

Coast Capital Savings 2018 12 Days of Giving Contest Rules

THESE RULES GOVERN THE COAST CAPITAL SAVINGS 2018 12 DAYS OF GIVING CONTEST. THEY EXEMPT COAST CAPITAL SAVINGS FEDERAL CREDIT UNION 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 RULES. IF YOU DO NOT AGREE WITH EACH PROVISION OF THESE RULES, YOU MAY NOT PARTICIPATE IN THE COAST CAPITAL SAVINGS 2018 12 DAYS OF GIVING CONTEST.

The Contest Period and Prizes

- The Coast Capital Savings 2018 12 Days of Giving Contest (the “Contest”) is run by Coast Capital Savings Federal Credit Union (“Coast Capital”).
- The Contest will run from 9:00 am PST on Monday, December 3, 2018 to 11:59 pm PST on Friday, December 14 2018 (each day ending at 11:59 pm PST a “Contest Day” and collectively, the “Contest Period”).
- There are a total of twelve (12) prizes (each, a “Prize” and collectively, the “Prizes”) available to be won, one for each Contest Day. Each of the Prizes will be awarded pursuant to the time frames in these Rules under the How to Win and Claim Your Prize section.
 - On each Contest Day, Coast Capital will make known which Prize is available to be won for that Contest Day by posting on the Coast Capital Facebook and Instagram pages on that Contest Day at approximately 9:00 AM PST
 - In order to be eligible for a Contest Day’s draw, all entries must be received by Coast Capital by 11:59 pm PST on that Contest Day. One potential winner will be selected for each Contest Day.
- The Prizes are as follows:
 - Two tablets (approx. retail value is \$500)
 - One \$100 restaurant gift card
 - One instant camera prize pack (approx. retail value is \$150)
 - One personal fitness tracker (approx. retail value is \$120)
 - One Vancouver Christmas Market prize pack with a \$100 pre paid credit card (approx.. retail value is \$150)
 - One \$200 spa gift card
 - One premium stand mixer (approx. retail value is \$450)
 - One premium high-speed blender (approx. retail value is \$400)
 - One \$100 Ticketmaster gift card
 - One e-reader (approx. retail value is \$140)One \$250 cash prize
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- Coast Capital will, in its sole discretion, select the supplier of any Prize (a “Prize Supplier”).

Eligibility

- This Contest is open to legal residents of British Columbia who have reached the age of 19 by the start of the Contest Period.
- Employees of Coast Capital and its affiliates and their immediate family members (defined as spouse, parent, child, sibling and their respective spouses) and household members are not eligible to enter the Contest.
- No purchase is necessary to enter the Contest. You must have online access and a Facebook or Instagram account to enter.

How to Enter

- Coast Capital will post the Contest Day's question on Facebook and Instagram at approximately 9:00 am PST on each Contest Day.
- To enter the Contest, you must meet the eligibility requirements and complete the following steps on the applicable Contest Day prior to 11:59 pm PST:

Log on to your Facebook account, visit Coast Capital's Facebook page, follow Coast Capital and answer the post question in the comment section of the Contest post.

OR

Log on to your Instagram account, follow Coast Capital and answer the post question in the comment section of the Contest post.

- Limit one entry per person per channel per Contest Day (i.e. a maximum of two entries per person per Contest Day).
- Multiple entries belonging to the same person with multiple Instagram or Facebook accounts will be automatically disqualified from the Contest if entries are in excess of the allowed limit.
- Unsuccessful entries in a Contest Day will **not** be entered into the draws for any following Contest Days.
- Every entry is subject to verification by Coast Capital. Any entry that appears to Coast Capital, in their sole discretion, to be incomplete, ineligible, improper, or fraudulent may be disqualified, including but not limited to entries that are made contrary to these Rules, entries that are disruptive to the proper operation of the Contest, or entries that are in any way unjust to other entrants or potential entrants.
- All decisions made by Coast Capital, including but not limited to those concerning the eligibility or disqualification of entrants, are final and binding without right of appeal.

How to Win and Claim Your Prize

- One potential winner will be selected per Contest Day through random draws administered by Coast Capital at approximately 8:45 am PST on the next business day.
- The odds of winning depend on the number of valid entries received.

- Contestants may only win one Prize throughout the entire Contest Period.
- Potential winners will be notified on Facebook by being tagged in a public post from Coast Capital that announces the potential winner, or on Instagram by responding to the Contest entry.
- If a potential winner does not respond to Coast Capital within 48 hours of being notified, Coast Capital reserves the right to disqualify the potential winner.
- Potential winners must claim the Prize within one week after the close of the particular Contest Day for which they became a potential winner, or within an acceptable time limit at the sole discretion of Coast Capital.
- To claim a Prize, a potential winner must do the following:
 - Go to any Coast Capital branch or, at Coast Capital's sole discretion, an alternate location;
 - Provide valid proof of identity, age, and residence, and any other relevant documentation requested by Coast Capital, and
 - Correctly complete a Declaration and Release Form, which includes correctly answering, without assistance, a time-limited mathematical skill testing question.
- In the event that a potential winner is disqualified or is otherwise determined to be ineligible, Coast Capital may, in its sole discretion, hold another random draw to determine an alternate potential winner.
- Prizes must be accepted as described in these Rules and cannot be returned, transferred to another individual, substituted for another prize, or exchanged in whole or in part for cash. Coast Capital reserves the right, in its sole discretion and for any reason whatsoever, to substitute any prize or part thereof, with another prize of equivalent or greater value.

Release and Exclusion of Liability

- You agree to release and hold harmless Coast Capital and each of its agents, employees, directors, successors and assigns against any and all liability in any way associated with the Contest, including but not limited to claims for:
 - Injury, loss, or damage of any kind resulting from the acceptance or use of a Prize or from participation in the Contest,
 - Any harm that you may sustain or incur as a result of the negligence of Coast Capital,
 - Typographical or other errors in the offer or administration of the Contest, including but not limited to errors in advertising, these Rules, the selection and announcement of Prize winners or distribution of the Prizes,
 - Lost, late, incorrect, incomplete, or misdirected Contest entries,
 - Failure of any reason whatsoever of a selected entrant to receive notice of a Prize,
 - Defects or delays in the Prizes awarded that are outside of Coast Capital's control,
 - The use of your statements, place of residence and likeness, including as a result of distortion, blurring, processing or reproduction,
 - Any injury or damage to any person's computer or data contained therein or other property as a result of any person's participation in the Contest,

- Any malfunction, failure, or other problems relating to Facebook, Instagram, telephone network or lines, computer on-line systems, servers, access providers, computer equipment or software, failed or misdirected computer or telephone transmissions, or other errors of any kind whether human, mechanical or electronic, or
 - Any damage or loss, including any economic loss, special, indirect, or consequential loss or damage or punitive damages, whether in contract, tort, or under any other theory of law or equity, arising from, connected with, or relating to the Contest or the submission of entries to the Contest, or participation in the Contest, or the Prizes, regardless of the cause or any negligence by any of Coast Capital's employees, agents or representatives.
- Coast Capital does not give any representations, warranties or guarantees with respect to the Prize, and is not liable for any Prize defects.
 - You release and hold harmless Facebook, Instagram, and each of the Prize Suppliers, as well as each of their agents, employees, directors, successors and assigns, from any and all liability in any way associated with the Contest and acknowledge that the Contest is in no way sponsored, endorsed, administered by, or associated with Facebook, Instagram, or any Prize Supplier. All submissions and information provided by you for the Contest are submitted to Coast Capital and not Facebook or Instagram.
 - You acknowledge that your use of Facebook and Instagram is governed by Facebook and Instagram's terms of use, privacy policies, and other agreements, and that it is your responsibility to understand and abide by such terms, policies, or agreements. Coast Capital will not be liable to you for any reason from your use of Facebook or Instagram or your inability to use Facebook or Instagram.

Personal Information

- You authorize Coast Capital to collect and use your personal information to administer the Contest. In the event that you are a potential winner, you authorize Coast Capital to broadcast, publish, and otherwise use your name, voice, Facebook and/or Instagram identity, likeness, statements regarding the Contest, place of residence, and Contest post for publicity purposes and to promote the Contest, without further permission, any form of notice or remuneration.
- You acknowledge that any personal information that you share over Facebook and/or Instagram may also be used by Facebook and/or Instagram as set out in Facebook and/or Instagram's own privacy policy.
- All personal information collected for this Contest that is in the possession of Coast Capital will be destroyed in accordance with the Coast Capital Privacy Policy.

Dispute Resolution

- All disputes, claims and causes of action arising out of or connected with the Contest, prizes or these Rules will be resolved individually, without resort to any form of class action, and exclusively by the appropriate court of the Province of British Columbia, Canada

General Terms and Conditions

- Coast Capital reserves the right, in its sole discretion, to cancel, modify, suspend or terminate this Contest or to amend the Rules, without notice and without compensation to any participant in the Contest.
- Generally prizes and gifts are non-taxable, however you acknowledge and accept any responsibility of tax liability.
- The Contest and the Rules shall be governed by and construed in accordance with all applicable municipal and provincial laws in British Columbia and federal laws in Canada.