

Coast Capital 2022 Money Chat Contest OFFICIAL RULES

THESE RULES GOVERN THE *COAST CAPITAL 2022 MONEY CHAT 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 2022 MONEY CHAT CONTEST*.

The Contest Period and Prizes

- The Coast Capital 2022 Money Chat Contest (the "**Contest**") is offered by Coast Capital Savings Federal Credit Union ("**Coast Capital**")
- The Contest will run from 12:01 am Pacific Time on May 9, 2022 to 11:59 pm Pacific Time on June 30, 2022 (the "**Contest Period**"). All entries must be received by Coast Capital within this period in order to be eligible.
- Potential participants will be invited to participate in the Contest through email invitations during the Contest Period.
- Once the invite is received, potential participants will have until the end of the Contest Period, or an alternative time period at Coast Capital's sole discretion, to complete a Money Chat ("**Money Chat**") and enter the Contest.
- There are a total of three (3) prizes available to be won, consisting of three (3) prizes of CAD\$500.00 each (each, a "**Prize**"; collectively, the "**Prizes**"). A person may not win more than one Prize. Prizes will be deposited in the winner's name at a Coast Capital branch in their Coast Capital chequing account or another Coast Capital account. Prizes will be awarded pursuant to the time frames provided in these Rules under the How to Win and Claim Your Prize section.

How to Enter

- No purchase or payment is necessary to enter the Contest.
- Access to the Money Chat is available through evites from Coast Capital and a link in the Messages Inbox of your Coast Online® Banking or Coast Mobile® Banking app.
- Complete the Money Chat and click 'submit.'
- Each potential participant can earn a maximum of one (1) entry for the Contest and a maximum of one (1) entrant per completed Money Chat is allowed.
- All entries are subject to verification by Coast Capital. Any entry that appears to Coast Capital or the Organizer, in their 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.
- Any 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.

Eligibility

- The Contest is only open to legal residents of British Columbia who are Coast Capital members in good standing with Coast Capital and have reached the age of majority in the Province of residence as of the date of their participation in the Money Chat, and who have been invited to participate in the Money Chat through an invite.
- Current and past employees, directors, and officers of Coast Capital and its affiliates and each of their immediate family members (defined as a spouse, parent, child, sibling, and their respective spouses) are not eligible to enter this Contest.
- Entrants must have Coast Online® Banking or Coast Mobile® Banking app access to enter.

How to Win & Claim the Prize

- A random draw will be conducted on July 8, 2022. The odds of winning a Prize will depend on the number of valid entries received.
- Coast Capital will attempt to contact selected entrants by telephone or email to provide notice of the Prize at the telephone number/email on file at the time they completed the Money Chat.
- If Coast Capital is unable for any reason to contact the selected entrant or the selected entrant does not respond to Coast Capital within 48 hours of the call/email, Coast Capital reserves the right to disqualify the selected entrant and another entrant may be selected by Coast Capital by random draw in accordance with these Rules.
- The selected entrant must, within four (4) weeks after the draw or by such other time as Coast Capital may agree at its sole discretion, do the following:
 - Respond to Coast Capital within 48 hours of being notified, and communicate with Coast Capital regarding Prize pick-up. Coast Capital will have the sole discretion to determine the method of Prize pick-up;
 - Provide valid proof of identity, age, and residence, or any relevant documentation requested by Coast Capital; and
 - Provide a completed declaration and release form, which includes correctly answering, without assistance, a time-limited mathematical skill testing question.
- In the event that a selected entrant is disqualified or is otherwise determined to be ineligible for any reason Coast Capital may, in its sole discretion, hold another random draw to select another entrant.
- Prizes are subject to all applicable conditions, restrictions, requirements and regulations of Coast Capital and are subject to applicable laws at the time of delivery. Prizes do not include any other fees, charges or benefits, all of which are the winner's sole responsibility. Prizes must be accepted as described in these Rules and cannot be returned, transferred to another individual, substituted for another prize, or exchanged. Coast Capital reserves the right, in its sole discretion and for any reason whatsoever, to substitute a Prize or any part thereof with another prize of equivalent or greater value.

Release and Exclusion of Liability

- By entering the Contest, entrants agree to release and hold harmless Coast Capital and its affiliates, and each of its respective agents, employees, directors, officers, successors and assigns against any and all claims that are in any way associated with the Contest, including but not limited to claims for:
 - any harm that you may sustain or incur as a result of the negligence of Coast Capital;
 - defects or delays in the Prizes awarded that are outside of Coast Capital's control;
 - erroneous, lost, late, incomplete, or misdirected entries, regardless of the cause;
 - failure for any reason whatsoever of a selected entrant to receive notice of a Prize;
 - 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 the Prize winners or distribution of the Prizes;
 - changes in an entrant's contact details after entry is submitted;
 - 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;
 - the use of your voice, statements, place of residence, name and likeness, including as a result of distortion, blurring, processing or reproduction;
 - any malfunction, failure relating to 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 loss of use, loss of production, loss of profits (anticipated or otherwise), loss of markets, 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 Prize, regardless of the cause or any negligence by any of the employees, agents or representatives of Coast Capital.

Personal Information

- By entering the Contest, you authorize Coast Capital to collect and use your personal information to administer the Contest.
- All personal information collected for this Contest, excluding information collected as part of the Money Chat, that is in the possession of Coast Capital will be destroyed in accordance with the Coast Capital Privacy Policy within a reasonable time period following the end of the Contest Period.

Dispute Resolution

- Any dispute between Coast Capital and you or any other person arising from, connected with or relating to the Contest, the submission of entries to the Contest, participation in the Contest, the Prizes, the use or misuse of personal information, or any related matters 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.
- If Coast Capital determines, in its sole discretion, that the Contest is not capable of being conducted as intended by Coast Capital, including due to misconduct including but not limited to the transmission of computer viruses, bugs, tampering, unauthorized intervention, fraud, or any other cause that corrupts or interferes with the administration, security, fairness, integrity or proper conduct of the Contest, Coast Capital may in its sole discretion disqualify any entrant responsible for any such misconduct.
- Generally prizes and gifts are non-taxable; however, by entering into the Contest you acknowledge and accept 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.
- Participation in the Contest constitutes acceptance of and agreement with these Rules.