

Win Your Holiday Purchases Contest Rules

CONTEST PERIOD

The **Win Your Holiday Purchases** contest is organized by the Fédération des caisses Desjardins du Québec and Coast Capital Savings (the "Contest Organizer") and runs from December 1 to 31, 2018 (the "Contest Period").

ELIGIBILITY

The contest is open to residents of Canada who have reached the age of majority in their province of residence at the time of entry and who have an eligible Coast Visa Desjardins credit card as indicated below ("Eligible Participants").

The following Coast Visa Desjardins consumer credit cards are eligible for this contest:

- Coast Visa* Student
- Coast Visa Classic
- Coast Visa Elegance® Gold
- Coast Visa Modulo® Gold
- Coast Visa Odyssey® Gold
- Coast Visa Platinum

The following cards are not eligible for the contest

- Coast Visa *Business* card

The following are not eligible to enter the contest:

- a. Employees, managers, directors and officers of the Fédération des caisses Desjardins du Québec or Coast Capital Savings and their member branches or any other Desjardins Group entity, or persons living with them.

HOW TO ENTER

To be automatically entered in the contest draw, Eligible Participants must, during the Contest Period, make five purchases of at least C\$50 each (the "Eligible Transactions") with their eligible Coast Visa Desjardins credit card. You get one chance to win for every five purchases of at least C\$50 each you make.

No purchase or consideration required. Eligible Participants who would like to submit a no-purchase/no-consideration entry may do so by legibly **handwriting** their name, full address, telephone number and the date along with an original text of about 50 words on "their best holiday season experience," and mailing it in an envelope with sufficient postage to "Win Your Holiday Purchases" contest, 450 De Maisonneuve Blvd West, Location 080, Montreal, QC H3A 0H2. To be valid, no-purchase/no-consideration entries must be postmarked no later than December 31, 2018, the last day of the contest. Upon receipt of the letter, the contest entry will automatically be recorded and provide one chance to win. Only one entry per stamped envelope is permitted. All such entries will be subject to the same conditions as all other entries. Mechanical reproductions are not permitted. Entries become the property of the Contest Organizer and will not be returned.

There is no limit to the number of entries, regardless of entry method used.

PRIZES

One prize will be awarded, consisting of an account credit equivalent to the total amount of purchase made on the winners' eligible Coast Visa Desjardins credit card during the Contest Period, up to a maximum of \$5,000.

If the winner entered without making any purchases, the prize will be a \$5,000 account credit on their eligible Coast Visa Desjardins credit card.

DRAW

The winner will be randomly selected through a computerized draw. The draw will be held at 10:00 a.m. on January 31, 2018, in the presence of witnesses, at the Contest Organizer's offices 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 winner, the selected participant must:

- Be reached by telephone by the Contest Organizer within fifteen (15) days following the draw. The selected participant must be reached within no more than two attempts and will have 48 hours maximum to return the call following a voicemail left by the Contest Organizer, if applicable; otherwise the right to the prize will be forfeited.
- Confirm that they meet the eligibility and other requirements set forth in these contest rules.
- Correctly answer the mathematical skill-testing asked over the telephone, without assistance and within a limited time;
- Sign the declaration and release form (the "Declaration Form") sent to them by mail, email or fax, and return it to the Contest Organizers within ten (10) business days of receiving it.

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

2. **Awarding of the prizes.** Within fifteen (15) days following the receipt of the Declaration Form, the Contest Organizer shall send a letter to the winners describing how to claim the prize. Should the winners refuse the prize, the Contest Organizer will be released from all obligations relating to the awarding of the prize and may, at its discretion, cancel the prize or hold a new draw in accordance with the procedure described in the previous paragraph.

3. **Verification.** All entries and Declaration Forms may be subject to verifications by the Contest Organizer. Any entry that is incomplete, inaccurate, illegible, mechanically reproduced, defaced, fraudulent, submitted or sent after the deadline, or that contains telephone numbers that are invalid or otherwise non-compliant may be refused and will not be eligible for the prize.

4. **Disqualification.** Any person taking part in the contest or attempting to do so through means that do not comply with these rules and are unfair to other eligible participants (e.g., computer piracy, use of voting groups or dummy names) shall be automatically disqualified and may be referred to legal authorities.
5. **Contest operation.** Any attempt to undermine the legitimate operation of this contest constitutes a violation of civil and criminal law. In the event such attempts are made, the Contest Organizer reserves the right to reject the participant's entries and seek redress under the law.
6. **Acceptance of prizes.** The prizes must be accepted as described in these rules and may not be exchanged, substituted or transferred to another person, unless otherwise stipulated in these rules.
7. **Limitation of liability.** If it is unable to award the prize as described in these rules, the Contest Organizer reserves the right to award a prize of the same type and equivalent value or, at its entire discretion, the cash value of the prize indicated in these rules. In all cases, the Contest Organizer shall not be required to award more prizes or to award a prize other than in compliance with these rules.
8. **Limitation of liability – use of prizes.** The winners release the Contest Organizer and the persons on whose behalf the contest is held from any damages that may result from their entering the contest, and acceptance and use of the prize. The winners acknowledge that, upon receipt of the prize or the prize confirmation letter, the execution of prize-related obligations is the full and exclusive responsibility of the product and service suppliers. The winners agree to sign the Declaration Form to this effect. The winners acknowledge that the only applicable guarantee is the usual manufacturer's warrantee.
9. **Limitation of liability – contest operation.** The Contest Organizer and the persons on whose behalf the contest is held shall not be held liable for the malfunction of any computer component, software or line of communication, the loss or absence of network communication or any communication that is defective, incomplete, incomprehensible, or deleted by any computer or network, and which may limit or prevent anyone from reading the contest rules. The Contest Organizer shall not be held liable for any loss or damage that may be caused, directly or indirectly, in whole or in part, by any web page or software download or transmission of any information concerning participation in the contest. More specifically, if the administration, security, equity, integrity or appropriate conduct of the contest is tainted or seriously affected by a virus, bug, alteration, unauthorized intervention, fraud, technical failure or any other reason, the Contest Organizer reserves the right, without prior notice (subject to Régie des alcools, des courses et des jeux du Québec approval in Quebec), to cancel, modify, extend or suspend the contest.
10. **Limitation of liability – Entries.** The Contest Organizer and the persons on whose behalf the contest is held shall not be held liable for lost, misdirected or late entries due to a problem relating to the mail service, or any other fault, for any reason whatsoever, of the website during the Contest Period, including any damage to a participant's computer or mobile device.
11. **Limitation of liability – situation beyond the Contest Organizer's control.** The Contest Organizer and the persons on whose behalf the contest is held shall assume no liability whatsoever for any situation in which their inability to act results from an event or situation beyond their control, or a strike, lockout or any other labour dispute in the places of business of the organizations or companies whose services are used in order to hold the contest.

12. **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, in the event of the occurrence of any event or human intervention that could alter or affect the administration, security, impartiality or conduct of the contest as stipulated herein, subject to the approval of the Régie des alcools, des courses et des jeux du Québec, if required. The Contest Organizer shall not be held liable.
13. **Termination of the contest.** In the event that the contest must be terminated, in whole or in part, for any reason whatsoever, before the closing date stipulated in these rules, the Contest Organizer may, at its sole discretion, award the prize by choosing from all eligible entries received and recorded up until the date of the event causing the early termination of the contest.
14. In all cases, the Contest Organizer shall not be required to award more prizes or to award a prize other than in compliance with these rules.
15. **Limitation of liability – contest participation.** By entering or attempting to enter this contest, participants agree not to hold liable the Contest Organizer or the persons on whose behalf the contest is held for any damages that may result from entering or attempting to enter this contest.
16. By accepting the prize, the winners authorize the Contest Organizer and all persons on whose behalf the contest is held to use, if required, their name, photo, likeness, voice, place of residence and prize statement for publicity purposes without any form of compensation.
17. **Communication with participants.** There will be no communication or correspondence with participants related to this contest, except as provided for in these rules or at the Contest Organizer's initiative or to obtain consent to use entries from participants who entered the contest without purchase or consideration.
18. **Personal information.** All personal information obtained from participants will be used for contest administration purposes only. No communications, commercial or otherwise, unrelated to this contest will be sent to participants, unless they have otherwise agreed.
19. **Property.** Entry forms and Declaration Forms are the property of the Contest Organizer and will not under any circumstances be returned to participants.
20. **Decisions.** All persons who enter the contest agree to be bound by these contest rules and to final decisions by the Contest Organizer administering the contest.

Any decision by the Contest Organizer or its representatives regarding the contest is final and without appeal, subject to a ruling by the Régie des alcools, des courses et des jeux du Québec on any issue under its jurisdiction.

21. **Quebec residents:** Disputes about the organization or conduct of a promotional contest may be submitted to the 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 attempting to reach a settlement.
22. If a section of these contest rules is declared or deemed illegal, unenforceable or invalid by a competent court, then that section shall be considered invalid, but all other sections will be applied within the limits of the law.

23. These contest rules are available www.coastcapitalsavings.com/visapromo.
24. In the event of a discrepancy between the French and English versions of these rules, the French version shall prevail.
25. The contest is subject to all applicable legislation.

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