



CONTEST RULES

"Save and win up to \$5,000"

The "Save and win up to \$5,000" contest (the "**Contest**") is organized by **La Capitale Insurance and Financial Services Inc.** ("**La Capitale**" or the "**Contest Organizer**") and will be held from 12:01 a.m. ET on November 1, 2021 to 11:59 p.m. ET on February 28, 2022.

The Contest Organizer reserves the right to allow its subsidiaries, affiliated companies and their respective directors, employees, agents, representatives, advertising or promotional agencies to perform all or part of the actions needed under this Contest.

1. ELIGIBILITY

This Contest is open to all Quebec residents who are age 18 or older on the date of the draw, i.e. August 1, 2022.

This Contest is not open to employees, brokers, agents and representatives of the Contest Organizer, its affiliated companies, parent companies, advertising agencies and any other parties involved in the preparation, execution and distribution of this Contest, immediate family members, legal, common-law or de facto spouses and all other individuals living with these employees, brokers, representatives or agents.

2. HOW TO ENTER

To enter this Contest, participants must have satisfied the three (3) following conditions:

- Hold a **La Capitale High-Interest Savings Account or a La Capitale High-Interest TFSA** (the "**Savings Account**") as of 11:59 p.m. ET on August 1, 2022;
- Made deposits into one of these accounts between 12:01 a.m. ET on November 1, 2021 and 11:59 p.m. on February 28, 2022;
- Made no withdrawals from these accounts between 12:01 a.m. ET on December 1, 2021 and 12:01 a.m. on August 1, 2022;

Participants eligible for the Contest who hold a Savings Account before the start of the contest period and still hold it as of 12:01 a.m. on August 1, 2022 are also eligible and automatically entered for the draw.

The odds of winning depend on the number of participants entered in the Contest (the "**Participants**" or "**Participant**").

Limit of one (1) entry per person, per Savings Account.

No purchase necessary.

3. PRIZE

One (1) prize will be awarded. The amount will correspond to the total amount of deposits made by the Participant into the Savings Account between 12:01 a.m. ET on November 1, 2021 and 11:59 p.m. on February 28, 2022, up to a maximum of \$5,000. This prize cannot be transferred or exchanged.

4. DRAW

One (1) prize will be awarded to one (1) winner (the “**Winner**”) by random computer draw from among all eligible entries received for this Contest.

The draw will be held at 10:00 a.m. ET at the La Capitale head office at 625 Jacques-Parizeau St, Quebec QC G1R 2G5, if permitted under the government health regulations in effect at the time. Otherwise, the draw will be held virtually.

To be declared a Winner, each selected participant must comply with the criteria set out in Section 5 – CLAIMING THE PRIZE and the entry must be validated by the Contest Organizer.

5. CLAIMING THE PRIZE

A La Capitale representative will inform the selected participant by telephone or email within 15 days of the draw. If the La Capitale representative is not able to reach the selected participant within 15 days of the draw, or does not receive a reply to the email within 15 days of the draw, using reasonable means and the contact information provided by the selected participant, a new draw will be held at the La Capitale head office (or virtually if required by government health regulations in effect at the time) order to replace the selected participant who, by not responding, is deemed to have forfeited the prize.

If, after the draw, the selected participant fails to satisfy all the Contest Rules or is not eligible for the Contest or if the entry is deemed invalid, the selected participant will be disqualified and a new draw will be held to replace said selected participant until such time as another eligible participant is selected and declared a winner.

To be declared a Winner and claim a prize, the selected participant must correctly answer a mathematical skill-testing question as well as sign and return a Declaration and Waiver form confirming that they satisfy the Contest Rules within 10 business days of receiving the Declaration and Waiver. A condition for being declared a Winner is signing the Declaration and Waiver form.

The prize will be awarded to the Winner by bank deposit in the Winner’s Savings Account. However, in the case of a La Capitale High-Interest TFSA, the prize will be deposited into a Savings Account of the customer’s choice (regular or TFSA). The prize will be awarded in the six (6) weeks following receipt of the Declaration and Waiver form by the Contest Organizer.

6. GENERAL CONDITIONS

The Contest Organizer is not responsible for expenses incurred by the Winner when claiming the prize.

The Winner is solely responsible for the waiver and payment of all taxes or other fiscal obligations that may result from claiming a prize. Prize claims are subject to verification by the Contest Organizer. The Contest Organizer's decisions regarding the participant's eligibility and his or her entry's eligibility are final and cannot be appealed.

Contest organizers reserve the right to disqualify entries submitted using fraudulent means. This includes any entry that fails to comply with the Contest Rules.

By taking part in this Contest, all entrants (including the Winner) release the Contest Organizers, its affiliated companies, parent companies, directors, administrators and partners, including its advertising or promotional agencies, and their employees, agents and representatives, from any liability for damage or loss whatsoever, whether arising directly or indirectly from their participation in this Contest, as well as from the acceptance and/or use of the prize(s), and releases the Contest Organizer, its promotional agencies and all other parties involved from any claims, grievances or lawsuits, now or in perpetuity, by the participants, their heirs, their executors or administrators, concerning the Contest or the prize.

La Capitale cannot be held liable for lost, damaged or stolen prizes.

Without limitation, the Contest Organizer will not be held liable for postal delays, website breakdowns, technical problems or other functional problems, whether with the network, telephone lines, online computer systems, servers, access providers, computer equipment or software, for the non-receipt of an entry by participants.

The Contest Organizer does not allow recounting or verifications to be made with respect to the entries or calculations necessary to administer the Contest.

Winners agree to let their name, photograph, likeness, contact information, voice, testimonials and/or statements be used, in whole or in part, by the Contest Organizer, its advertising agencies and all other parties involved in the development, execution and distribution of material concerning the Contest, for all purposes, on all media, present and in perpetuity, including social media, in all jurisdictions, and in any way, without compensation or additional approval from the Winner.

Prizes must be accepted as is and cannot be transferred to another person or substituted for any other prize, subject to the provisions herein.

The explicit or implicit rejection of a prize by a Winner releases the Contest Organizer from any obligation for this prize to said winner.

The Organizer reserves the right, at its sole discretion, to cancel this Contest or modify, amend, change or enhance these Rules, subject to all applicable laws. The Contest Organizer also reserves the right, at its sole discretion, to cancel, terminate or suspend this contest, in whole or in part, if there is any event or any human intervention that could corrupt or affect the administration, security, impartiality or conduct of the Contest as provided for in these Contest Rules, subject to *Régie des alcools, des courses et des jeux du Québec* (RACJ) approval, if required.

This Contest is subject to all applicable federal, provincial and municipal laws and regulations.

Any dispute regarding the organization or conduct of a promotional contest may be submitted to the *Régie* for a ruling. Any dispute regarding the awarding of a prize may be submitted to the RACJ only for the purpose of helping the parties reach a settlement.

The prize is in no way sponsored.

A French version of these Rules is available on lacapitale.com. In the event of a discrepancy between the French and English versions of these rules, the French version will take precedence.