

Coast Capital Savings 2019 The Power of Youth Contest Rules

THESE RULES GOVERN THE COAST CAPITAL SAVINGS 2019 THE POWER OF YOUTH CONTEST. THEY EXEMPT COAST CAPITAL SAVINGS FEDERAL CREDIT UNION AND OTHER PERSONS FROM LIABILITY AND CONTAIN OTHER 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 2019 THE POWER OF YOUTH CONTEST.

The Contest Period and Prizes

- The Coast Capital Savings 2019 The Power of Youth Contest (the “Contest”) is run by Coast Capital Savings Federal Credit Union (“Coast Capital”).
- The Contest will run from 9:00 am PDT on Sunday, June 9, 2019 to 11:59 pm PDT on Monday, September 2, 2019 (the “Contest Period”).
- The fourteen (14) potential winners will be selected by Coast Capital throughout the Contest Period in four rounds, with a total of fourteen (14) prizes (the “Prizes”) available to be won. Entrants who were not selected to be potential winners in the first round will be automatically considered in subsequent rounds. The Prizes will be awarded pursuant to the criteria and time frames in these Rules under the How to Win and How to Claim Your Prize sections.
- The Prizes are four (4) \$2,500 CAD each (“Grand Prizes”), awarded by cheque payable to the winner and ten (10) \$100 pre-paid credit cards (“Good Luck Prizes”)

Eligibility

- This Contest is open to legal residents of British Columbia who (a) have reached the age of 19 by the start of the Contest Period, or (b) if under the age of 19 (a “Minor”), are participating with a legal guardian’s consent and acceptance of the Rules on the Minor’s behalf.
- 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.

How to Enter

- To enter the Contest, you must meet the eligibility requirements and complete the following steps during the Contest Period:

Post a photo or video of yourself on your Instagram or Twitter account answering the question “How Will You Make Your Community Better?” and include the hashtags #ThePowerOfYouth and #CoastCapital

OR

Upload a video of yourself answering the question “How Will You Make Your Community Better?” by following the instructions on the contest webpage, coastcapitalsavings.com/powerofyouth.

- There is a limit of one entry per individual during the Contest Period.

- Every entry is subject to verification by Coast Capital. Any entry that appears to Coast Capital, in its 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.
- No purchase is necessary to enter the Contest.

How To Win

- The potential winners will be selected by Coast Capital in four rounds:
 - between July 30 and August 5, 2019;
 - between August 15 and August 20, 2019;
 - between August 22 and August 27, 2019; and
 - between September 3, 2019 and September 8, 2019.
 - on September 9, 2019
- Coast Capital, in its sole discretion, will select the potential winners of the Grand Prizes.
- For the Grand Prizes, the Coast Capital will select the potential winners using the following criteria:

○ Innovation	10 points
○ Achievability	10 points
○ Impact	<u>10 points</u>
 Total	 30 points
- Coast Capital's The Power of Youth Project Team will grade entries based on the above criteria and present them to the Community Leadership team. Final selection for the Grand Prizes will be made by the Community Leadership team at Coast Capital.
- For the Good Luck Prizes, Coast Capital will select potential winners through a random draw on September 9, 2019.
- For the Good Luck Prizes, the odds of winning depend on the number of valid entries received.
- Contestants may only win one Prize.

How to Claim Your Prize

- Coast Capital will notify the potential winner by commenting on the potential winner's winning post on Instagram or replying to the winning tweet. Or, if the winner submitted their photo or video by following the alternate instructions listed on the Coast Capital website, they will be contacted at the telephone number provided in their photo or video as per the instructions on the contest page.
- To claim the Prize, a potential winner must do the following:
 - Respond to Coast Capital within 48 hours of being notified, and communicate with Coast Capital regarding Prize pick-up;
 - Go to an agreed upon Coast Capital branch or, at Coast Capital's sole discretion, an alternate location, following notification from Coast Capital that the Prize is ready for pick-up;

- Provide valid proof of identity, age, and residence, and any other relevant documentation requested by Coast Capital; and
- Complete a Declaration and Release Form, which includes correctly answering, without assistance, a time-limited mathematical skill testing question. Potential winners who are Minors must have their legal guardian sign the Declaration and Release Form.
- 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 being notified of being a potential winner, or within an acceptable time limit at the sole discretion of Coast Capital.
- In the event that a potential winner is disqualified or is otherwise determined to be ineligible, Coast Capital may, in its sole discretion, choose the next best video or photo as selected according to the criteria listed in the How to Win section.
- Prizes must be accepted as described in these Rules and cannot be returned, transferred to another individual or substituted for another prize. 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.

Coast Capital's Use of Your Photo or Video

- By entering the Contest:
 - You agree that Coast Capital may publish your photo or video which you used to enter the Contest, or portion of that photo or video online, including through such media channels such as Facebook, Twitter, Instagram, and YouTube.
 - You acknowledge that such publication may include portions of the photo or video where you are visible or your voice can be heard and that other people may be able to identify you.
 - You agree to waive all rights you may have with respect to the photo or video, including all moral rights and the rights of personality, publicity or privacy.
 - You hereby grant Coast Capital an unrestricted, royalty-free, non-exclusive, perpetual, irrevocable, worldwide, sublicenseable and transferable license (but not obligation) to use, reproduce, distribute, publish, communicate, modify, prepare derivative works of, and display the photo or video (in whole or in part) for purpose of promoting or celebrating the Contest any media format and through any media channel, without any fee or other form of compensation and without further notification or permission, including but not limited to, the following purposes:
 - Reproducing, publishing, communicating and displaying some or all of the photo or video as part of the Contest or otherwise;
 - You hereby grant Coast Capital the unlimited right: (i) to edit or modify the photo or video in any manner, including by adding visual or aural effects or other elements; and (ii) to use, adopt and modify any or all portions of the photo or video in combination with other media content. When editing or modifying the photo or video, Coast Capital will use commercially reasonable efforts to maintain the original essence of the photo or video.
 - You further agree that: (i) the photo or video you submit will not contain any third party copyrighted material, or material that is subject to other third party proprietary rights, unless you have permission from the rightful owner of the material or you are otherwise legally entitled to post the material and to grant Coast Capital all of the license rights granted herein; and (ii) the

photo or video you submit will not contain any images of identifiable individuals, unless you have permission from the individuals to use their images and to grant Coast Capital all of the license rights granted herein.

Personal Information

- By entering the Contest, you authorize Coast Capital to collect and use your personal information to administer the Contest.
- You also authorize Coast Capital to broadcast, publish, and otherwise use the information you submit for the Contest, including your name, voice, 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.
- All personal information collected for this Contest that is in the possession of Coast Capital will be used, disclosed and destroyed in accordance with the [Coast Capital Privacy Policy](#).

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 Twitter, 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.
- You release and hold harmless Twitter, Instagram, 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 Twitter or Instagram. All submissions and information provided by you for the Contest are submitted to Coast Capital and not Twitter or Instagram.
- You acknowledge that your use of Twitter and Instagram is governed by Twitter 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 Twitter or Instagram or your inability to use Twitter or Instagram.

Dispute Resolution

- You agree that 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.

Acceptance of Rules

By uploading your photo or video (or in the case of a Minor, your child's photo or video), you acknowledge that you have read and understand and agree to all the terms and conditions of these Rules.

