal and provincial laws and shall be governed exclusively by the laws of the Province of British Columbia, Canada.