

Vancity 2024 Payroll Contest

Official Contest Rules

Effective June 24, 2024

This 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 starts at 12:00 am PST Tuesday, May 28th, 2024, and ends at 11:59 pm PST on Wednesday, December 18th, 2024 (the “Contest Period”).

2. **Prizes:** There are four (4) prizes to be won (each a “Prize”). There is one grand Prize consisting of: one (1) time payment of \$35,000 to the winner (“Grand Prize”). Then there are three additional Prizes (each an “Additional Prize”). Each Additional Prize consists of: one (1) time payment of \$1,200 to the winner. All amounts in these Contest Rules are Canadian dollars. Prizes are not eligible for substitution and must be accepted as awarded. Chances of winning depend on the number of eligible entries received during the Contest Period.

3. Award of Prizes:

A random draw will be conducted on or about January 14th, 2025 at or about 12:00 pm (PST) from all eligible Entries (as defined below) received during the Contest Period. There will be one (1) Entry randomly chosen from amongst all eligible entries received to be eligible to win one (1) Grand Prize, and three (3) Entries randomly chosen from amongst all eligible entries received to be eligible to win three (3) Additional Prizes. The odds of an Entry being drawn in each Prize draw will depend on the total number of eligible Entries received during the Contest Period. Limit of one (1) Prize per Entry.

4. **How to Enter:** No purchase is necessary to enter or win.

There are two (2) ways to enter the Contest (each an “Entry”):

Contest Website Entry – New or existing members who:

1. Have or open a Vancity retail chequing account (“Account”). Existing and new Accounts must be opened and remain in good standing during the Contest Period and up until at least 6 months after the winners have been selected.
2. To be eligible, the member’s account status must remain active during the Contest Period and up until at least 6 months after the winners have been selected.
3. Set up or maintain, and receive the full amount of your automated, recurring direct payroll deposit, eligible credit or pension deposit (“the Direct Deposit”).
 - The first Direct Deposit and at least two (2) or more subsequent Direct Deposit transactions must be credited to your Account within the Contest Period.
 - Each Direct Deposit transaction must be a minimum of \$100 to qualify.

- All pre-authorized payment credits not considered a source of regular income, by Vancity in its sole discretion, such as tax refunds and insurance payments, are not eligible.
 - Only Direct Deposits with eligible Payments Canada transaction codes or Direct Deposits by employers approved by Vancity in its sole discretion (including Doordash, Skip the Dishes, Uber, Uber Eats, Lyft, etc.) will qualify. If you are not sure if your Direct Deposit type is eligible, contact a Vancity representative.
 - The Direct Deposit must be set up or maintained during the Contest Period and credited to the member's Account.
 - Direct Deposits to commercial accounts will not be eligible.
 - If a member sets up multiple Direct Deposits it will not result in multiple Entries.
4. During the Contest Period, visit <https://forms.office.com/r/FkYUcrmCuR> to enter the Contest by completing all entry fields (First Name, Last Name, Email Address, Phone Number, Last 10 digits of your debit card) and agree to these Contest Rules. Limit of one (1) Entry per member.

Contest Alternative Entry: If you do not wish to enter online or do not wish to have your payroll at Vancity, but want to enter the Contest, you may do so by mailing a letter, with your full legal name, address and phone number and, in 150 words or less, a response to: "Why do you think Vancity is a financial force for change?", to: Vancity, Attention: Marketing Department, PO Box 2120 Station Terminal, Vancouver BC V6B 5R8. Entrants are responsible for ensuring the letters are delivered before the end of the Contest Period. One mail-in Entry per person.

Multiple entries not permitted: Contestants can only use the Contest Website or Contest Alternative Entry option to register for the Contest one (1) time in total. If it is discovered that a contestant has attempted to: (i) enter more than one (1) time or (ii) use (or attempt to use) multiple names or identities to enter, or otherwise participate in, the Contest, then (in the sole discretion of Vancity) they may be disqualified from participating in the Contest and all of their entries may be disqualified. Use (or attempted use) of multiple identities, mail-in envelopes and/or any automated system to register for or otherwise participate in this Contest is prohibited and is grounds for disqualification.

5. **Withdrawal From Entry.** If you enter using the Contest Website or Alternative Entry but do not wish to participate in the Contest, you must notify Vancity in writing prior to December 18th, 2024. Please mail your "Withdrawal from Contest" notification with your full legal name, address and phone number to: Vancity, Attention: Marketing Department, PO Box 2120 Station Terminal, Vancouver BC V6B 5R8.

6. **Eligibility:** The Contest is open to anyone at the time of Entry who is:

- At least 19 years old.
- A current resident of British Columbia (ie. you have last lived in BC for at least the last 12 months continuously.)

- Not an employee, representative or agent (collectively “Employee”) of Vancity, its affiliates or their advertising and promotional agencies, nor the immediate family of such Employees, nor individuals living in the same household with such Employees. “Immediate family” is defined as parents, siblings or children.

Potential winners may be required to provide Vancity with proof that the potential winner meets all eligibility requirements, including proof of residency status and any other documents required by Vancity.

7. Entrant’s Agreement: 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.

8. Disqualification: Vancity may disqualify any Entry that does not comply with these Contest Rules. If a potential winner (selected entrant) cannot be contacted, fails to respond within the time specified in Section 9, fails to correctly answer the skill-testing question, fails to provide the required information or identification for verification in accordance with Section 9, 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.

9. Selection of Winners

Selected entrants will be notified starting January 20th, 2025 and no later than February 4th, 2025 by telephone or email using the phone number or email address associated with the entrant and contacted by an administrator. Prizes will be awarded as cash and credited to each winner’s Account by May 1st, 2025, provided that the Account is still open, in good standing, with all conditions continuing to be met.

In order to be declared a Prize winner, in addition to complying with the other terms and conditions of these Contest Rules, the selected entrant must:

- Be residing in British Columbia at the time of Prize award;
- Respond to the notification from Vancity within 5 business days and provide any additional information requested by Vancity to confirm eligibility and to arrange the award of the Prize;
- Correctly answer, unaided, a time-limited mathematical skill-testing question to be administered by mail, email or phone, as Vancity determines;
- Arrange an in-person meeting at a mutually agreeable time between January 27th – March 14th 2025, with a representative from Vancity to capture image and/or video content for marketing/promotional content;
- Sign a release form confirming acceptance of the Prize as awarded and releasing Vancity and its affiliates and the administrator from any liability relating to the Prize and return it to Vancity within seven (7) days from the date received.

Should a selected entrant fail to meet any of these Rules in Vancity's sole discretion, or a selected entrant cannot be reached or a Prize notification is returned as undeliverable, the entrant will be disqualified. A new random draw will be conducted from amongst all remaining eligible Entries in accordance with these Contest Rules in order to select another potential Prize winner, who will be subject to the same conditions and could be disqualified in the same manner.

10. Name/Image of Winners

By accepting the Prize, the winner consents to the use by Vancity of their name, address (city and province), photo, image, likeness, biographical information, voice and/or any statements made by the winner regarding the Contest or Vancity for promotional, advertising, marketing, publicity and commercial purposes in any and all media now or hereafter devised, including but not limited to, any online announcements, worldwide in perpetuity, without additional compensation, notification, or permission, except where prohibited by law.

If any entrant or the winner has any questions or does not wish Vancity to use any or all of their name, photo, image, likeness, biographical information, voice and/or any statements made regarding the Contest or Vancity for purposes other than Contest administration, please contact Vancity at: Vancity, Attention: Marketing Department, PO Box 2120 Station Terminal, Vancouver BC V6B 5R8.

11. 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 and 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.

12. Privacy: By entering the Contest, you consent to Vancity collecting, using and disclosing the personal information submitted by you for the purpose of administering the Contest and in accordance with [Vancity's Privacy Policy](#). Your information will be kept confidential and used solely for the purpose of administering the Contest. All Entries become the property of Vancity and will not be returned. Online entrants may be given the option to receive email marketing communications from Vancity; however, eligibility to participate in the Contest is not dependent upon an entrant's consent to receive such communications, and consenting to receive such communications will not impact an entrant's chances of winning.

13. 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 or Contest question to be received or captured for any reason; or (c) any injury or damage to your computer, mobile device or wearable device resulting from participating in the Contest.

14. **Changes:** Vancity may withdraw, cancel, amend or suspend the Contest (or change these Contest Rules in any way) for any reason without any notice, including to deal with any technical problems, computer/mobile viruses or bugs, unauthorized interventions or other cause beyond Vancity's reasonable control that interfere with the proper conduct of the Contest. Without limiting the generality of the foregoing, Vancity may adjust any of the dates and timeframes stipulated in the Contest Rules without prior notice to you, to verify compliance by any entrant with these Contest Rules, or as a result of any technical or other problems, or because of any other circumstances which Vancity believes, in its sole discretion, may affect the proper administration of the Contest, or for any other reason. The decision of Vancity is final with respect to any changes to this Contest or these Contest Rules.

15. **Laws:** This Contest is subject to all applicable federal and provincial laws and shall be governed exclusively by the laws of the Province of British Columbia, Canada.