Contest Sponsor: Servus Credit Union

Contest Name: Servus Mastercard Credit Card Launch: Circle your reward

Location(s): All Servus Credit Union branches and Member Contact Centres

The Contest is governed by the rules set forth below. By entering the contest, you agree to abide by these rules and the decisions of the Contest Sponsor. You also agree to comply with all applicable laws.

Contest Period:

Contest Start Date: February 20, 2018 at 12:00am Mountain Standard Time

Contest End Date: April 30, 2018 at 11:59pm Mountain Standard Time

Entries must be received by the Contest Sponsor within the Contest Period in order to be eligible to win.

Entrant Eligibility

- The Contest is open to all members of Servus Credit Union who are not employees, retirees or representatives of the
 Contest Sponsor or their respective affiliates, subsidiaries, related companies, agents, associates, dealers,
 representatives, advertising or promotional agencies or members of the immediate families of those employees and
 retirees or any persons with whom they are domiciled.
- Members under the age of 18 are eligible for the contest, however, in the event that the minor is chosen for the winning prize, parental consent and acceptance of the prize will be required.
- For the purpose of this Contest, "member of the immediate families" is defined as sibling, spouse, mother, father, grandparents, step-mother/father, brother, sister, son and/or daughter.
- The Contest Sponsor shall have the right at any time to require proof of identity and/or eligibility to participate in The Contest. Failure to provide such proof may result in disqualification.
- All personal and other information requested by and supplied to the Contest Sponsor for the purpose of The Contest must be truthful, complete, accurate and in no way misleading.
- The Contest Sponsor may at any time in their sole discretion disqualify any entrant who: does not meet the Contest
 eligibility criteria, fails to comply with these Rules & Regulations, attempts to enter The Contest in any manner or
 through any means other than as described in these Rules & Regulations, attempts to disrupt The Contest or attempts
 to circumvent any of these Rules & Regulations.
- Entries made with multiple addresses or under multiple identities during The Contest period are automatically void.



How to Enter:

New cardholders:

Apply for a new Servus Mastercard® between February 20, 2018 and March 31, 2018 and activate your new card by April 30, 2018.

Converting cardholders:

If you are an existing cardholder that already has a Mastercard from Servus (from before October 1, 2017) and you have not applied for a new Servus Mastercard you will also have a chance to win. In mid-March, you will receive a new Servus Mastercard that will replace your current card. In order to enter the contest, you must activate your new Servus Mastercard (that you will receive mid-March) between March 25, 2018 and April 30, 2018 for a contest entry.

Only one contest entry per primary Mastercard account.

Additional contest details apply to non-converting cardholders:

If you applied for a new Mastercard between October 1, 2017 and February 19, 2018 you are **not** eligible to be entered into the contest. If you activate the new Servus Mastercard that you applied for between October 1, 2017 and February 19, 2018 during the contest period - February 20, 2018 and April 30, 2018 - you are also **not** eligible for the contest.

Prize(s):

There will be a total of \$25,000 in prizes available for five members to win. Members will be able to choose one of three \$5,000 prize options – GIC, travel voucher or Circle Rewards points all with a value of \$5,000.

The Contest draws for the 'Main Prizes' will be made on: May 11, 2018 at 9:00 am Mountain Standard Time.

The main prizes will be redeemed in the branch location determined by each of the winners. The winners must be available to pick up their prize at their local Servus Credit Union branch. Winners must also be available and consent to taking a picture with a Servus Credit Union staff member for Servus social media (Instagram, Twitter and Facebook) when they pick up their prize.



A Servus Credit Union representative will randomly select winner(s) from all eligible entries received during the Contest Period. The odds of being selected as a winner are dependent on the total number of eligible entries received. The winner will be verified and then contacted by a Servus Credit Union representative by telephone. In the event that the winner cannot be contacted within forty-eight (48) hours, despite customary diligent efforts, they will be disqualified and another winner chosen. The initial selected disqualified potential winner(s) will have no recourse toward the Contest Sponsor.

- If a potential winner cannot accept the Prize as awarded for any reason, his or her entry will be forfeited and another eligible entrant may be selected.
- Prize must be accepted as awarded and cannot be transferred to another person, substituted for another prize or exchanged in whole or in part for cash. The Contest Sponsor reserves the right to substitute a prize of at least equal or greater value in the event of unavailability, for whatever reason, of the advertised prize.
- Under no circumstances will the Contest Sponsor, its affiliates, subsidiaries, and independent contractors, or their
 respective directors, officers, employees, and agents, advertising and promotion agencies be required to award more
 Prizes than what is indicated in these Contest Rules & Regulations or award the Prize other than in accordance with
 these Contest Rules & Regulations.

In order to be eligible to claim their prize, the winner must:

- Correctly answer a time limited mathematical skill testing question.
- Produce valid identification and, if requested by the Contest Sponsor, proof of age and photo identification.
- Sign a Declaration of Compliance with Rules and Assignment, Release and Indemnity Form, assigning all rights to their submission to the Contest Sponsor, including all copyrights and moral rights and releasing the Contest Sponsor, their affiliates and advertising and promotion agencies from any liability in connection with the Contest or the prize awarded.

If the above requirements are not met, the winner will be disqualified and another winner will be selected in their place.

Conduct

By participating in The Contest, each entrant agrees to be bound by the Contest Rules & Regulations. Entrants further agree to be bound by the decisions of the Contest Sponsor, which shall be final and binding in all respects. The Contest Sponsor reserves the right, in their sole discretion, to disqualify any entrant found to be: (a) violating the Contest Rules & Regulations; (b) tampering or attempting to tamper with the entry process or the operation of The Contest; (c) violating the terms of service, conditions of use and/or general rules or guidelines of Servus Credit Union; and/or (d) acting in an unsportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten or harass any other person.

Disclaimers, Liability, and Identification

By participating in the Contest, you release and agree to indemnify and hold harmless the Contest Sponsor and their employees, directors, officers, affiliates, agents, judges, and advertising and promotional agencies from any and all damages, injuries, claims, causes of actions, or losses of any kind resulting from your participation in The Contest or receipt or use of any prize at The Contest draw will be made on:

By participating in any of the Contests, you further agree to indemnify and hold harmless the Contest Sponsor and their employees, directors, officers, members, affiliates, agents, judges, and advertising and promotional agencies from any and all damages, injuries, claims, causes of actions or losses of any kind (including actual legal fees and expenses) arising from or related to: (a) your failure to comply with any of these Rules & Regulations; (b) any misrepresentation you make under these Rules & Regulations or otherwise to the Contest Sponsor; or (c) your participation in The Contest. The Contest Sponsor shall have no liability for any loss or damage resulting directly or indirectly from your participation in The Contest.

The Contest Sponsor is not responsible for: (1) incorrect or inaccurate transcription of entry information or late, lost, incomplete, misdirected entries, or entries received through impermissible or illegitimate channels; (2) technical failures of any kind, including without limitation the malfunctioning of any telephone, computer, network, hardware or software; (3) the unavailability or inaccessibility of any service; (4) unauthorized human intervention in any part of the entry process or the Contest; (5) electronic or human error which may occur in the administration of the Contest or the processing of entries; or (6) any injury or damage to persons or property, including without limitation your computer, which may be caused, directly or indirectly, in whole or in part, from your participation in the Contests. The Contest Sponsor will not be liable to you for any indirect, special, consequential, or punitive damages in connection with the Contest or these Rules & Regulations.



Privacy/Use of Personal Information

By participating in The Contest an entrant: (a) grants to the Contest Sponsor the right to use his/her name, mailing address, telephone number, and e-mail address ("Personal Information") for the purpose of administering The Contest, including but not limited to contacting the Winner; and (b) acknowledges that the Contest Sponsor may disclose the entrant's Personal Information to third-party agents and service providers of any of the Contest Sponsor in connection with any of the activities listed in (a) above.

The Competition Sponsor will destroy all records containing personal information and/or render the personal information non-identifying so that it can no longer be used to identify any participant in The Contest, 24 months after The Contest close date.

Use At Entrant's Option:

If the entrant consents on the entry form on the space or in the manner provided, then the entrant also (c) grants to the Contest Sponsor the right to use his/her Personal Information for publicity and promotional purposes relating to the Contest, in any and all media now known or hereafter devised, without further compensation unless prohibited by law; and (d) acknowledges that the Contest Sponsor may disclose his/her Personal Information to third-party agents and service providers of any of the Contest Sponsor in connection with any of the activities listed in (c) above.

The Contest Sponsor will use the entrant's Personal Information only for identified purposes, and protect the entrant's Personal Information in a manner that is consistent with the Contest Sponsor's Privacy Policy as outlined at http://www.servus.ca

Termination

If for any reason the Contest Sponsor cannot run The Contest as planned, (including as a result of: no entries received, bugs, tampering, unauthorized intervention, fraud, technical failures, infection by computer virus or any other cause that corrupts, impairs or affects the administration, security, fairness, integrity, or proper conduct of the Contest) the Contest Sponsor reserves the right to cancel, modify, extend or suspend The Contest. In that event, the Contest Sponsor may award a prize at random from among the eligible entries received up to the time of the impairment, or cancel The Contest.

Law

These Rules & Regulations constitute the complete Rules and Regulations associated with The Contest. The Contest is subject to applicable federal, provincial and municipal laws and regulations. These Contest Rules & Regulations are subject to change without notice in order to comply with any applicable federal, provincial and municipal laws or the policy of any other entity having jurisdiction over the Contest Sponsor. All issues and questions concerning the construction, validity, interpretation and enforceability of the Contest Rules & Regulations or the rights and obligations as between the entrant and the Contest Sponsor in connection with the Contest shall be governed by and construed in accordance with the laws of the province of Alberta.

Disputes

All disputes, claims and causes of action arising out of or connected with the Contests, prizes or these Rules & Regulations will be resolved individually, without resort to any form of class action, and exclusively by the appropriate court of the Province of Alberta, Canada, in Edmonton, Alberta.

Language Discrepancy

In the event of any discrepancy or inconsistency between the terms and conditions of the Contest Rules & Regulations and disclosures or other statements contained in any contest-related materials, including but not limited to the Contest entry forms, or point of sale, print or online advertising, the terms and conditions of these Contest Rules & Regulations shall prevail, govern and control.

General Rules

The Contest Sponsor will not enter into correspondence with any entrant except with the selected winner and at the Contest Sponsor's own initiative.

- The decisions of the Contest Sponsor in relation to the Contest will be final and binding.
- The Contest Sponsor reserves the right to disqualify entrants and/or entries that do not comply with these Contest Rules & Regulations.
- The Contest Sponsor will be the sole and final reference source in validating a Prize claim.

