

Official Contest Rules

This Vancity 2025 Annual General Meeting contest ("**Contest**") is sponsored by Vancouver City Savings Credit Union ("**Vancity**"), 183 Terminal Avenue, Vancouver, British Columbia V6A 4G2 in accordance with these official contest rules (the "**Contest Rules**").

1. **Contest Period:** The Contest runs during the AGM event from approximately 5:30 pm to 8:15 pm PST on Tuesday, May 6, 2025 (the "**Contest Period**").
2. **Prizes:** There are two (2) prizes to be won, each consisting of one (1) \$1,000 cashable term deposit (the "**Prize**") from Vancity. There is a limit of one (1) Prize per Vancity member. Prizes are not eligible for substitution and must be accepted as awarded. Unclaimed Prizes will not be reissued by Vancity.
3. **Prize Draw:** On Friday, May 9, 2025, two (2) random draws for the Prizes will be made from all entries received during the Contest Period. Thereafter, additional draws may be made, if necessary, to award the Prizes. The odds of winning a Prize are dependent upon the total number of eligible entries received during the Contest Period.
4. **How to Enter:** No purchase is necessary. There is a limit of one (1) entry per Vancity member. Vancity members attending the Vancity 2025 Annual General Meeting who have registered as an attendee will be automatically entered into the Contest. There are two (2) ways to enter the Contest during the Contest Period:
 - a) **Registration in-person** – Vancity members attending in person will be registered at the Anvil Centre by Vancity staff. Vancity members attending in person at one of the live webcast locations will be registered at the branch location by Vancity staff.
 - b) **Registration online** – Vancity members attending virtually will be registered via their online banking login.
5. **Withdrawal from Contest:** If you wish to attend the Vancity 2025 Annual General Meeting but do not want to participate in the Contest, you must notify Vancity in writing prior to May 6, 2025. Please mail your "Withdrawal from Contest" notification with your full legal name, address, phone number and email address that Vancity has on record in respect to your membership, to Vancity (Marketing Department) PO Box 2120 Station Terminal, Vancouver BC V6B 5R8, or email the information to contests@vancity.com.

6. **Eligibility:** The Contest is open to Vancity members who are members as of the Contest start date, are residents of British Columbia and 19-years of age or older, provided they are not employees of Vancity or its affiliates nor members of households with employees of Vancity or its affiliates.
7. **Disqualification:** There is a limit of one (1) entry per Vancity member. Vancity is not responsible for wrong, undelivered, or incomplete entries, all of which will be disqualified. Vancity may disqualify any entry that does not comply with these Contest Rules, including duplicate entries. If a potential winner cannot be contacted, fails to respond within the specified time, fails to correctly answer the skill-testing question, fails to provide the required information or identification, or if the Prize or prize notification is returned as undeliverable, then the potential winner will be disqualified and will forfeit the Prize without notice.
8. **Notification.** The potential winner will be contacted by Vancity via email address and/or phone number provided on the entry. When contacted, the potential winner must respond to Vancity within five (5) days. Failure to respond within five (5) days of notification or return of email notification as undeliverable, will result in disqualification, and another entrant may be selected at random, at Vancity's sole discretion. Potential winners are responsible for checking their email, including their spam and/or junk email account folders.
9. **Winner Verification:** Potential winners must comply with these Contest Rules to win a Prize. The potential winner is subject to verification by Vancity to confirm eligibility, including proof of identity by government issued identification, and confirmation of compliance with these Contest Rules.
10. **To Claim a Prize:** To be declared a winner and claim a Prize, the potential winner must:
 - a) correctly answer a time-limited, mathematical skill-testing question; and
 - b) sign and return, without further compensation, Vancity's Declaration and Release confirming compliance with these Contest Rules and acceptance of the Prize as offered, releasing Vancity, its affiliates and its and their agents with respect to injuries, accident, loss or damages relating to the Contest or the awarding of the Prize, and consenting to use of the potential winner's name, city, photograph and/or statement in any publicity carried out by Vancity relating to this Contest.
11. **Compliance with Terms:** By entering the Contest you: (a) acknowledge that you have read, understand and agree to be bound by these Contest Rules; (b) consent to Vancity contacting you in accordance with these Contest Rules; (c) agree not to challenge or claim against Vancity in relation to the Contest; and (d)

agree that the decision of Vancity is final with respect to any changes to this Contest or these Contest Rules.

12. **Release and Indemnification:** You agree to indemnify, release and hold harmless Vancity, its affiliates and each of their respective directors, officers and employees from any and all liability for any loss, harm, damages, cost or expense arising out of or resulting from, in whole or in part, directly or indirectly, your participation in the Contest, participation in any Contest-related activity or the acceptance, use or misuse of any Prize awarded in the Contest, including but not limited to costs, injuries, losses related to personal injuries, death, damage to, loss or destruction of property, rights of publicity or privacy, defamation, or portrayal in a false light, or from any and all claims of third parties arising therefrom.
13. **Privacy:** By entering the Contest, you consent to Vancity collecting, using storing and sharing the personal information submitted by you for administering the Contest in accordance with the principles of Vancity's member privacy policy (available at <https://www.vancity.com/PrivacyAndSecurity/>.) All entries become the property of Vancity and will not be returned.
14. **Technical Problems:** Vancity is not responsible for: (a) any technical malfunction or other system problems that could affect your ability to enter the Contest; (b) the failure of your entry to be received ; or (c) any injury or damage to your computer or mobile device resulting from participating in the Contest.
15. **Changes:** Vancity may withdraw, amend or suspend the Contest (or change these Contest Rules) for any reason without any notice, including to deal with any technical problems, computer viruses or bugs, unauthorized interventions or other cause beyond Vancity's reasonable control that interfere with the proper conduct of the Contest. Vancity may also adjust any of the dates and timeframes provided in the Contest Rules without prior notice to you as a result of any technical or other problems, or because of any other circumstances which Vancity believes may affect the proper administration of the Contest. The decision of Vancity is final with respect to any changes to this Contest or these Contest Rules.
16. **Tax:** Generally, prizes are non-taxable; however, by entering into the Contest you acknowledge and accept responsibility for any tax liability.
17. **Laws:** This Contest is subject to all applicable federal and provincial laws and will be governed exclusively by the laws of British Columbia.