Refer a Friend Offer Terms and Conditions

To be eligible for the Refer a Friend promotion, the referring member ("Referring Member") must be an active SASCU member. Both the Referring Member and the referred individual ("Referred Individual") must satisfy all applicable eligibility requirements set out below:

Eligibility Conditions – Referring Member

- Must be the age of majority their province or territory of residence (19 years of age or older in British Columbia)
- Must be an existing SASCU member at the time the referral is made and at the time the $50 referral bonus is issued.
- Must submit the referral using SASCU's official referral webpage during the promotion window. Referrals made outside of this window or through unofficial channels will not qualify.
- Must complete and submit the referral form, including the following information:
    - Referring Member's First Name
    - Referring Member's Last Name
    - Referring Member's Member Number
    - Referring Member's Email Address
    - Referred Individual's First Name
    - Referred Individual's Last Name
    - Referred Individual's Email Address
- In the case of a joint account, only one $50 Referral Bonus will be deposited to the joint account.

Referral Rules

- Each person must comply with CASL (Canada's Anti-Spam Legislation) when making a referral. Without limiting the foregoing, a person must not refer anyone to SASCU Credit Union unless the person who is making the referral has an existing business relationship, an existing non-business relationship, a family relationship or a personal relationship with the person who is being referred to SASCU Credit Union.
- The maximum number of eligible referrals permitted per Referring Member is 10 per calendar year.

Eligibility Criteria – Referred Individual

- Must be a Canadian resident.
- Must be 16 years of age or older.
- Must not currently hold, or have held, a personal membership with SASCU within the last three (3) years.

- Must open a new personal membership with SASCU within 60 days of the referral submission date. The Referred Individual will receive an email notification from SASCU, confirming the referral.
- Must meet all the eligibility requirements of opening a new personal account. Please refer to Join SASCU page on details on member eligibility and requirements.
- When opening a new membership, the Referred Individual must use the same email address provided by the Referring Member when submitting the referral. Only referrals matched to the email address submitted through the referral form will be eligible for the referral bonus.
- Must open one of the following personal chequing account types:
    - Unlimited
    - Unlimited Plus
    - Regular
    - Package
    - Platinum
- Must fund the new eligible account with a minimum of $50 CAD and maintain the minimum balance of $50 CAD for at least 30 days.
- The membership and new account must remain active at the time the referral bonus is awarded to the Referring Member.

General Conditions

- The Refer a Friend offer is available from **November 2, 2026,** to **December 31, 2026**. Referrals made outside of this window will not qualify.
- The $50 referral bonus will be deposited to the Referring Member's SASCU account within three (3) weeks of meeting all the eligibility criteria.
- One (1) $50 referral bonus will be awarded for each qualifying referral. Only one (1) reward may be claimed per unique referred membership.
- If two members refer the same individual, the $50 referral bonus will be awarded to the member whose referral was submitted first, provided all other eligibility criteria are met.
- All SASCU staff and directors are ineligible to participate in this offer as either a Referring Member or a Referred Individual.
- The offer is not transferable or assignable. No substitutions will be permitted.
- SASCU reserves the right to amend or withdraw the offer at any time, without notice.
- SASCU reserves the right to limit, suspend, disqualify, or revoke this promotional offer for any person SASCU determines to be abusing the fairness or integrity of this promotional offer.
- By participating in this offer, both the Referring Member and the Referred Individual agree to be bound by these terms and conditions.

- The Refer a Friend offer is subject to all federal, provincial, and municipal regulations and is void where prohibited by law.