

Contest Rules

“SASCU Financial Group Contests & Giveaways”

Contest Rules and Regulations for General & Online Contests

These contest rules and regulations are applicable to contests brought to you by SASCU Financial Group which are administered in person, through SASCU internal communication, in branch and through social media channels unless there are specific contest rules for a particular contest (the “Contest”). Please note that certain contests promoted by SASCU Financial Group may be brought to you in conjunction with another sponsor or by a sponsor other than SASCU Financial Group.

1. **CONTEST PERIOD:** SASCU Financial Group runs many Contests & Giveaways throughout the year. For these Contests & Giveaways, the Contest Period, duration and timing will be identified with written and/or verbal communication at the time of the Contest.
2. **ELIGIBILITY:** A Contest or Giveaway is open to all legal residents of British Columbia, who are at least eighteen (18) years of age or older as of the first day of the Contest Period unless otherwise noted by the written or verbal communication of the Contest or Giveaway. In contests where prizing contains
3. **HOW TO ENTER:** To enter for a chance to win a Contest or Giveaway, follow the instructions given by written or verbal communication to find out how to enter and win a prize from SASCU Financial Group. You will be guided to follow the instructions of the SASCU Financial Group employee or representative. There are many types of Contests and ways to enter which include one of the following:
 - a) a random draw to select a winner.
 - b) trivia questions.
4. To be declared a winner by the Contest & Giveaway judges, a potential winner must:
(i) be in compliance with these Contest rules; (ii); correctly answer, without mechanical aid or assistance, a mathematical time-limited skill testing question set out in the SASCU Financial Group form declaration and release.
5. If a potential or declared winner is not in compliance with these Contest rules, the Contest judges reserve the right to disqualify such entrant from the Contest and select an alternative winner.
6. Odds of winning depend on the number of other eligible entries received for a particular Contest or Giveaway and any criteria mentioned by the written or verbal communication by a SASCU Financial Group employee.
7. **NO PURCHASE NECESSARY:** No purchase is required to enter an SASCU Financial Group Contest or Giveaway
8. **PRIZES:** There are various prizes available to be won which will be identified by the SASCU Financial Group employee at the time of the Contest. The prize may include one of the following: SASCU branded items, movie passes, concert tickets, theme

park or event passes, restaurant gift certificates, gift certificates for certain retail stores and gift baskets. The approximate retail value of a prize can vary and is available upon request at the time of the contest. If you are a declared winner, you must pick up your prize from the location specified by the SASCU Financial Group employee that administered the Contest. All prizes have a **30-day expiry date from date available for pick up**. Once you have received notification that your prize has arrived via email or phone call you have 30 days to pick up.

Example: if you received notification on January 1st you will have until February 1st to pick up. After February 1st you have forfeited your prize.

Your prize will be forfeited if not picked up within the 30 days (this goes for dated ticketed events as well). It is the responsibility of the listener to pick up their prize before this date. If you pick up a prize after it has expired, SASCU Financial Group, is not responsible for replacing it. Potential winners will be required to furnish proof of identification such as a driver's license.

9. **PUBLICITY:** By entering a Contest, you consent to SASCU Financial Group use of your name, city of residence, photograph, voice, statement, and image for any publicity purposes.

10.

GENERAL

10. **THE DECISIONS OF THE CONTEST JUDGES ARE FINAL:** In the event of a conflict between the rules and any instructions or interpretation of these rules given by an SASCU Financial Group employee regarding a Contest or Giveaway, these rules shall prevail.
11. Any attempt to tamper with the entry process, interfere with these Contest rules, deliberately damage any website or undermine the administration, security or legitimate operation of the Contest or Giveaway, is a violation of criminal and civil laws, and SASCU Financial Group reserves the right to seek damages and/or other relief from all persons responsible for such acts to the fullest extent permitted by law, which may include banning or disqualifying entrants from this and future SASCU Financial Group Contests or Giveaways.
12. SASCU Financial Group assumes no responsibility for: entries lost, stolen, late, delayed, damaged, illegible, incomplete, or for the failure, interruption or delay of any email or other communication to be received, for any reason; problems with the function of any website or website feature howsoever caused; the malfunction of, or damage caused to, any telephone network or lines, computer equipment, data or software, online systems, servers or access providers; any functionality lost due to not having cookies enabled; traffic congestion on the Internet or on phone lines; the security or privacy of information transmitted via computer networks; or for breaches of privacy due to interference by third party computer "hackers."

13. SASCU Financial Group reserves the right, at its sole discretion and without prior notice, to amend, cancel, close, suspend or reinstate a Contest or Giveaway at any time and for any reason whatsoever. SASCU Financial Group reserves the right, in their sole discretion, to cancel or substitute any component of a prize for its cash value or a prize of approximately the same retail value. Prizes are non-transferable, must be accepted as awarded by SASCU Financial Group and cannot be exchanged by a declared winner for cash or other substitutes.
14. By entering the Contest, each entrant agrees to abide by these Contest rules, which are subject to change without notice to Contest entrants individually, and each entrant releases SASCU Financial Group, affiliates, subsidiaries, directors, officers, employees, representatives, agents and advertising and promotional agencies, from any damage, loss or liability suffered as a result of or arising from the entrant's participation in a Contest or the use of any prize.
15. The Contest is void where prohibited by law and is subject to all applicable federal, provincial, and municipal laws and regulations. The Contest and these Contest rules shall be exclusively governed by and construed in accordance with the laws of the province of British Columbia. Any dispute shall be adjudicated in the courts sitting in Vancouver, B.C
16. The invalidity or unenforceability of any provision of these Contest rules shall not affect the validity or enforceability of any other provision.
17. Personal information collected from entrants will be used by SASCU Financial Group for the purpose of administering a Contest. By entering the Contest, entrant consents to the manner of collection, use and disclose of personal information as set out in SASCU Financial Group privacy policy.
18. The winner(s) and any guest(s), if applicable, must comply with all COVID-19 vaccination, screening, testing, safety and related requirements imposed or required by (if applicable) the venue, event promoter, sponsors, travel providers, hotels, governmental authorities or others in connection with the receipt, use, and redemption of any prize (other than a cash prize). Refusal to comply with all applicable COVID-19 requirements will result in forfeiture of the prize and no replacement or alternate prize will be provided. All cancellations are deemed beyond the control of SASCU Financial Group and its sponsors. This includes, but is not limited to, event cancellations due to any pandemic or epidemic constituting a public health emergency, including those subject to government mandated quarantines, travel restrictions, or stay-at-home orders. SASCU Financial Group and/or its sponsors shall in no way be responsible under any circumstances whatsoever for replacing, and/or for reimbursing any winner(s) with any form of compensation for, any prize(s) or portion(s) thereof forfeited due to the refusal of

the winner(s) and/or their guest(s) to comply with all applicable COVID-19 requirements and/the cancellation of any event, nor will any alternate prize(s) be provided.