

“Time to get out and live an adVANture” contest Rules

CONTEST PERIOD

The “**Time to get out and live an adVANture**” contest is organized by Fédération des caisses Desjardins du Québec (the “Contest Organizer”) and runs from 10:00 a.m. ET on July 14, 2020, to 11:59 p.m. ET on July 21, 2020 (the “Contest Period”).

ELIGIBILITY

This content is open to:

People age 18 to 30 who are members or non-members of a Desjardins caisse or credit union in Quebec or Ontario.

(“Eligible Participants”)

Ineligible

The following individuals are not eligible to enter the contest:

- a. Employees, managers, directors and officers of Fédération des caisses Desjardins du Québec, Caisse Desjardins Ontario Credit Union Inc. or Fédération des caisses populaires acadiennes, their member caisses or credit unions or any other Desjardins Group entity, members of their immediate families (siblings, children, parents), their legal or common law spouses or persons with whom they reside;
- b. Employees, managers, directors and officers of the contest partners, VanLife MTL, who participated in the realization of this contest, also as members of their immediate families (siblings, children, parents), their legal or common law spouses or persons with whom they reside.

HOW TO ENTER

- To enter, Eligible Participants must:
 - Sign up for the “How to survive the unexpected” workshops via Eventbrite to receive an entry link (signup links below);
 - Attend a webinar presented by Desjardins 360d at the location and on the dates and times indicated (listed below);
 - Complete all required fields in the electronic entry form provided via an Internet link for this purpose. This link will be sent at the end of each presentation when attendance is taken. Eligible persons will then be eligible to win the grand prize.

Activation locations and times

- The “ How to survive the unexpected” workshops will be broadcast on the Microsoft Teams platform. Full details can be found on the Eventbrite event planned for this purpose:
 - o French: July 20, 2020, from 12:00 p.m. ET to 1:00 p.m. ET (www.atelier360dsurvivreauximprevus.eventbrite.ca)
 - o English: July 21, 2020, from 12:00 p.m. ET to 1:00 p.m. ET (www.360dworkshopsurvivetheunexpected.eventbrite.ca)

No purchase or consideration required.

Limit one (1) entry per Eligible Participant regardless of entry method.

Contest entry

No purchase or consideration required. To enter the contest without purchase or consideration, Eligible Participants must legibly hand write a letter with their name, their address including city and postal code, their telephone number, the date and an original text of approximately 50 words on “My actions to maintain good financial health” and mail it in a postage-paid envelope to: Exploitation Commerciale, 5 Complexe Desjardins, Basilaire 2 Centre, Montreal QC H5B 1B2. To be valid, no-purchase/no-consideration entries must be postmarked no later than July 28, 2020, the last day of the contest. Upon receipt of the letter, the contest entry will automatically be registered and provide one chance to win. Limit one entry per stamped envelope. All such entries will be subject to the same terms and conditions as other entries. Mechanical reproductions will not be accepted. Entries are the property of the Contest Organizer and will not be returned.

PRIZES

Only Eligible Participants who have met the conditions listed in HOW TO ENTER are eligible for the prize draw.

- There is one (1) prize to be won, with a total value of \$1,300.00. The prize consists of:
 - One (1) weekend getaway with VanLife MTL (4 days and 3 nights) aboard a vehicle equipped for 2 people, as well as the cost of a visit to a SÉPAQ national park and gas. The rental includes basic insurance, 200 km/day, 24/7 roadside assistance, cooking and cleaning supplies, a cooler and a stove with grill. The prize, which will be drawn among all Eligible Participants, includes:
 - o A \$1,000 travel voucher from VanLife MTL;
Valid until June 15, 2021, depending on vehicle availability. Non-transferable, not redeemable for cash and non-refundable. Security deposit of \$2,500 extra (by credit card only), refundable upon return of the vehicle in good condition. Additional fees may apply depending on the options selected and the addition of extra passengers. Driver must be at least 25 years old and hold a valid Canadian driver's license. Winner and guests must accept and comply with all the terms and conditions of use. For full details, go to <https://www.vanlifemtl.com/en/terms/>.
 - o A \$150 SÉPAQ gift certificate;
Redeemable in all SÉPAQ establishments (except partners) for all products and services offered. No expiry date. Cannot be exchanged for cash or refunded. Not responsible for lost, stolen or damaged cards.
 - o A \$150 Petro-Canada gift card;

Valid at all Petro-Canada convenience stores across the country (including its partner North Atlantic Petroleum [NAP] in Newfoundland and Labrador), for all products and services offered (except for gift card purchases). No expiry date. Cannot be exchanged for cash or refunded. Maximum one (1) gift card per in-store transaction. Cannot be redeemed at the distributor. Not responsible for lost, stolen or damaged cards. Use of the gift card constitutes acceptance of the terms and conditions attached thereto. For more information or to find out the balance of the card go to <https://www.petro-canada.ca/en/personal/terms-conditions>.

Anything not described above is not included in the prize and is the responsibility of the winner.

The winner, and not the Contest Organizer or the persons on whose behalf the contest is held, is solely responsible for paying any taxes that may arise from the awarding of the prize.

DRAW

The winner will be determined by a computerized random draw. The draw will be held on July 29, 2020, at 12:05 p.m. ET in the presence of Desjardins employees acting as witnesses at the offices of the Contest Organizer, the Commercial Operations Team, at 5 Complexe Desjardins, Basilaire 2 Centre in Montreal.

The odds of winning depend on the number of eligible entries received during the Contest Period.

GENERAL CONDITIONS

1. To be declared a prizewinner, the selected participant must:
 - a) Be reached by telephone or email by the Contest Organizer within ten (10) days of the draw. The selected participant must be reached within two (2) attempts and will have forty-eight (48) hours to return the Contest Organizer's call or email, if applicable, failing which they will forfeit the prize;
 - b) Attend one of the contest webinars presented by Desjardins 360d at the location and on the dates and times indicated above;
 - c) Confirm that they meet the eligibility conditions and other requirements of these contest rules, including possession of a valid ID;
 - d) Correctly answer, unaided, a time-limited mathematical skill-testing question over the phone;
 - e) Sign the declaration and release form (the "Declaration Form") sent to them by mail, email or fax and return it to the Contest Organizer within ten (10) business days of receipt.

Should the selected participant fail to meet any of the above-mentioned terms or any other condition in these contest rules, the selected participant will be disqualified and, at the Contest Organizer's discretion, the prize will be withdrawn or a new draw will be held for the prize, in accordance with these contest rules, until a participant is selected and declared the prizewinner. In such a case, the same terms and conditions will apply and be adapted as necessary.

- A) **Awarding of prize.** Within 15 days of receipt of the Declaration Form, the Contest Organizer will send an email to the winner describing how to claim the prize. Should the selected

participant refuse the prize, the Contest Organizer will be released from all obligations relating to the awarding of the prize and may, at its discretion, withdraw the prize or hold a new draw in accordance with the procedure described in the previous section.

- B) **Verification.** All entries and Declaration Forms may be subject to verification by the Contest Organizer. Any entry that is incomplete, inaccurate, illegible, mechanically reproduced, mutilated, fraudulent, registered or submitted late, contains an invalid telephone number or is otherwise non-compliant may be rejected and will not entitle the participant to the prize.
- C) **Disqualification.** Anyone who enters or attempts to enter this contest by means that do not comply with these contest rules or that are unfair to other participants (e.g., via hacking or using a voting group or false names) will be automatically disqualified and may be reported to the appropriate legal authorities.
- D) **Contest operation.** Any attempt to undermine the legitimate conduct of the contest is a violation of civil and criminal laws. If any such attempts are made, the Contest Organizer reserves the right to reject the participant's entries and obtain redress under the law.
- E) **Acceptance of prize.** The prize must be accepted as described in these contest rules and cannot, under any circumstances, be transferred, in whole or in part, to anyone else, replaced by another prize or redeemed for cash, subject to the sole discretion of the Contest Organizer.
- F) **Limitation of liability.** If the Contest Organizer is unable to award the prize as described in these contest rules, it reserves the right to award a similar prize of equal value or, at its sole discretion, to award the monetary value of the prize identified in these rules. Under no circumstances will the Contest Organizer be required to award more prizes or to award a prize other than in accordance with these contest rules.
OR IF THERE ARE MORE PRIZES THAN ELIGIBLE PARTICIPANTS: In the event there are more prizes offered than Eligible Participants, the Contest Organizer reserves the right to cancel the additional prizes.
- G) **Limitation of liability: Use of prize.** The winner releases the Contest Organizer and the persons on whose behalf the contest is held from any liability for any loss that may arise from entering the contest or from accepting or using the prize. The winner acknowledges that upon receipt of the prize or the letter confirming that they have won the prize, fulfillment of prize-related obligations becomes the sole and exclusive responsibility of any product and service providers. The winner agrees to sign a declaration and release form to this effect. The winner acknowledges that the only applicable guarantee is the usual manufacturer's warranty.
- H) **Limitation of liability: Contest operation.** The Contest Organizer and the persons on whose behalf the contest is held cannot be held liable for any malfunction of any computer component, software or line of communication, the loss or absence of network communication, or any transmission that is faulty, incomplete, incomprehensible or deleted by any computer or network and which may limit or prevent any person from reading the contest rules. Furthermore, the Contest Organizer cannot be held liable for any loss or damage that may be caused, directly or indirectly, in whole or in part, by any web page, software or other download or by the transmission of any information concerning contest entry. More specifically, if the administration, security, impartiality, integrity or operation of the contest is corrupted or seriously affected by reason of a virus, bug, alteration, unauthorized intervention, fraud, technical failure or any other reason, the Contest Organizer reserves the right to cancel, modify, extend or suspend the contest without prior notice (subject to approval by Régie des alcools, des courses et des jeux du Québec in Quebec).

- I) **Limitation of liability: Facebook.** Participants acknowledge and accept that the Facebook site is not the property of and is not operated by the Contest Organizer, and nevertheless agree to comply with Facebook's terms of use. Any personal information collected for this contest is for the exclusive use of the Contest Organizer and will not be communicated in any way to Facebook. Facebook is not associated with the contest, is not a contest sponsor and will not bear any liability for the contest. (For social media contests)
- J) **Limitation of liability: Receipt of entries.** The Contest Organizer and the persons on whose behalf the contest is held cannot be held liable for entries that are lost, misdirected or late, including as a result of a postal service-related problem or any breakdown, for any reason whatsoever, of the website during the Contest Period, including any damage to a participant's computer or mobile device.
- K) **Limitation of liability: Situation beyond the Contest Organizer's control.** The Contest Organizer and the persons on whose behalf the contest is held cannot be held liable in any way whatsoever in the event their inability to act results from a fact or situation beyond their control, or from a strike, lockout or other labour dispute occurring in the organizations or companies whose services are used for contest operation.
- L) **Contest changes.** The Contest Organizer reserves the right, at its sole discretion, to cancel, terminate, modify or suspend this contest in whole or in part should human intervention or an event take place that could alter or affect the administration, security, impartiality or operation of the contest as provided for in these contest rules, subject to the approval of Régie des alcools, des courses et des jeux du Québec, if required. The Contest Organizer cannot be held liable should such an event or intervention occur.
- M) **Termination of the contest.** If the contest must be terminated, in whole or in part, for any reason whatsoever before the closing date provided in these contest rules, the Contest Organizer may, at its sole discretion, award the prizes by choosing from all eligible entries duly received up to the date of the event resulting in the termination of the contest.
- N) Under no circumstances will the Contest Organizer be required to award more prizes or to award a prize other than in accordance with these contest rules.
- O) **Limitation of liability: Contest entry.** By entering or attempting to enter the contest, participants agree to indemnify the Contest Organizer or persons on whose behalf the contest is held for any damage that may result from entering or attempting to enter the contest.
- P) By accepting the prize, the winner authorizes the Contest Organizer / and the persons on whose behalf the contest is held / and caisses belonging to Caisse Desjardins Ontario Credit Union Inc. to use, if required, their name, photo, likeness, voice, place of residence and prize statement for publicity purposes without any form of compensation.
- Q) **Communication with participants.** There will be no communication or correspondence about this contest with participants, except as provided for in these rules or at the Contest Organizer's initiative or to obtain consent to use entries made without purchase or consideration.
- R) **Personal information.** Personal information about participants gathered in the course of the contest will be used solely to administer the contest. No communications, commercial or otherwise, unrelated to this contest will be sent to participants, unless they have otherwise agreed.
- S) **Property.** Entry forms and Declaration Forms are the property of the Contest Organizer and will not be returned to participants under any circumstances.

- T) **Decisions.** All participants agree to comply with these contest rules and to accept any decisions made by the Contest Organizer, which are final and binding. Any decision by the Contest Organizer or its representatives regarding the contest is final and binding, subject to a ruling by Régie des alcools, des courses et des jeux du Québec on any matter under its jurisdiction.
- U) **Participants from Quebec.** Any dispute regarding the organization or operation of a promotional contest may be submitted to Régie des alcools, des courses et des jeux for a ruling. Any dispute regarding the awarding of a prize may be submitted to the Régie for the sole purpose of reaching a settlement.
- V) If a section of the contest rules is declared or deemed illegal, unenforceable or invalid by a court having jurisdiction, that section will be considered null and void, but all other sections that are not affected will be enforced to the extent permitted by law.

These contest rules are available at the contest location or upon request by sending an email to exploitation.commerciale@desjardins.com.

- W) In the event of a discrepancy between the English and French versions of these rules, the French version will prevail.
- X) This contest is subject to all applicable laws.