

Atlantic Credit Unions' "2020 RRSP Contest"
Long Rules and Regulations

1. Eligibility and Entry: The 2020 RRSP Contest (the "**Contest**") is conducted by Atlantic Central on behalf of its participating member credit unions in Atlantic Canada. The Contest runs from January 1 to March 2, 2020 (the "**Contest Period**"), and is open to credit union members and non-members who, during the Contest Period, either: (a) participate in an appointment with a credit union or affiliated wealth management partner centered on discussion of retirement planning and investment opportunities; or (b) make a minimum contribution of \$500 to a new or existing investment product registered with a participating credit union or affiliated wealth management partner. To be eligible, an "appointment" may be conducted in-person, by phone, or via email.
2. No Purchase Necessary: No purchase of any credit union product or service is necessary to enter this Contest. No purchase entries can be requested and submitted at participating credit unions.
3. Entry Restrictions: Employees and board members from the following organizations in Atlantic Canada, and members of their immediate families, are not eligible for Contest entry: any credit union, any credit union wealth management partner, Atlantic Central, League Savings and Mortgage Company, and any credit union deposit insurance corporation (NSCUDIC, PEICUDIC, NBCUDIC, and CUDGC). To be eligible to enter the Contest, entrants must be a legal resident of one of the four (4) Provinces in Atlantic Canada (NS, NB, PE, and NL) and reached the age of majority in their province of residence (18 in PE; 19 in NS, NB, and NL). Entrants are permitted one entry per product type (RRSP and/or TFSA). Automatic renewals of existing products held with a credit union are only eligible for Contest entry if the member participates in an appointment, as described above.
4. Entry Deadline: Entries will be accepted up to 11:59 p.m. on March 2, 2020. Late entries will not be accepted.
5. Prizes: A total of two (2) prizes of \$1,000 each will be awarded. Each prize will also include the privilege of selecting a local charitable organization to which a donation of \$1,000 will be made in the prize winner's name. For the purpose of the Contest, a "local charitable organization" is: (a) an organization located in the same province as the credit union where the winner entered the Contest; and (b) currently registered in good standing under the Canadian Charities Listings maintained by the Charities Directorate of the Canada Revenue Agency (<http://www.cra-arc.gc.ca/chrts-gvng/lstngs/menu-eng.html>). Atlantic Central reserves the right to withhold its final approval of a selected local charitable organization, if the selected charity is deemed to be averse to co-operative principles, or the association of the charity with the Contest may cause harm or damage to the reputation of Atlantic Central, its subsidiaries, and/or its member credit unions and/or their wealth management partners, as determined by Atlantic Central in its sole discretion. Prize winners are not entitled to

receive a donation receipt or claim a donation tax credit for the charitable donation made as part of the prize awarded.

6. Selection and Declaration of Prize Winners and Prize Distribution: Selected entrants will be selected through two random draws from all eligible entries. The two respective draws will be held consecutively on Friday, March 13th, 2020, at the head office of Atlantic Central, located at 6074 Lady Hammond Road, Halifax, Nova Scotia. Selected entrants will be notified through their preferred method of communication as indicated on their entry. Regardless of the method of communication, if a response is not received from the selected entrant within twenty-four (24) hours, Atlantic Central will make a second attempt to reach the selected entrant through their preferred method of communication. If there is no response to the second communication within twenty-four (24) hours, the entry will be considered void and disqualified. The selected entrant will then have no recourse against any participating credit union, wealth management partner, or Atlantic Central. A new selected entrant will then be selected through a random draw, and the above notification process will be repeated until a selected entrant is contacted.

The odds of selection will depend on the total number of eligible entries received. Prior to being declared the prize winner, each selected entrant must: a) be confirmed as eligible to be a prize winner; b) correctly answer a time-limited, skill-testing mathematical question, without mechanical or other assistance; and c) may be required to sign a Complete Release and Waiver of Claim. Prize winners must accept the prizes as awarded, which are not redeemable for exchanges or substitutions. By accepting a prize, Prize Winners further acknowledge and agree that they are under no obligation or requirement to contribute all, or any part, of the prize awarded to a registered plan with a participating credit union, wealth management partner, or otherwise, and assume all responsibility for any decision to contribute all, or any part, of the prize awarded to a registered plan, which they acknowledge is on their own accord, and in their sole discretion.

7. Terms of Entry - By entering the Contest, entrants:
 - a) agree to abide by all Contest rules and regulations, and acknowledge that Atlantic Central reserves the right to cancel, terminate, modify, or suspend the Contest for any reason, without any prior notice to any entrant;
 - b) agree to release and hold harmless any participating credit union and Atlantic Central, including, but not limited to, their respective officers, directors, employees, agents, representatives, contractors, sub-contractors, wealth management partners, shareholders, and subsidiaries, as applicable, from all liability resulting from Contest entry, award, use, possession, or misuse of any prize, including any and all liability for injuries and loss or damage of any kind;
 - c) acknowledge that no warranty or guarantee is given by Atlantic Central or the participating credit unions surrounding the use of a prize;
 - d) if applicable, acknowledge that the Contest is in no way sponsored, endorsed or administered by, or associated with Instagram or Facebook; and

- e) if applicable, agree to a full release and hold harmless Instagram and Facebook from all liability resulting from Contest entry, award, use, possession, or misuse of any prize, including any and all liability for injuries and loss or damage of any kind.
8. Prize Winners: By entering this Contest, entrants agree that if they are declared a prize winner, their name, photo, and likeness may be posted on the websites and/or social media channels of Atlantic Central and/or credit unions across Atlantic Canada, and/or in credit union branches, and/or used for advertising purposes without additional compensation. Submission of an entry shall be treated as an entrant's express consent to the collection, use, and disclosure of their personal information, as noted above, if they are a prize winner.
 9. Applicable Law: The Contest and the prizes awarded are subject to all applicable federal, provincial, and municipal laws.
 10. Privacy: All personal information collected in relation to the Contest will be destroyed immediately after the prizes are awarded, and will not be used for any other purpose, except where the entrant expressly consents to their personal information being used for another purpose as described.