THE COLLABRIA FALL CONTEST (THE “CONTEST”)
FULL CONTEST RULES AND REGULATIONS (THE “CONTEST RULES”):

CONTEST OVERVIEW: The Collabria Fall Contest (the “Contest”) is sponsored by Collabria Financial Services Inc. (the “Sponsor”). The Contest runs from Sept 1st, 2019 at 9:00:01 a.m. Eastern Time (“ET”) to October 31, 2019 at 11:59:59 p.m. ET (the “Contest Period”) and is subject to these official Contest Rules. Credit Unions (“Collabria Partners”) accepted the opportunity to participate in this campaign on behalf of their respective cardholders. There are 165 participating credit unions in this Contest.

NO PURCHASE NECESSARY TO ENTER OR WIN.

1. ELIGIBILITY:

The Contest is open to individuals who: (i) reside (at the time of entry, winner selection and prize fulfillment) in Canada excluding Quebec, (ii) have reached the age of majority in their province/territory of residence at the time of entry and (iii) hold Collabria consumer credit reward card (Cash Back, Centra Gold, FlexRate, World, Infinite, Travel Rewards Gold and US Dollar card products only). Notwithstanding the above, the contest is not open to officers, directors, employees, representatives, agents (and those with whom such persons are domiciled, whether related or not) of Collabria Financial Services Inc. (the “Sponsor”), participating credit unions, and each of their respective parent companies, related companies, affiliates, distributors, subsidiaries and advertising/promotion agencies (collectively, the “Contest Parties”) are not eligible to participate in the Contest. This Contest is subject to all applicable federal, provincial and local laws and regulations.

2. PRIZES:

Grand Prizes: There are ten (10) Grand Prizes and they are shared among 165 participating credit unions. Each of ten (10) Grand Prizes consist of 100,000 Bonus reward points (the “Grand Prize”). The cash value of each Grand Prize is $1,000. The Grand Prize draw will take place on November 15, 2019. The odds of winning one of the Grand Prizes will depend on the number of eligible entries accumulated during the Contest Period.

Secondary Prizes: There are 165 Secondary Prizes (one prize per each participating credit union). Each of 165 Secondary Prizes consist of 10,000 Bonus reward points (the “Secondary Prize”). The cash value of each Secondary Prize is $100. The Secondary Prize draw will take place on November 15, 2019. The odds of winning one of the Secondary Prizes will depend on the number of eligible entries accumulated per participating credit union during the Contest Period.
Each winner will be selected from eligible entries received during the Contest Period: September 1, 2019 to October 31, 2019 (except for mail-in entries, those entries date-stamped by October 31 and received by November 11, 2019 will be included). Without limiting the generality of the foregoing, the Grand and Secondary Prizes must be accepted as awarded, are not transferable, assignable or convertible to cash.

Grand Prize winners are not eligible to the draw of Secondary Prizes.

3. HOW TO ENTER:

 i) Primary Collabria consumer credit card account holders of rewards card (Cash Back, Centra Gold, FlexRate, World, Infinite, Travel Rewards Gold and US Dollar card products only), will automatically receive one (1) Contest entry into the draw for 10 Grand Prizes (one of ten 100,000 bonus reward points jointly supplied by 165 participating credit unions) and one (1) entry into the draw for the applicable Secondary Prize (there will be 165 Secondary prizes, one prize per each participating credit union) if they spend a minimum of $1,000 in “Eligible Transactions” between September 1, 2019 at 9:00:01 a.m. Eastern Time (“ET”) and October 31st, 2019 at 11:59:59 p.m. ET (the “Contest Period”) including eligible transactions made by supplementary cardholders on their account, provided the Eligible Transaction is posted to their account no later than October 31, 2019. Grand Prize winners are not eligible to the draw of Secondary Prizes. Cash advances and balance transfers are not considered Eligible Transactions for reward points and do not count as qualifying purchases for the bonus points Contest. Entries resulting from unauthorized Collabria credit card use or made with lost, stolen or fraudulent Collabria credit cards do not count as Eligible Transactions and are void. Account adjustment transactions/returns, and other fees assessed to Collabria credit card accounts are not considered Eligible Transactions. In order to be eligible for the Contest the winners must maintain their credit card accounts in good standing, not delinquent and not otherwise have privileges suspended at the time of entry, winner selection and/or awarding of the prizes. Those credit cards must be issued to an identifiable end user from a participating credit union during the Contest Period.

Opt-Out: If an eligible Collabria credit card account holder does not wish to be entered into this Contest, they may opt out from participation by October 31, 2019 by calling 1-855-341-4643 or emailing campaigns@collabriafinancial.ca

OR
ii) **No Purchase Necessary:** To enter without purchase, hand-print your name, your complete mailing address (including postal code), email address, and telephone number on a plain piece of paper and mail it in a sealed postage pre-paid envelope to: Collabria Fall Contest, No Purchase Entry, c/o Collabria, Suite 501, 11 King Street W. | Toronto, ON | M5H 4C7. Each mail-in entry that complies with the above requirements will result in one (1) entry in the Grand Prize random prize draw and one (1) entry into the random draw for the applicable Secondary Prize. Contest Period as previously described. Entry must be postmarked no later than October 31 2019 and received no later than November 11, 2019. Incomplete and/or illegible entries will be void. No photocopied, computer-generated facsimiles mechanically reproduced, bulk or mass entries (only one entry in one outer envelope) is permitted. Grand Prize winners are not eligible to the draw of Secondary Prizes.

Only one entry per cardholder account is permitted. All entries, regardless of the method of entry, become the property of Sponsor and will not be acknowledged or returned. The decisions of the Sponsor 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 entries, Eligible Transactions and/or entrants. The Released Parties (defined below) are not responsible for lost, incomplete, illegible, late, misdirected, stolen, postage-due or mutilated automatic entries or mail-in entries; any error, omission, interruption, defect or delay in transmission or communication; technical or mechanical malfunctions; failures or malfunctions of phones, phone lines or telephone systems; interrupted or unavailable cable or satellite systems; errors in these Rules, in any Contest-related advertisements or other materials; failures of electronic equipment, computer hardware or software, or inaccurate entry information, whether caused by equipment, programming used in this Contest, human processing error or otherwise.

All eligible entries are subject to verification at any time. The Sponsor reserves the right, in its sole discretion, to require proof of identity and/or eligibility (in a form acceptable to the Sponsor – including, without limitation, government issued photo identification) to participate in this Contest. Failure to provide such proof to the satisfaction of the Sponsor within five (5) business days may result in disqualification. The sole determinant of the time for the purposes of a valid entry in this Contest will be the Sponsor’s official clock.

**Entrant Privacy:** A written consent will be requested from a potential winner who entered the contest automatically to validate the spending requirement before being officially designated as a winner and failure to provide such consent or failure to show the required spending will disqualify the cardholder. If you enter this Contest without purchase, your submission of a mail-in entry constitutes your consent to participate in this Contest and your consent for Sponsor to obtain, and use your name, card number, email and mailing addresses, phone number, age and other information for the purpose of administering this Contest, awarding the prizes, to comply with legal requirements and in accordance with the Sponsor’s Privacy Notice accessible at https://www.collabriacreditcards.ca/webres/file/privacypolicy.pdf.
Except where prohibited by law, acceptance of a prize constitutes winner’s consent to Sponsor’s and its agents’ use of winner’s name, likeness, photograph, voice, opinions and/or city/province of residence for advertising and promotional purposes in any media, worldwide, without payment or consideration. You will be required to sign a document confirming your consent to this effect.

4. WINNER SELECTION / NOTIFICATION / CONFIRMATION:

On November 15, 2019 at approximately 1:00 p.m. ET at Suite 500, 11 King Street W. Toronto, ON M5H 4C7, ten (10) eligible entrants will be selected by random draw by the Sponsor, in the presence of two (2) witnesses, as the potential Grand Prize winners from all eligible entries received by (i) automatic and (ii) mail-in entry during the Contest Period (except for mail-in entries, those entries date-stamped by October 31 and received by November 11, 2019 will be included). On November 15, 2019 at approximately 1:00 p.m. ET in Toronto, Ontario, one Secondary Prize winner will be selected by random draw by the Sponsor, in the presence of two (2) witnesses, for each participating credit union as the potential Secondary Prize winners. Eligible entrants will be selected separately for each participating credit union from all eligible entries received by (i) automatic and (ii) mail-in entry during the Contest Period (except for mail-in entries, those entries date-stamped by October 31 and received by November 11, 2019 will be included. A total of 165 Secondary Prizes will be awarded. Grand prize winners are not eligible to the draw of Secondary prizes.

(i) automatic entry takes place when credit card holder spends a minimum of $1,000 on their Collabria consumer reward credit card during Contest Period between September 1 and October 31, 2019

(ii) mail-in entry takes place when credit card holder enters the draw without purchase as described previously during Contest Period between September 1 and October 31, 2019

Subject to verification of eligibility and compliance with these Contest Rules, the potential Grand Prize and Secondary Prize winners will be declared the official Grand Prize and Secondary Prize winners of the Contest. All potential winners who entered the draw via automatic entry will be requested to sign a written consent to validate the spending requirement before being officially designated as a winner and failure to provide such consent or failure to show the required spending will disqualify the cardholder.

The Sponsor or its designated agent will make a minimum of three (3) attempts to contact the selected entrant by email or by telephone within five (5) business days of the Draw Date. If a selected entrant cannot be contacted within five (5) business days of the Draw Date, or there is a return of any notification as undeliverable, then they will be disqualified (and forfeit all rights to their prize) and the Sponsor reserves the right, in its sole discretion, to randomly select an alternate eligible entrant for the applicable prize from among the remaining eligible entries received in accordance with these Contest Rules (in which case the foregoing provisions of this section shall apply to such new selected entrant). For greater certainty and the avoidance of any doubt, the Sponsor does not have the obligation to select an alternate eligible winner. Potential Grand Prize winners will be contacted directly by Collabria and confirmed official Grand Prize

Prior to being declared the confirmed winner of a prize, each eligible selected entrant will be required to: (i) correctly answer a time-limited, mathematical skill-testing question (without electronic, mechanical or other assistance) and (ii) sign and submit the Sponsor’s Release form including the required consent and the Sponsor’s Use of Image/Likeness and Testimonial Agreement within ten (10) business days of the date indicated on the release form but no later than Dec 6, 2019 which (among other things): (a) confirms compliance with these Contest Rules; (b) acknowledges acceptance of the prizes as awarded; (c) releases the Sponsor and the Contest Parties, and each of their respective officers, directors, employees, agents, representatives, successors and assigns (collectively, the “Released Parties”) from any and all liability in connection with this Contest, their participation therein and/or the awarding and use/misuse of the prize or any portion thereof; and (d) grants permission to the Releasee Parties to take visual and audio recordings in connection with the Contest and agrees to the publication, reproduction and/or other use of his/her name, address, voice, statements about the Contest and/or recordings, photograph or other likeness without further notice or compensation, in any publicity or advertisement carried out by the Sponsor in any manner whatsoever, including print, broadcast or the internet. If an eligible winner: (i) fails to correctly answer the mathematical skill-testing question; (ii) fails to submit the properly executed Contest documents; (iii) otherwise fails to comply with these Contest Rules; and/or (iv) cannot accept the prize for any reason, then they will be disqualified and will forfeit all rights to the applicable prize. As noted above, in such event, the Sponsor does not have the obligation to select alternate eligible winners. All bonus reward points for the Contest will be rewarded to confirmed winners by January 31, 2020.

5. GENERAL CONDITIONS:

By participating in this Contest, each entrant: (i) agrees to be bound by these Contest Rules and acknowledges acceptance of the applicable prizes as awarded; (ii) agrees to release and hold harmless the Sponsor and the Contest Parties (the “Released Parties”) from and against any and all claims based on publicity rights, defamation, invasion of privacy, copyright infringement, trademark infringement or any other intellectual property related cause of action; and (iii) releases the Released Parties from any and all damages, liabilities, costs and expenses arising from any liability in connection with this Contest and/or their participation therein and/or the awarding and use/misuse of the prize. All bonus reward points for the contest will be rewarded to confirmed winners by January 31, 2020.

The Released Parties will not be liable for: (i) any failure of any website during the Contest; (ii) any technical malfunction or other problems relating to the telephone network or lines, computer on-line systems, servers, access providers, computer equipment or software; (iii) the failure of any entry to be received for any reason including, but not limited to, technical problems or traffic congestion on the Internet or at any website or mobile network; (iv) any injury or damage to an entrant’s or any other person's computer or other device related to or resulting from participating or downloading any material in the Contest; and/or (v) any combination of the above.
The Sponsor reserves the right, in its sole and absolute discretion, to withdraw, suspend or amend this Contest in any way, in the event of an error, technical problem, computer virus, bug, tampering, unauthorized intervention, fraud, technical failure or any other cause beyond the reasonable control of the Sponsor that interferes with the proper conduct of this Contest as contemplated by these Contest Rules. Any attempt to deliberately damage any website or to undermine the legitimate operation of this Contest is a violation of criminal and civil laws and should such an attempt be made; the Sponsor reserves the right to seek remedies and damages to the fullest extent permitted by law. The Sponsor reserves the right, in its sole and absolute discretion to cancel, amend, or suspend this Contest, or to amend these Contest Rules, without prior notice or obligation, in the event of any accident, printing, administrative, human processing error, other error of any kind, or for any other reason.

This Contest is governed by the laws of Ontario and the laws of Canada applicable therein. The decisions of the Sponsor 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 and/or entries.

The Sponsor reserves the right, in its sole and absolute discretion and without prior notice, and in case of extreme circumstances, to adjust any of the dates and/or timeframes stipulated in these Contest Rules, to the extent necessary, for purposes of verifying compliance by any entrant or entry with these Contest Rules, or as a result of technical problems, or in light of any other circumstances which, in the opinion of the Sponsor, in its sole and absolute discretion, affect the proper administration of the Contest as contemplated in these Contest Rules.

By signing the Release form including the consent, each entrant expressly consents to the Sponsor, its agents and/or representatives, collecting and using the personal information submitted with his/her entry only for the purpose of administering the Contest in accordance with Sponsor's privacy policy (available at: https://www.collabriacreditcards.ca/webres/file/privacypolicy.pdf) unless the entrant otherwise agrees.

In the event of any discrepancy or inconsistency between the terms and conditions of these Contest Rules and disclosures or other statements contained in any Contest-related materials, including, but not limited to website, print and/or online advertising, the terms and conditions of these Contest Rules shall prevail, govern and control.

Sponsor: Collabria Financial Services Inc., 1414 8 St SW #280, Calgary, AB T2R 1J6.