

Canada's Luckiest Newcomer 2026 - Official Contest Rules

This contest is open to Canadian residents only. No purchase is necessary to enter or win.

Contest Details

The contest runs from December 1, 2025 at 4:01:00 p.m. ET to October 31, 2026 at 11:59:59 PM Eastern Time. We can cancel, change, or extend the contest if needed. The sponsor is 55 Rush Inc., which operates Canadian Newcomers Network ("CNN"), located at 300-174 Spadina Ave. Toronto, ON, M5T 2C2. The prize draw will take place on June 16, 2026 at 2:00 p.m. Eastern Time in Toronto, Ontario.

Who Can Enter

You can enter this contest if you are a legal resident of Canada who meets all of these requirements. You must be a legal resident of Canada on or before October 31, 2026, and you must have reached the age of majority where you live, which is 18 or 19 depending on your province or territory.

To qualify as a newcomer to Canada, you must either hold or have held a student visa, work visa, permanent residence visa, business immigrant visa, or express entry visa at any time since November 15, 2020, or you must have become a legal Canadian resident for the first time after November 15, 2020.

You can only have one Canadian Newcomers Network account, which must be created before the contest ends. You cannot be an employee, officer, director, or agent of 55 Rush Inc., Canadian Newcomers Network, CIBC, or any contest partners, and you cannot live with someone who is. By entering, you agree to follow these rules and all applicable laws and not harass anyone.

Prizes

In **Canada's Luckiest Newcomer** there is one **Grand Prize** and there are four **Additional Prizes** available to win in this contest. We may add more Additional Prizes during the contest period. Each prize must be entered separately by clicking the opt-in or enter now button associated with the prize in the contest registration feed or dashboard.

The Grand Prize: One winner receives \$20,000 in the form of a cheque from CIBC.

Additional Prizes:

1. **The Embark RESP Prize** provides \$10,000 for each child under 18 years old of whom the winner is the parent or legal guardian, up to a maximum of four children or \$40,000. The prize must be deposited into Embark RESP accounts for the benefit of the designated children. Children must be under 18 as of the draw date and/or born before 10 months after the draw date. Each child must have a valid social insurance number when the RESP account is opened. The winner is responsible for paying applicable taxes, if any.
2. The **Huggies Prize** is a \$2,000 cheque made payable to the winner.
3. **The P&G Essentials Prize** is a \$2,000 cheque made payable to the winner
4. The **Unilever shopping spree prize** is a \$2,000 cheque made payable to the winner.

All prizes must be accepted as awarded with no substitutions, except at the sponsor's sole discretion. Winners are responsible for paying all applicable taxes, if any and any costs not specifically included in the prize descriptions. Amounts in these rules are in Canadian dollars.

How to Enter

There are two ways to enter this contest.

Method 1: Online Entry. Visit <https://canadiannewcomersnetwork.55rush.com/cln2026> and log in with your Canadian Newcomers Network (CNN) account or create a new account. To create a new CNN Account you must provide a valid email, choose a password, and then provide a full name, birth date, and home postal code. You must also agree to receive Commercial Electronic Messages ("CEM's") from the Canadian Newcomers Network but you may unsubscribe at any time by visiting <https://55rush.com/privacy> or from within any CEM without affecting your entry or odds of winning in the contest.

Complete the entry form for the Grand Prize and each Additional Prize you want to win. You may be required to agree to allow CNN to share your registration details with the prize provider for the purpose of email marketing (and may unsubscribe at any time without affecting your entry or odds of winning the Contest), or perform another action including but not limited to downloading an app, and click enter to agree to the contest rules. You will receive one entry for entering the Grand Prize and ten entries for each Additional Prize you enter.

Mail Entry: Write your full name, email address, age, phone number, and complete mailing including postal code, and signature on a plain white piece of paper no larger than 8.5 by 11 inches. Mail it in an envelope with sufficient postage to Contest Administrator, Canadian Newcomers Network, 300-174 Spadina Ave. Toronto, ON M5T 2C2. Write "Canada's Luckiest Newcomer 2026" followed by the specific prize name in the attention line. Your request must be postmarked during the contest period and received by November 6, 2026. You must send a separate envelope for each prize you want to enter. We are not responsible for lost, delayed, or damaged mail. You will receive ten entries for each prize.

Entry Restrictions: You can only register once for this contest, regardless of which method you use. Each person is permitted only one account and one set of entries. Using multiple names, email addresses, identities, or accounts to enter multiple times is strictly prohibited and will result in immediate disqualification of all entries associated with that person. Any attempt to circumvent this rule through the use of multiple devices, proxy servers, or other technical means will also result in disqualification.

Extra Entries

You can earn up to 2,300 extra entries by completing specific actions during the contest period. These actions may include following social media accounts, sharing contest information, visiting websites, watching videos, completing surveys, or other activities posted on the contest website. Each completed action will award a specific number of extra entries.

If you prefer not to complete online actions, you can earn all available extra entries by mailing a request using the same format as the mail-in entry, but writing "Extra Entries" in the attention line instead of a specific prize name. Your request must be postmarked during the contest period and received by November 6, 2026. Use a separate envelope from any other contest entries. We are not responsible for lost, delayed, or damaged mail.

Doubling Your Entries

You can double all your entries up to a maximum of 4,602 entries using one of these two methods. Base entries (maximum 2,301) can be doubled once, for a total of up to 4,602 entries. You can only double your entries once, regardless of which method you choose.

Method 1: With CIBC Product. If you have any CIBC banking product (including as a joint account holder, authorized user or beneficiary, but excluding the following registered products: RESP, TFSA, and RRSP), you can double all your entries by indicating this on the contest website. Qualifying CIBC deposit accounts must be opened and funded with a minimum of \$1 CAD during the Contest Period and must remain in good standing throughout the Contest Period. Qualifying CIBC credit cards must be applied for and approved during the Contest Period, and cardholders must complete at least one (1) qualifying transaction (e.g., a retail purchase, online purchase, or payment) using the new card during the Contest Period.

We will verify this with CIBC before awarding any prize. By choosing this method, you give us permission to confirm your account status with CIBC. Your CIBC product must remain in good standing at the time any prize is awarded in the Contest.

If we cannot verify your CIBC product, you will be disqualified from the contest.

Method 2: Without CIBC Product. If you don't have a CIBC banking product, you can still double your entries by mailing us a 50+ word essay about how \$20,000 from CIBC can help with settling in Canada.

Write your full name, email, phone number, complete mailing address with postal code, and signature a plain white piece of paper no larger than 8.5 by 11 inches. Include your essay and mail everything to: Contest Administrator, Canadian Newcomers Network, 300-174 Spadina Ave. Toronto, ON, M5T 2C2, Attn: Canada's Luckiest Newcomers 2026 – Double My Entries.

Your request must be postmarked during the contest period and received by November 6, 2026. Use a separate envelope from any other contest entries. We are not responsible for lost, delayed, or damaged mail.

How Winners Are Selected

On November 7, 2026 at 4:00 PM Eastern Time in Toronto, we will randomly draw one entry for the Grand Prize. The person who owns the selected entry, and who is otherwise eligible to win, will be the selected winner for every Canada's Luckiest Newcomer 2026 prize they have entered or opted into, subject to compliance with the rules of each prize or contest.

If the first valid entry selected in the coordinated draw has not entered every or opted in to win every **Canada's Luckiest Newcomers 2026 prize**, a separate draw will take place for each remaining prize. During each separate draw for the remaining prizes, one entry will be randomly selected from all eligible entries received during the contest period by contestants who have entered the individual contest for which the draw is being conducted. This secondary draw will have no coordination with other Canada's Luckiest Family contest draws.

Your odds of winning depend on the number of entries you earn compared to the total number of eligible entries received by the sponsor.

Winner Verification Process

The Sponsor will attempt to arrange an in-person meeting with the selected winner within thirty days of the draw date. If this is not possible, the sponsor will make at least two attempts to contact the contestant by email between days 31 and 35 after the draw. If the contestant cannot be contacted within 40 days of the draw, they may be disqualified and an alternate winner selected.

To claim your prize, you must correctly answer a math skill-testing question in person and sign a legal release form within 5 business days. The release confirms you followed the rules, accepts the prize as awarded, and lets us use your name and image for publicity.

If you can't answer the question correctly, don't return the forms on time, or can't accept the prize, you're disqualified and we'll pick a new winner.

Prize Delivery

Physical prizes will be mailed or delivered to the confirmed winner's registered address. Digital prizes will be emailed to the confirmed winner's registered email address. Allow six to eight weeks for delivery. The **Grand Prize winner** will meet with a CIBC representative to receive their prize.

Important Terms

Legal Compliance: This contest is conducted in accordance with the Competition Act (Canada) and all applicable federal, provincial, and territorial laws and regulations.

Verification: We can verify your identity and eligibility at any time. If we can't verify you, you're disqualified.

Technical Problems: We're not responsible for website crashes, internet problems, lost entries, or computer issues.

Prize Acceptance: Prizes must be accepted as awarded and cannot be transferred. If you don't use part of your prize, you lose it. We can substitute prizes of equal or greater value.

Content Submission: If you submit content to earn extra entries, it must not contain hateful, defamatory, or discriminatory material, offensive language, or content that violates copyright or other intellectual property rights. We reserve the right to review, edit, or remove any submitted content. You give us permission to use your content for promotional purposes.

Fraud and Tampering: Any attempt to tamper with the contest mechanism, entry process, or selection process, use automated entry systems, robots, scripts, or other technical means to participate, or engage in any fraudulent activity will result in immediate disqualification. We reserve the right to verify the legitimacy of all entries and may require proof of identity and eligibility from any contestant and to disqualify any entrant who attempts to undermine the legitimate operation of the contest.

Liability Release: By entering, you agree not to hold us, CIBC, or our partners responsible for any problems related to the contest or prizes.

Dispute Resolution: Any disputes arising from this contest will be resolved exclusively in the courts of Ontario, Canada, and entrants consent to the jurisdiction of such courts.

Force Majeure: If the contest cannot be conducted as planned due to circumstances beyond our reasonable control (including but not limited to natural disasters, pandemics, government regulations, technical failures, or other unforeseeable events), we reserve the right to cancel, modify, or suspend the contest. In such cases, we will make reasonable efforts to notify entrants and may award prizes in an alternative manner deemed fair and appropriate.

Contest Modifications: We reserve the right to modify these rules, cancel the contest, or change prize details at any time for any reason. Material changes will be posted on the contest website and communicated to entrants where reasonably possible. We may substitute prizes of

equal or greater value at our discretion. Continued participation after such changes constitutes acceptance of the modified rules.

Publicity: We can use your name, photo, and image for promotional purposes without paying you.

Privacy: We'll use your information to run the contest and deliver prizes according to our privacy policy at 55rush.com/privacy.

Final Decisions: All our decisions about the contest are final. The contest follows all Canadian laws.

Social Media Disclaimer: This contest is not sponsored by Facebook, Twitter, or any social media platform.

Winner Information

For the names of prize winners, available after January 1, 2027, send a letter with a self-addressed stamped envelope to "Canada's Luckiest Newcomer 2026 - Winner List Request" at 300-174 Spadina Ave. Toronto, ON, M5T 2C2. Winner names will be available until November 1, 2027.

Questions

Direct all questions about this contest to the sponsor at 300-174 Spadina Ave. Toronto, ON, M5T 2C2.