

Connect First Credit Union Ltd.

Official Rules and Regulations: 2018 Calaway Passholder RESP Contest

The contest sponsor is Connect First Credit Union Ltd., operating as Connect First Credit Union (hereinafter referred to as the “Sponsor”).

ELIGIBILITY

To be eligible for this Contest, an individual must:

- a) be a legal resident of Canada (excluding Quebec); and
- b) be of the age of majority in his/her province or territory of residence or older at the time of entry.

The Sponsor shall have the right at any time to require proof of identity and/or eligibility to participate in the Contest. Failure to provide such proof may result in disqualification. All personal and other information requested by and supplied to the Sponsor for the purpose of the Contest must be truthful, complete, accurate and in no way misleading.

The Sponsor reserves the right, in their sole discretion, to disqualify any entrant should such an entrant at any stage supply untruthful, profane, incomplete, inaccurate or misleading personal details and/or information.

CONTEST PERIOD

The Contest entry period begins at 7:00 a.m. Mountain Standard Time ("MST") on June 18, 2018 and ends at 11:59 p.m. MST on August 3, 2018 (the "Contest Period") after which time the Contest will be closed and no further entries shall be accepted.

HOW TO ENTER

There is no purchase necessary to enter the Contest. Enter using any of the methods of entry outlined below. No entries will be accepted by any other means.

To enter online, complete the form at FirstCalgary.com/Calaway

To enter by email, submit your name, complete mailing address, daytime telephone number and age at time of entry with the title ‘**2018 Calaway Passholder RESP Contest**’ to: BASE@connectfirstcu.com

To enter by mail, clearly print your name, complete mailing address, daytime telephone number and age at time of entry on a plain piece of paper, and submit it to the attention of Connect First Credit Union Contest, 200, 510 16 Ave. NE, Calgary AB T2E 1K4.

Limit of one (1) entry per person during the Contest Period. In the case of multiple entries, only the first eligible entries will be considered.

Entries submitted by mail must be received by the Sponsor no later August 3, 2018, and must be in a separate outer envelope bearing sufficient postage.

Entries must be received no later than the end of the Contest Period. Entries will be declared invalid if they are late, illegible, incomplete, damaged, irregular, mutilated, forged, garbled, blurred or mechanically or electronically reproduced. No communication or correspondence will be exchanged with entrants except with those selected for the Prize.

Entries received by email shall be deemed to be submitted by the authorized account holder of the mail address associated with the entry. For the purpose of the Contest Rules, "authorized account holder" of an email address is defined as the natural person who is assigned to an email address by an Internet access provider, on-line service provider, or other organization responsible for assigning e-mail addresses for the domain associated with the submitted email address. Each selected entrant may be required to provide the Sponsor with proof that the selected entrant is the authorized account holder of the email address associated with the winning entry.

Connect First Credit Union retains the right to approve all final winners before the calendar is printed. Connect First Credit Union retains the right to moderate and approve all submissions before posting publicly for voting, and to remove any images that do not meet the requirements. Submitting photographers retain their ownership rights of their photos.

PRIZE

(a) Prizes. There are 3 prizes (a "Prize") available to be won by 3 prize winners (a "Winner"). Each Prize consists of one \$500 Gift That Grows investment certificate. Approximate retail value of each Prize is \$500 Canadian, before taxes. Gift Certificates expire one year from August 5, 2018. Investments must be set up at a Connect First Credit Union, First Calgary Financial, or Chinook Financial branches. Certificates can be invested for a one-year, three-year or five-year period into a non-redeemable term deposit; TFSA; RESP; or RSP. Advantage Market investment option eligible for the non-redeemable term deposit, TFSA or RSP in Chinook Financial branches only. Enhanced Growth investment option eligible for the non-redeemable term deposit, TFSA or RSP in First Calgary Financial branches only. First Calgary Financial Step-Up Deposits including 6+6, 9+9, 18+18 are not eligible. Investments cannot be withdrawn for a minimum of one year. No interest will accrue until the investment is set-up. Annual contribution limits apply to TFSA and RSP investments. Lifetime contribution limits will

apply to RESP investments and require the child you're saving for to be a Canadian resident. Gift Certificate recipients must be a Canadian resident and have a valid Social Insurance Number. Gift Certificate recipients will need to become a member of Connect First Credit Union requiring a one-time investment of \$1.00 which provides them with the opportunity to share in Connect First Credit Union earnings as an owner, and to have a say in our future. To open additional account, investment and/or credit products with Connect First Credit Union through our operating divisions (Chinook Financial and First Calgary Financial) a credit check will be required. Gift Certificates are not replaceable if lost or stolen. Gift Certificate refunds are available only to the initial purchasing party, and will not be provided to the Gift Certificate recipient, with decisions evaluated on a case-by-case basis and requiring the return of the Gift Certificate to Connect First Credit Union.

(b) Winners are not entitled to monetary difference between actual Prize value and stated approximate Prize value, if any.

(c) Prize pick up instructions will be provided to winners at time of notification.

(d) Prizes must be accepted as awarded and cannot be transferred, assigned, or substituted, or redeemed for cash except at the sole discretion of the Sponsor. Any unused portion of a Prize will be forfeited and have no cash value. The Sponsor reserves the right, in their sole discretion, to substitute a prize of equal or greater value if a Prize (or any portion thereof) cannot be awarded for any reason.

(e) The Sponsor shall not assume any liability for any lost or misdirected Prizes.

5. WINNER SELECTION.

Three (3) Winners shall be selected by random draw from all entries:

(a) On August 5, 2018. Each entrant shall be eligible to win one (1) Prize. The odds of being selected as a potential winner are dependent upon the number of eligible entries received by the Sponsor. Before being declared a Winner, the selected entrant shall be required to correctly answer, without assistance of any kind, whether mechanical or otherwise, a time-limited mathematical skill-testing question to be administered during a pre-arranged telephone call or by email, to comply with the Contest Rules and sign and return the Release (described below).

(b) THE SELECTED ENTRANT WILL BE NOTIFIED BY TELEPHONE OR EMAIL NO LATER THAN AUGUST 5, 2018 AT 5:00 PM MST AND MUST RESPOND WITHIN FIVE (5) BUSINESS DAYS OF NOTIFICATION. Upon notification, the selected entrant must respond by email or telephone to the email address or contact number provided in the notification, and the selected entrant's response must be received by the Sponsor within five (5) business days of such notification. If the selected entrant does not respond in accordance with the Contest Rules, he/she will be disqualified and will not

receive a Prize and another entrant may be selected in the Sponsor's sole discretion until such time as an entrant satisfies the terms set out herein. The Sponsor is not responsible for the failure for any reason whatsoever of a selected entrant to receive notification or for the Sponsor to receive a selected entrant's response.

(c) If, as a result of an error relating to the entry process, drawing or any other aspect of the Contest, there are more selected entrants than contemplated in these Contest Rules, there will be a random draw amongst all eligible Prize claimants after the Contest's closing date to award the correct number of Prizes, as described in section 4a.

6. **RELEASE.** Winner will be required to execute a legal agreement and release ("Release") that confirms Winner's (i) eligibility for the Contest and compliance with these Contest Rules; (ii) acceptance of the Prize as offered; (iii) release of each of the Sponsor and their respective parent companies, subsidiaries, affiliates and/or related companies and each of their employees, directors, officers, suppliers, agents, sponsors, administrators, licensees, representatives, advertising, media buying and promotional agencies (collectively, the "Releasees") from any and all liability for any loss, harm, damages, cost or expense arising out of participation in the Contest, participation in any Contest-related activity or the acceptance, use, or misuse of any Prize, including but not limited to costs, injuries, losses related to personal injuries, death, damage to, loss or destruction of property, rights of publicity or privacy, defamation, or portrayal in a false light, or from any and all claims of third parties arising therefrom; and (iv) grant to the Sponsor of the unrestricted right, in the Sponsor's collective or individual discretion, to produce, reproduce, publish, broadcast, communicate by telecommunication, exhibit, distribute, adapt and otherwise use or re-use the Winner's name, photograph, likeness, voice and biography, in any and all media now known or hereafter devised, in connection with the Contest and the promotion and exploitation thereof. The executed Release must be returned within two (2) business days of the verification as a Winner or the selected entrant will be disqualified and the Prize forfeited.

7. **INDEMNIFICATION BY ENTRANT.** By entering the Contest, entrant releases and holds Releasees harmless from any and all liability for any injuries, loss or damage of any kind to the entrant or any other person, including personal injury, death, or property damage, resulting in whole or in part, directly or indirectly, from acceptance, possession, use or misuse of any Prize, participation in the Contest, any breach of the Contest Rules, or in any Prize-related activity. The entrant agrees to fully indemnify Releasees from any and all claims by third parties relating to the Contest, without limitation.

8. **LIMITATION OF LIABILITY.** The Sponsor assumes no responsibility or liability for lost, late, unintelligible/illegible, falsified, damaged, misdirected or incomplete entries, notifications, responses, replies or any Release, or for any computer, online, software, telephone, hardware or technical malfunctions that may occur, including but not limited to malfunctions that may affect the transmission or non-transmission of an entry. The

Sponsor is not responsible for any incorrect or inaccurate information, whether caused by website users or by any of the equipment or programming associated with or utilized in the Contest or by any technical or human error which may occur in the administration of the Contest. The Sponsor assumes no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorized access to, or alteration of, entries. The Sponsor is not responsible for any problems, failures or technical malfunction of any telephone network or lines, computer online systems, servers, providers, computer equipment, software, e-mail, players, or browsers, on account of technical problems or traffic congestion on the Internet, at any website, or on account of any combination of the foregoing. The Sponsor is not responsible for any injury or damage to entrant or to any computer related to or resulting from participating: or downloading materials in this Contest. Entrant assumes liability for injuries caused or claimed to be caused by participating in the Contest, or by the acceptance, possession, use of, or failure to receive any Prize. The Sponsor assumes no responsibility or liability in the event that the Contest cannot be conducted as planned for any reason, including those reasons beyond the control of the Sponsor, such as infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or corruption of the administration, security, fairness, integrity or proper conduct of this Contest, the Contest Website, and/or connectfirstcu.com.

9. CONDUCT. By participating in the Contest, each entrant agrees to be bound by the Contest Rules, which will be posted at FirstCalgary.com/Calaway and made available at Connect First Credit Union Contest, 200, 510 16 Ave. NE, Calgary AB T2E 1K4 throughout the Contest Period. Entrants further agree to be bound by the decisions of the Sponsors, which shall be final and binding in all respects. The Sponsor reserves the right, in their sole discretion, to disqualify any entrant found to be: (a) violating the Contest Rules; (b) tampering or attempting to tamper with the entry process or the operation of the Contest; (c) violating the terms of service, conditions of use and/or general rules or guidelines of any calgaryscience.ca property or service; and/or (d) acting in an unsportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten or harass any other person.

10. PRIVACY / USE OF PERSONAL INFORMATION.

(a) By participating in the Contest, entrant: (i) grants to the Sponsor the right to use his/her name, mailing address, telephone number, and e-mail address ("Personal Information") for the purpose of administering the Contest, including but not limited to contacting and announcing the Winners.

(b) By opting-in online or by email you consent to the Sponsor and any of its corporate affiliate's use of your Personal Information to contact you to promote draws and contests similar to the Contest, promote opportunities to subscribe to newsletters, and notify you about related products or services.

(c) The Sponsor will use the entrant's Personal Information only for identified purposes.

11. INTELLECTUAL PROPERTY. All intellectual property, including but not limited to trade-marks, trade names, logos, designs, promotional materials, web pages, source code, drawings, illustrations, slogans and representations are owned by the Sponsors and/or their affiliates. All rights are reserved. Unauthorized copying or use of any copyrighted material or intellectual property without the express written consent of its owner is strictly prohibited.

12. LAW. These are the official Contest Rules. The Contest is subject to applicable federal, provincial and municipal laws and regulations. The Contest Rules are subject to change without notice in order to comply with any applicable federal, provincial and municipal laws or the policy of any other entity having jurisdiction over the Sponsors. All issues and questions concerning the construction, validity, interpretation and enforceability of the Contest Rules or the rights and obligations as between the entrant and the Sponsor in connection with the Contest shall be governed by and construed in accordance with the laws of the province of Alberta including procedural provisions without giving effect to any choice of law or conflict of law rules or provisions that would cause the application of any other jurisdiction's laws.