

## Client Centre registration, individual insurance

### 1. CONTEST ORGANIZER

This contest is organized by La Capitale Insurance and Financial Services Inc., La Capitale Civil Service Insurer Inc., and La Capitale Financial Security Insurance Company (the Contest Organizer).

### 2. CONTEST PERIOD

The Contest will be held in Canada (Canadian provinces) and runs from 12:01 a.m. on May 1, 2017 to 11:00 p.m. (ET) on December 31, 2017 (contest period).

### 3. ELIGIBILITY CONDITIONS

To enter this contest, participants must be:

- Be a resident of a province of Canada
- Have reached the age of majority in accordance with the legislation of the province or territory of residence on the date of entry
- Sign up for one or more Client Centre services

### 4. HOW TO ENTER

Participation in this contest is free, with no purchase necessary.

To enter the contest, participants must satisfy the eligibility conditions and the other conditions set out in these contest rules.

Subject to the limitations contained herein, there is one (1) way to enter during the **Contest period**: Sign up for services offered on the Client Centre website at [capdirect.lacapitale.com](http://capdirect.lacapitale.com).

Participants receive an entry for registering to each of the following services, (for a maximum of 4 entries per person):

- Life and Health Insurance
- Savings and Investments
- La Capitale Stow & Grow Account
- Mortgage loans and financing

Participants may register one time only for each of the services during the contest period.

## CONTEST RULES

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### 5. PRIZE DETAILS

Entering this contest gives you the chance to win the following prize:

Rates	Value	Description
<b>8 cash prizes</b>	<b>\$500 each</b>	\$500 in cash will be awarded each month to the winner for the duration of the <b>Contest period</b> .

### 6. DRAW

**6.1 There will be 8 draws** during the **Contest period**, i.e. one every month. A random draw will be held from among all eligible entries received each month for the prize. The draws will take place on the following dates:

Month	Draw date
June 2017	June 5, 2017
July 2017	July 3, 2017
August 2017	August 7, 2017
September 2017	September 5, 2017
October 2017	October 2, 2017
November 2017	November 6, 2017
December 2017	December 4, 2017
January 2018	January 8, 2018

The draws will be held in the presence of an employee witness at 3 p.m. ET at La Capitale's head office at 625 Jacques-Parizeau St., Quebec City, QC G1R 2G5.

**6.2 Only one person** will receive each prize.

**6.3 The Organizer** reserves the right to disqualify a person or to cancel a participation that does not comply with these rules.

### 7. PARTICIPATION LIMITATIONS AND EXCLUSIONS

**7.1 Participation limitations** - The number of participations per person is limited in accordance with the provisions under section 4 of these contest rules.

**7.2 Exclusions** - This contest is not open to employees, mandataries, directors, agents and/or representatives of La Capitale and its affiliated companies, or any other individuals domiciled at the same address.

**8. GENERAL CONDITIONS**

**8.1 To win** - To be declared a winner, the entrant selected at random must:

- Be reached by telephone or email, if the telephone number was not provided during registration, by the Contest Organizer to discuss prize delivery arrangements. The Contest Organizer will make a maximum of two attempts to reach the entrant by telephone or email. To avoid being disqualified, the entrant must return the Contest Organizer's call or reply to the email within 30 days of the draw date.
- Confirm that he or she meets the eligibility conditions and other requirements of these contest rules.
- Correctly and without assistance, answer a timed mathematical skill-testing question administered by telephone.
- Sign a liability waiver and declaration form, which will be forwarded by the Contest Organizer. The form must be mailed to the Contest Organizer at 625 Jacques-Parizeau St, PO Box 17100, Quebec QC G1K 9E2, faxed to 418 644-4352 or emailed to [nathalie.coulombe@lacapitale.com] within ten (10) business days following receipt. Please indicate "Client Centre registration, individual insurance" contest.

Failure to comply with any of the above conditions or to accept the prize will result in disqualification of the entrant. In such a case, a new draw will be conducted among the eligible monthly participants and, in accordance with these contest rules, until an eligible entrant has been chosen and declared a winner. If no entrant is declared a winner within sixty (60) days following the original draw, the Contest Organizer will have the right to cancel the prize.

**8.2 Verification** - Entries are subject to verification by the Contest Organizer. Any entry or entry attempt that is deemed to be fraudulent, illegible, incomplete, received late or otherwise not in compliance with contest rules will be rejected. In such a case, the entrant in question will not be entitled to an entry or a prize. The Contest Organizer's decision concerning any aspect of the contest, including but not limited to the eligibility or disqualification of entries, will be final and without appeal, subject to a decision by the *Régie des alcools, des courses et des jeux du Québec* (RACJ) with regard to any matter under its jurisdiction.

**8.3 Disqualification** - The Contest Organizer reserves the right to disqualify any person or cancel one or more entries from a person who enters this contest or tries to do so by any means contrary to these contest rules or which would be unfair to the other entrants. Such person may be referred to the appropriate judicial authorities. The Contest Organizer's decision regarding this aspect of the contest is final and without appeal.

**8.4 Prize acceptance** - The prize must be accepted as described in these contest rules and is not, in any case, transferable in whole or in part to another person, unless otherwise indicated herein.

**8.5 Limitation of liability - Participation and operation** - Persons who enter or attempt to enter this contest release the Contest Organizer, its advertising and promotional agencies,

subsidiaries and their employees, agents and representatives from any liability for any damage they may incur as a result of entering or attempting to enter the contest. The Contest Organizer, its advertising and promotional agencies and their employees, agents and representatives are not liable for any faulty computer components, software or line of communication, or for the loss or absence of network communication capability, or for any faulty, incomplete, incomprehensible or erased computer or network transmissions that make it difficult or impossible to enter the contest.

- 8.6 Limitation of liability - Registration** - The Contest Organizer, its advertising and promotional agencies and their employees, agents and representatives are not liable for any damage or loss that may be caused, directly or indirectly, in whole or in part, by the downloading of any web pages or software or by the transmission of any information concerning contest participation.
- 8.7 Limitation of liability - Use of the prize** - The prize winner releases the Contest Organizer, its advertising and promotional agencies and their employees, agents and representatives from any damage, inconvenience or loss resulting from his or her acceptance or use of the prize. Each entrant selected acknowledges that, as of his or her being informed of the prize delivery arrangements, the fulfilment of the obligations related to the prize becomes the entire and exclusive responsibility of the various service and product providers.
- 8.8 Contest modification** - The Contest Organizer reserves the right, at its sole discretion, to cancel, terminate, modify 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 RACJ approval, if required. In no case may the Contest Organizer, its subsidiaries, its advertising and promotional agencies, the suppliers of products or services related to this contest or their employees, agents and representatives be required to award more prizes or to award any prize other than in accordance with these contest rules.
- 8.9 Notice to entrants - Information disclosure outside of Canada** - For the purposes of the online entry forms, namely for contests, La Capitale and its affiliated companies can do business with one or more Internet service provider(s) based outside of Canada. As such, La Capitale and its affiliated companies advise all participants that the information and documents provided to La Capitale and its affiliated companies to support these entry forms may be stored outside of Canada and governed by the laws of foreign countries or states. Moreover, the terms of use on privacy set by the service providers with which La Capitale and its affiliated companies do business apply to the use of such forms. By completing such forms, the entrant tacitly accepts such a situation.
- 8.10 Authorization** - The prize winner authorizes the Contest Organizer and its representatives to, if required, use his or her name, photograph, image, voice, contact information, place of residence or any statement relating to the prize for advertising purposes, without any compensation.

## CONTEST RULES

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- 8.11 Participant** - For the purposes of these rules, the eligible entrant is the person whose name appears on the entry, and it is to this person that the prize will be awarded if selected and declared a winner.
- 8.12 Prize limit** - In no case may the Contest Organizer be required to award more prizes or to award any prize other than in accordance with these contest rules.
- 8.13 Contest rules** - The contest rules are available at the Contest Organizer's office located on the 7th floor, 625 Jacques-Parizeau St, Quebec QC G1R 2G5, and online at:  
<https://www.lacapitale.com/en/individuals/contests>
- 8.14 Dispute** - Any dispute respecting the organization or conduct of a promotional contest may be submitted to the *Régie des alcools, des courses et des jeux* for a ruling. Any dispute respecting the awarding of a prize may be submitted to the *Régie des alcools, des courses et des jeux* only for the purpose of helping the parties reach a settlement.
- 8.15 French version** - A French version of the rules is available on request at the following address: 625 Jacques-Parizeau St, PO Box 17100, Quebec QC G1K 9E2. In the event of a discrepancy between the French and English versions of the rules, the French version will prevail.

*The masculine is used for the sole purpose of brevity.*