

Step Up & Grow Draw (Contest) Rules

Contest Agreement

By entering, you agree to be bound by these contest rules and the decisions of SASCU, the contest sponsor, which are final.

These rules govern the SASCU 2026 Set Up & Grow Draw ("Terms and Conditions"). They exempt SASCU and other persons from liability and contain important provisions. By entering the contest, you acknowledge and signify that you have read, understood, and agreed to be bound by these Terms and Conditions. If you do not agree with each provision of these Terms and Conditions, you may not participate in the SASCU 2026 Set Up & Grow.

How to Enter the Contest

No purchase necessary. A free alternate method of entry is available. See 'Contest Alternative Entry' for details.

The 2026 Set Up & Grow Draw (the "Contest") is offered by SASCU.

One (1) entry will be awarded when a member successfully:

- Meet with an advisor (remote or in-person) to build a personalized savings/investment plan.
- Set up an automatic transfer – of at least \$50 biweekly into a SASCU savings or investment product including Investor savings, TFSA, FHSA, and RRSP.
- Keep the transfer active – at least for the duration of the contest period to remain eligible for the contest.

The Contest is open from Monday, January 5, 2026, to 11:59 pm PST, Tuesday, March 31, 2026 (the 'Contest Period').

Eligibility Criteria

To qualify for the 2026 Set Up & Grow Contest, members must satisfy all the following eligibility criteria:

- Only one (1) entry per member
- At the time of receiving the Prize, the winner must be a legal resident in the province of British Columbia and have reached the age of 19 as of the date of their participation in the Contest.

- To be eligible to receive the Prize, the winner must have a SASCU chequing or savings account that is open and able to accept deposits, and the winner must not be subject to any account restriction or hold (including legal, fraud, or compliance related holds) that would prevent SASCU from administering the Contest or depositing the Prize.

Contest Alternative Entry

No purchase necessary. A member or non-member can participate into the Contest through the submission of hand-written essays. Each essay must be at least 250 words on one of the following listed topics. Each essay must be an original composition of the author, written by hand for the purpose of this contest, and mailed in hard copy to SASCU postmarked by March 31, 2026, and received by April 7, 2026. The handwriting must be verifiable to be produced by the individual submitting it.

You may choose to write the essay on one of the following topics:

- How small, consistent savings can shape a stronger financial future.
- The role of investing in building long-term financial security
- The importance of developing healthy financial habits at any age
- My biggest money lesson so far and how it changed the way I save or invest.

Prizes

- There is a total of one (1) prize (the “Prize”) available to be won.
- The Prize consists of one \$1,500 CAD cash deposit into SASCU chequing or savings account, in good standing.

How to Win

- One random draw will be made by Tuesday, April 14, 2026.
- At the drawing, the winning entry will be randomly selected from all eligible entries received. Chances of winning will be dependent upon the number of eligible entries.
- By entering the contest, all entrants agree to be bound by these official contest rules and agree to the decisions made by SASCU with respect to all aspects of this contest. Excluded from winning are employees and Directors of SASCU, their respective advertising or promotional agencies, or family members with whom any such employees or Directors are domiciled (live in the same household).

- SASCU reserves the right to cancel this contest for any reason whatsoever, including but not limited to, printing errors in the contest promotional materials and/or factors affecting any aspect of the prize.
- The contest is subject to all Federal, Provincial and Municipal regulations and is void where prohibited by law.

Claiming your Prize

- Selected entrant will be contacted by phone or in any other manner determined by SASCU to provide notice of the Prize at the phone number/email on file at the time they completed the contest entry.
- The Prize is non-transferable; the Prize is paid directly to the winning entrant.
- If SASCU is unable for any reason to contact the selected entrant or the selected entrant does not respond to SASCU within fifteen (15) business days of the call/email, SASCU reserves the right to disqualify the selected entrant, and another entrant may be selected by SASCU by random draw in accordance with these Terms and Conditions.
- To claim the Prize and be declared a winner, the selected entrant will be required to correctly answer, without assistance of any kind, a time limited mathematical skill-testing question to be administered by mail or telephone at a pre-arranged mutually convenient time. If a selected entrant fails to correctly answer the skill-testing question, the next entry drawn will be eligible for the Prize.

Personal Information and Privacy

- By entering the Contest, you consent to SASCU collecting, using, and disclosing the personal information submitted by you for the purpose of administering the Contest and in accordance with SASCU [Privacy Policy](#).
- Your information will be kept confidential and used solely to administer the Contest. All Entries become the property of SASCU and will not be returned.
- If you win, you agree to be photographed and filmed and your image and name used for promotional purposes, without compensation to you. This may include publication, reproduction and /or other use of your name, voice, statements about the Contest, in any publicity or advertisement carried out by or on behalf of SASCU in any manner whatsoever, including print, broadcast media or the internet.

General Rules

- This offer may be combined with any other offer.

- SASCU reserves the right at any time without prior notice and in its sole discretion, to add, alter, modify all or any of these Terms and Conditions or to replace this offer (Contest and Prize), wholly or in part, with any other offer.
- By accepting any Prize, the applicable winner: (i) confirms compliance with these Terms and Conditions; (ii) acknowledges acceptance of a Prize as awarded; (iii) releases SASCU from any and all liability in connection with this Contest; his/her participation therein and/or the awarding and use/misuse of the applicable Prize or any portion thereof.
- SASCU is not responsible for transfers or direct deposits that are not initiated or received and completed by the Official Contest Closing Date due to problems or technical malfunctions of telephone networks or lines, computer online systems or servers, computer software problems or traffic congestion on the internet or at any website, or any other delays on the part of the delivering institution.