

Contest Rules & Regulations

Contest Sponsor: Servus Credit Union

Contest Name: Win 100% Return Contest – 1-Year Non-Redeemable GIC

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: September 11, 2017 at 12:00am Mountain Standard Time

Contest End Date: October 31, 2017 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 legal residents of Alberta and Saskatchewan residents living within Lloydminster 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.
- 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.
- 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:

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- ☐ Ballot Entry - All eligible entrants who complete an entry ballot and provide it to the Servus Credit Union representative will receive one entry into the contest.
- ☒ Investment in a Servus Credit Union financial product. Additional terms and conditions of the entry are as follows:
- Investment into Servus Credit Union's 1-year Non-Redeemable GIC
- 1 Prize of 100% on the winning 1 Year Non-Redeemable GIC up to a maximum investment of \$10,000.
- 1 Ballot for each qualifying 1 Year GIC purchased of up to \$10,000 investment amount
- GIC purchases greater than \$10,000 will receive 1 ballot for each \$10,000 portion up to a maximum of 10 ballots per member
- Minimum amounts must be met as follows to be entered into the contest:
- Non registered and Tax Free Savings non redeemable 1 year GICs minimum amount of \$1000
 - RRSP and RRIF 1 year GICs minimum amount of \$500
- All qualifying 1 Year GICs sold between September 11, 2017 until October 31, 2017 will be entered into the contest.
- Contest available to Personal and Small Business memberships only, not available to Credential or Corporate/Institutional accounts.
- Members will enter the contest via Servus Credit Union employee processing the investment. The Servus employee will enter an authorization number specific to the eligible product. The authorization code and the campaign qualifying criteria will be used to pull a list of all eligible members at the end of the contest and a winner will be selected from this list.
- ☐ Funding a loan, mortgage or line of credit from a Servus Credit Union financial product. Additional terms and conditions of the entry are as follows.

Alternate Means - No purchase entry. To enter the contest, hand-print the contest name, your first name, last name, address, city, province, postal code, day and evening telephone numbers, the date of your request for a no purchase entry and mail in an envelope to: Servus Credit Union, Marketing Dept. 151 Karl Clark Road, Edmonton, AB, T6N 1H5. One entry will be made into the contest providing that the envelope is received bearing sufficient postage prior to The Contest closing date. The Contest Sponsor will not be responsible for any lost, delayed, misdirected, illegible, incomplete, damaged or undeliverable entries, or any delay or failure to transmit, process receive or consider entries. There is a maximum of one (1) entry per person for the alternate means of contest entry method. Contest is void where prohibited or restricted by law. The Contest is subject to all applicable federal, provincial and local laws and regulations.

Prize(s):

There will be a total of 1 prize(s) consisting of:

100% on the winning 1 Year Non-Redeemable GIC up to a maximum investment of \$10,000.

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☒ Prizes will be randomly distributed throughout the Province of Alberta

[Or]

☐ Prizes will be distributed in the following manner to the following regions of Alberta:

The Contest draw will be made on: December 1, 2017 at 12:00pm Mountain Standard Time

Servus branch or location the winner will redeem their prize:

The prize will be paid out at the maturity of the members 1-year GIC. Interest accrues and compounds on the anniversary date.

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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.

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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.servuscu.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.