

SASCU SURVEY CONTEST 2026

OFFICIAL CONTEST RULES

1. NO PURCHASE NECESSARY TO ENTER OR WIN.

The SASCU Survey Contest (the "**Contest**") begins on January 1, 2026 at 12:00:01 AM Pacific Time ("**PST**") and ends on December 31, 2026 at 11:59:59 PM PST (the "**Contest Period**"). The Contest awards one (1) winner per month for \$100 CAD. Winners are selected through a bi-annual draw held every six (6) months, covering the entries received during each month of the preceding six (6)-month period. For the purposes of this Contest, "month" is defined as any calendar month during the Contest Period, beginning at 12:00:01 AM PT on the first day and ending at 11:59:59 PM PT on the last day.

The Contest is run by SASCU (the "**Sponsor**").

2. ELIGIBILITY

The Contest is open to legal residents of British Columbia who have reached the age of majority as of the date of entry and are current members in good standing of SASCU. Excluded from eligibility are officers, directors, employees, agents and representatives of SASCU, its affiliated and related companies, agencies, suppliers of the materials and services related to this Contest, and members of any immediate families (defined as parents, siblings, children and spouses, regardless of where they live) or households (whether or not related) of such officers, directors, employees, agents and sales representatives.

3. HOW TO ENTER

NO PURCHASE NECESSARY. Business and consumer banking customers who receive an email invitation to participate in a survey during the Contest Period will receive one (1) entry into the Contest upon completion of the survey. Each survey must be submitted by the entrant him or herself. Use of automated devices is prohibited; automated entries (including but not limited to entries submitted using any robot, script, macro or other automated service) are not permitted and may result in disqualification.

ALTERNATE METHOD OF ENTRY. During the Contest Period, to receive one (1) entry into the Contest, entrants may draft an original handwritten essay of at least 100 words on "how my financial institution can improve my banking and customer experience", and mail an original copy to c/o Marketing Department, 370 Lakeshore Drive NE PO Box 868 Salmon Arm, British Columbia, V1E 4N9, along with his/her first and last name, mailing address, telephone number, and email address.

Maximum one (1) entry per person during the Contest Period, regardless of method of entry.

4. HOW TO WIN

There is one (1) Monthly Prize to be awarded for each calendar month, for a total of twelve (12) Monthly Prizes over the Contest Period. To be eligible for a Monthly Prize, all entries, including the alternate method of entry, must be received by 11:59 PM PT on the last day of the applicable month. Monthly winners will be selected through a bi-annual draw conducted on or about three weeks following the end of each six (6)-month period in B.C. by Sponsor's representative. At each bi-annual draw, one (1) winner will be randomly selected for each

month in the preceding six (6)-month period. The number of Monthly Prizes available to be won will diminish as they are awarded. Entries received during a given month will not be eligible for any other monthly draw. Odds of being selected as eligible to win a Monthly Prize will depend on the total number of eligible entries received during the applicable month.

5. PRIZE CLAIM CONDITIONS

Selected entrants will be notified by telephone or email to the telephone number or email address associated with the SASCU account to which the survey link was provided, within approximately one month of the applicable draw. Before being declared a winner, each selected entrant must first correctly answer without assistance of any kind, whether mechanical or otherwise, a time-limited mathematical skill-testing question to be administered at a mutually convenient time by a method determined by Sponsor, which may include completion in person at a branch location. Each selected entrant may also be required to complete and return to Sponsor (or its authorized agent) by the deadline specified in the documents a written declaration and release form, releasing the Sponsor, the independent contest judging organization, their respective parent, related and affiliated companies, advertising and promotional agencies, participating retailers, and all of their respective directors, officers, owners, partners, shareholders, employees, agents, representatives, successors and assigns from any liability in connection with this Contest or the use or misuse or possession of any prize. Return of any prize or winner notification as undeliverable, inability to reach selected entrant or failure of selected entrant to respond to notification within seven (7) business days of first attempt by Sponsor or Sponsor's agent, failure to provide proof of eligibility (if requested), release documents, or other required documentation in a timely manner, failure to correctly answer the skill-testing question, or other non-compliance with these Official Contest Rules may result in disqualification, forfeiture of the prize and, at Sponsor's sole discretion, selection of an alternate eligible entrant for the forfeited prize, who will be subject to disqualification in the same manner. In the event of a dispute as to the identity of the person who submitted any entry, the authorized account holder of the SASCU Account to which the survey link was provided (via the email address associated with that account), or the name of the individual provided on the alternate form of entry, will be deemed to be the entrant. The "authorized account holder" is the natural person assigned the SASCU account. The potential winner may be required to show proof of being the authorized account holder.

6. PRIZES

There are twelve (12) Monthly Prizes, one (1) per month, at the end of the Contest Period. The number of Monthly Prizes available will diminish as prizes are awarded.

Monthly Prize: \$100 CAD

Prize will be deposited to the winner's SASCU account. In the event that a winner does not have such an account, a cheque will be issued in the name of the winner and mailed to the address provided by the winner. Prize must be accepted as awarded. Sponsor will not replace any lost or stolen Prizes.

7. PERSONAL INFORMATION

Sponsor and its authorized agents will collect, use, and disclose the personal information you provide when you enter the Contest for the purposes of administering the Contest and prize fulfillment. You may be offered the opportunity to receive additional communications from

Sponsor about its products, and upcoming contests and promotions. By accepting a Prize, winner (or the winner's representative on behalf of a business winner) agrees to Sponsor's use of his/her name, city/province of residence, picture, biographical information (if the winner is a consumer winner rather than a business winner), statements, voice and likeness in any advertising and publicity Sponsor may conduct relating to the Contest in any media or format, whether now known or hereafter developed, including but not limited to the World Wide Web, at any time or times in perpetuity, without further compensation or notice.

For further information about Sponsor's privacy practices, please see Sponsor's Privacy Policy at:

<https://www.sascu.com/policies/privacy>

If you are unsure where your account is held contact the Marketing Department at marketing@SASCU.ca.

8. RIGHT TO VOID / TERMINATE / SUSPEND / MODIFY

Sponsor reserves the right to terminate, suspend or modify this Contest, in whole or in part, at any time and without notice or obligation if, in Sponsor's sole opinion, any factor interferes with its proper conduct as contemplated by these Official Contest Rules. Without limiting the generality of the foregoing, if the Contest, or any part thereof, is not capable of running as planned for any reason, including but not limited to infection by computer virus, bugs, tampering, unauthorized intervention, fraud, programming errors, or technical failures, which, in the sole opinion of Sponsor, corrupt or affect the administration, security, fairness, integrity or proper conduct of this Contest, Sponsor may, in its sole discretion, void any suspect entries and: (a) terminate the Contest, or any portion thereof; (b) modify or suspend the Contest, or any portion thereof, to address the impairment and then resume the Contest, or relevant portion, in a manner that best conforms to the spirit of these Official Contest Rules; and/or (c) award the Prizes from among the eligible, non-suspect entries received up to the time of the impairment in accordance with the winner selection criteria discussed above.

9. GENERAL CONDITIONS

Winning a prize is contingent on fulfilling all the requirements set forth herein. All entries become the property of Sponsor and none will be returned or acknowledged. Mass entries, automated entries, entries submitted by third parties, and any entries or prize claims that are late, incomplete, fraudulent, illegible, unidentified or delayed will be void. All entries and prize claims are subject to verification. Proof of entry submission does not constitute proof of receipt. Entrants agree to abide by these Official Contest Rules. Decisions of Sponsor and/or the independent contest judging organization will be final and binding on all matters pertaining to this Contest. Contest is subject to all applicable federal, provincial and municipal laws. Void where prohibited. Sponsor reserves the right to correct any typographical, printing, computer programming or operator errors. Sponsor's failure to enforce any term of these Official Contest Rules shall not constitute a waiver of that provision. The invalidity or unenforceability of any provision of these Official Contest Rules shall not affect the validity or enforceability of any other provision. If any provision of the Official Contest Rules is determined to be invalid or otherwise unenforceable, then the Official Contest Rules shall be construed in accordance with their terms as if the invalid or unenforceable provision was not contained therein. Should a winner make any false statement(s) in any document referenced above, the winner will be required to promptly return to Sponsor his/her Prize. Sponsor reserves the right at its sole discretion to disqualify any individual who tampers or attempts to tamper with the entry

process, the operation of the Contest, violates the Official Contest Rules, or acts with intent to annoy, abuse, threaten or harass any other person. WARNING: ANY ATTEMPT BY AN ENTRANT OR ANY OTHER INDIVIDUAL TO DELIBERATELY DAMAGE ANY WEBSITE ASSOCIATED WITH THIS CONTEST OR UNDERMINE THE LEGITIMATE OPERATION OF THE CONTEST IS A VIOLATION OF CRIMINAL AND CIVIL LAWS, AND SPONSOR RESERVES THE RIGHT TO PROSECUTE AND SEEK DAMAGES TO THE FULLEST EXTENT PERMITTED BY LAW.

10. LIMITATIONS OF LIABILITY AND RELEASES

BY PARTICIPATING IN THIS CONTEST, ENTRANTS AGREE THAT SPONSOR, ITS PARENT, RELATED AND AFFILIATED COMPANIES, AND EACH OF THEIR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES AND AGENTS (COLLECTIVELY, THE "**RELEASEES**") HAVE NO LIABILITY WHATSOEVER FOR, AND SHALL BE HELD HARMLESS BY ENTRANTS AGAINST, ANY LIABILITY FOR ANY INJURIES, LOSSES OR DAMAGES OF ANY KIND (INCLUDING DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES) TO PERSONS OR PROPERTY RESULTING FROM A PRIZE, INCLUDING THE ACCEPTANCE, POSSESSION, MISUSE OR USE OF THE PRIZE. FURTHER BY PARTICIPATING IN THIS CONTEST, ENTRANTS AGREE THAT RELEASEES HAVE NO LIABILITY WHATSOEVER FOR, AND SHALL BE HELD HARMLESS BY ENTRANTS AGAINST, ANY LIABILITY FOR ANY INJURIES, LOSSES OR DAMAGES OF ANY KIND (INCLUDING DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES) TO PERSONS OR PROPERTY RESULTING FROM: A) ENTRY OR PARTICIPATION IN THIS CONTEST, OR B) ANY CLAIMS BASED ON PERSONALITY OR PRIVACY RIGHTS, DEFAMATION OR MERCHANDISE DELIVERY. Some jurisdictions do not allow the exclusion or limitation of incidental or consequential damages, therefore such exclusions may not apply to you.

Without limiting the foregoing, the Releasees, and any of Sponsor's other agencies, suppliers or contractors, shall not be responsible for: (a) any incomplete or inaccurate information that is caused by using any website associated with or utilized in the Contest, 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 processing of submissions in the Contest; (b) lost, interrupted, or unavailable network, server, service provider, on-line systems, telephone networks or telephone lines, or any other connections; (c) the theft, destruction, loss or unauthorized access to, or alteration of, entries; (d) any problems with, or malfunctions or failures of, telephone networks or lines, computers or computer on-line systems, servers or providers, computer equipment, software, viruses or bugs; (e) garbled transmissions or miscommunications; (f) failure of any e-mail to be received by or from the Sponsor for any reason, including but not limited to traffic congestion on the Internet or at any website or combination thereof or technical incompatibility; (g) damage to a user's computer equipment (software or hardware) occasioned by participation or downloading of materials related to this Contest; (h) printing, distribution, programming or production errors, and any other errors or malfunctions of any kind, whether human, mechanical, electronic or otherwise; or (i) technical, pictorial, typographical or editorial errors or omissions contained herein.