

## Coast Capital 2024 Win Your Mortgage or Rent Payments for One Year Contest OFFICIAL RULES

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THESE RULES GOVERN THE COAST CAPITAL 2024 WIN YOUR MORTGAGE OR RENT PAYMENTS FOR ONE YEAR CONTEST ("RULES"). 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 2024 WIN YOUR MORTGAGE OR RENT PAYMENTS FOR ONE YEAR CONTEST.

### The Contest Period and Prizes

- The Coast Capital 2024 Win Your Mortgage or Rent Payments for One Year Contest (the "**Contest**") is offered by Coast Capital Savings Federal Credit Union ("**Coast Capital**").
- The Contest will run from 9:00 am Pacific time on April 8, 2024, to 11:59 pm Pacific time on June 28, 2024 (the "**Contest Period**"). All entries must be received by Coast Capital within the Contest Period to be eligible.
- There is a total of one (1) prize (the "**Prize**") available to be won. The Prize consists of a \$36,000.00 CAD mortgage or rent amount awarded by Coast Capital (not including property tax, life insurance or home warranty payments). The Prize will be awarded to the potential winner in a one-time, lump sum amount of \$36,000.000 CAD. The Prize winner will have to use the Prize to pay their mortgage or rent in accordance with the terms of their mortgage agreement or rental agreement. The Prize winner will still be required to make their regular mortgage or rent payment(s) in accordance with their mortgage or rental documents.
- The Prize will be awarded pursuant to the time frames provided in these Rules under the How to Win and Claim Your Prize section.

### 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 19 as of the date of their participation in the Contest.
- No drop-in appointments allowed.
- Current 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.

### How to Enter

- No purchase or payment is necessary to enter the Contest.
- To enter the contest, potential entrants must book and attend a personal investment or residential mortgage appointment with an advisor at a branch of their choosing. Potential entrants may only have one (1) entry for the contest and can earn that entry online, in branch or by telephone.
  1. Online: Proceed to the booking [page](https://appointment.coastcapitalsavings.com) (appointment.coastcapitalsavings.com) to book an investment and planning or mortgage appointment with an advisor. Choose "personal", then choose "Investments and Planning" or "Mortgages". Any further selections of "personal" appointment type (i.e. - "Open an investment account", "Get pre-approved") will qualify.
  2. In Branch: Visit any Coast Capital branch and talk to a branch representative to book a personal investment or residential mortgage appointment.
  3. Telephone: Call 1-888-517-7000 or 1-888-517-7745 to book a personal investment or residential mortgage appointment.
- Contest appointment needs to be booked in advance and the Contest appointment must be attended by June 30, 2024. Coast Capital will do its best to accommodate everyone who requests an appointment; however, Coast Capital does not guarantee an appointment.

- All entries are subject to verification by Coast Capital. Any entry that appears to Coast Capital, 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.

### **How to Win & Claim the Prize**

- A random draw will be conducted on July 16, 2024.
- The odds of winning a Prize will depend on the number of valid entries received.
- Coast Capital will attempt to contact the selected entrant by telephone or email to provide notice of the Prize at the telephone number/email on file at the time they completed the contest entry.
- If Coast Capital is unable for any reason to contact the selected entrant or the selected entrant does not respond to Coast Capital within five (5) working days 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 five (5) working days 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.
  - Book and attend an appointment within two (2) weeks of communicating with Coast Capital regarding Prize pick-up with an advisor to determine if the Prize is for mortgage payments or rental payments.
  - 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.
- If 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.

### **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 (the **"Released Parties"**) against any and all claims that are in any way associated with the Contest, and entrants agree that, to the fullest extent permitted by applicable law, the Released Parties will not be responsible 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 winner or distribution of the Prize;
  - 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 such personal information collected during or as part of this Contest is for Coast Capital's benefit and accordingly subject to Coast Capital's Privacy Policy, accessible at: [www.coastcapitalsavings.com/privacy/privacy-policy](http://www.coastcapitalsavings.com/privacy/privacy-policy).
- If you win, you agree to be photographed and filmed and your image and name used for promotional purposes, without compensation to you. This may include publication, reproduction and/or other use of your name, voice, statements about the Contest, in any publicity or advertisement carried out by or on behalf of Coast Capital in any manner whatsoever, including print, broadcast media or the internet.

### **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 ("**Disputes**") 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. Proceedings regarding a Dispute must be commenced within one (1) year after the event giving rise to the Dispute occurred, after which time any and all proceedings regarding the Dispute are barred.

### **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.
- By accepting any Prize, the applicable winner: (i) confirms compliance with these Rules; (ii) acknowledges acceptance of a Prize as awarded; (iii) releases the Released Parties from any and all liability in connection with this Contest, his/her participation therein and/or the awarding and use/misuse of the applicable Prize or any portion thereof.
- By entering into the Contest you acknowledge and accept responsibility of tax liability in respect of any prizes that may be awarded as part of the Contest.
- 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. Void where prohibited by law. The decisions of Coast Capital with respect to all aspects of this Contest are final and binding on all entrants without right of appeal, including, without limitation, any decisions regarding the eligibility/disqualification of entrants or Contest-related information.
- 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.

