CONTEST RULES SUNSHINE COAST CREDIT UNION (SCCU)

Grads Starter Account "Contest"

1. How to Enter

To enter the Contest, mention our Grad Ad as seen in the July 10 edition of the Coast Reporter or online at <u>www.sunshineccu.com</u> when you inquire at any of our SCCU branches by July 31st.

- There is no entry fee and no purchase is necessary to enter this Contest.
- <u>LIMIT one (1) entry per person</u>.
- Contest closing date: In order to be eligible for the Contest, entries must be received by SCCU through an in-person ballot by July 31st 2015 6pm Vancouver BC Time.

2. Prize

There is one (1) Prize available to be won through a random draw consisting of:

One (1) \$500 contribution to an SCCU Account.

In no case will SCCU be required to award more prizes than set forth herein, or award a prize other than as specified herein. No cash alternative to the prizes will be offered or provided by SCCU. The prizes are not transferable. Prizes are subject to availability and SCCU reserves the right to substitute any prize with another of equivalent value without giving notice.

3. Eligibility

This Contest is open to residents of British Columbia, specifically recent high school graduates on the Sunshine Coast, BC. SCCU employees, family living in the same household as an employee and directors are not eligible to win the Prizes.

4. Contact Date for Selected Entrants

SCCU will attempt to contact the winner (Selected Entrant) of the Contest by August 15 2015

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5. Selected Entrants Requirements

In order to win a prize, a Selected Entrant must:

- a) Sign a declaration form on behalf of himself or herself:
 - I. Confirming compliance with Contest Rules and acceptance of the Prize as offered;
 - II. Acknowledging the non-responsibility of SCCU, and its affiliated and related companies, and their respective officers, employees, directors, agent's and retailer's with respect to all damages, claims, injuries, accidents, loss or misfortune relating to the awarding, use and enjoyment of the Prize;
 - III. Acknowledging SCCU's, and its affiliated and related companies, and their respective officers, employees, directors, agents' and retailers' right to publish and/or broadcast the Selected Entrant's picture, name, voices, statements without further compensation other than the Prize offered.
- b) Correctly answer a time-limited skill testing mathematical question.

ALL REQUIREMENTS OUTLINED IN # 5 ABOVE, MUST BE MET NO LATER THAN August 22 2015.

If a Selected Entrant does not meet these requirements by this date, or cannot be contacted by SCCU after at least five (5) attempts during the two (2) week period after the draw, or is contacted but is unwilling or unable to comply in full with these Rules, the Selected Entrant will be disqualified and SCCU may, in its discretion, randomly select another entry in place of the disqualified entry.

6. Chance of Winning

The chance of being a winner is dependent upon the number of eligible entries received.

7. Privacy of Information

Personal information will be collected, used and disclosed by SCCU exclusively for the purposes of randomly drawing winners of the Contest in accordance with SCCU's Privacy Policy, as is posted on SCCU's website.

8. Contest Laws and Regulations

The contest is subject to all applicable Federal, Provincial, Municipal, and local laws and regulations. The Prize is non-transferable, has no cash value and must be accepted as awarded with no substitution except at the sole and absolute discretion of SCCU. SCCU is not responsible for lost or incomplete entries. SCCU reserves the right to discontinue the Contest or alter the Contest Rules at any time should reasons beyond its control make the Contest unable to be administered as planned.

9. Disqualification

SCCU reserves the right to review all entries and to disqualify from participation any individual whose entry does not comply with the requirements set out in these Rules.