

**THE CONEXUS 2023 eStatement CONTEST (THE “CONTEST”)
FULL CONTEST RULES AND REGULATIONS (THE “CONTEST RULES”):**

CONTEST OVERVIEW: The Conexus 2023 Contest (the “**Contest**”) is sponsored by Conexus Credit Union 2006 (the “**Sponsor**”). The Contest runs from April 1st, 2023 at 9:00:01 a.m. Central Time (“CT”) to December 31, 2023 at 11:59:59 p.m. CT (the “**Contest Period**”) and is subject to these official Contest Rules. The decisions of the Sponsor with respect to all aspects of this Contest are final and binding on all entrants without right of appeal, including, without limitation, any decisions regarding the eligibility/disqualification of entrants and/or entries.

NO PURCHASE NECESSARY TO ENTER OR WIN.

1. ELIGIBILITY:

The Contest is open to individuals who: (i) are legal residents (at the time of entry, winner selection and prize fulfillment) of Canada excluding Quebec, (ii) have reached the age of majority in their province/territory of residence at the time of entry, and (iii) except for persons entering the Contest through the mail – in option described in Section 3(ii) below, are a new or existing member of the Sponsor and are the primary or joint cardholder of one of the following consumer credit cards issued by the Sponsor (the “**Eligible Cards**”): the Conexus Cash Back Mastercard®, the Conexus Centra Gold Mastercard®, the Conexus World Mastercard®, the Conexus Travel Rewards Gold Mastercard®, the Conexus US Dollar Mastercard®. In the case of a Conexus Business Mastercard, under Consolidated Pay each Authorized Business Representative and each additional cardholder is eligible; under Individual Pay each sub account is eligible for the following business credit cards issued by the Sponsor: Conexus Business Platinum Mastercard®, the Conexus No-Fee Cash Back Mastercard®, and the Conexus Preferred Rate Mastercard®. Notwithstanding the above, the Contest is not open to officers, directors, employees, representatives, agents (and those with whom such persons are domiciled, whether related or not) of the Sponsor, and its parent companies, related companies, affiliates, distributors, subsidiaries and advertising/promotion agencies (collectively, the “**Contest Parties**”). This Contest is subject to all applicable federal, provincial and local laws and regulations.

2. PRIZES:

Grand Prizes: There are nine (9) Grand Prizes available to be won, each consisting of 10,000 Conexus Rewards points (each a “**Grand Prize**”). All Conexus Rewards points awarded are subject to the terms and conditions applicable to Conexus Rewards (visit conexus.ca/cards for Conexus Rewards terms and conditions). The approximate retail value of each Grand Prize is \$100 based on redemption for a statement credit or cash deposit to a bank account. In the event that the winner’s Eligible Card does not qualify for Conexus Rewards, Sponsor will award the prize as a statement credit of \$100 on winner’s account. In the event that the winner has entered via the Mail-In Option, a cheque of \$100 will be awarded.

Entrants are only eligible to win one Grand Prize per entrant. Each winner will be selected from eligible entries received in accordance with Section 3 below. Without limiting the generality of the foregoing, the Grand Prizes must be accepted as awarded, are not transferable, assignable or convertible to cash. Sponsor reserves the right, in its sole and absolute discretion, to substitute a Grand Prize or a component thereof with a prize of equal or greater retail value, including, without limitation, but at Sponsor’s sole and absolute discretion, a cash award.

All Grand Prizes will be awarded to confirmed winners within sixty (60) days of receipt by Sponsor of all required documentation.

3. HOW TO ENTER:

- (i) **Automatic Entry:** Each Primary or Joint account holder of an Eligible Card (consumer); Authorized Business Representative and additional cardholders (Consolidated Pay Business) and each sub account (Individual Pay Business) will automatically receive one (1) Contest entry if they are enrolled in eStatements at the end of the Contest Period.

Opt-Out: Holders of an Eligible Card not wishing to be entered in this Contest may opt out from participation at any time during the Contest Period by emailing marketing@conexus.ca

OR

- (ii) **Mail-in Option:** To enter without purchase or holding an Eligible Card, hand-print your name, your complete mailing address (including postal code), email address, and telephone number on a plain piece of paper and mail it in a sealed postage pre-paid envelope to: Conexus eStatement Contest, No Purchase Entry, c/o 2375 College Avenue, P.O. Box 1960 Stn Main, Regina, SK, S4P 4M1. Each mail-in entry that complies with the above requirements will result in one (1) entry in the Grand Prize random prize draw. Entry must be postmarked no later than December 31, 2023 and received no later than January 12, 2024 for the last draw. Incomplete and/or illegible entries will be void. No photocopied, computer-generated facsimiles mechanically reproduced, bulk or mass entries (only one entry in one outer envelope) are permitted.

Except for persons entering the Contest through the mail-in option, in order to be eligible for a Grand Prize, each winner must maintain their credit card account in good standing, not be delinquent and not otherwise have their card privileges suspended at the time of entry, winner selection and/or a warding of the prizes.

Limit: Regardless of the method of entry, only one (1) entry per Eligible cardholder is permitted. All entries become the property of Sponsor and will not be acknowledged or returned.

All eligible entries are subject to verification at any time. The Sponsor reserves the right, in its sole discretion, to require proof of identity and/or eligibility (in a form acceptable to the Sponsor – including, without limitation, government issued photo identification) to participate in this Contest. Failure to provide such proof to the satisfaction of the Sponsor within five (5) business days from the date of Sponsor's request may result in disqualification. The sole determinant of the time for the purposes of a valid entry in this Contest will be the Sponsor's official clock.

4. WINNER SELECTION / NOTIFICATION / CONFIRMATION:

A Grand Prize draw will take place on the 5th business day of each month in 2023 from May - December: May 5, 2023, June 7, 2023, July 10, 2023, August 8, 2023, September 8, 2023, October 6, 2023, November 7, 2023, December 7, 2023 and on the 5th business day of one month in 2024: January 8, 2024 (the "Draw Dates"). Each month, one (1) eligible entrant will be selected by a separate and random draw by the Sponsor as the potential Grand Prize winner from among all eligible entries received in accordance with section 3(i) or (ii) above. Entrants who are not selected as the winner will be re-entered in the next month's draw. The odds of winning one of the Grand Prizes will depend on the number of eligible entries received during the Contest Period.

Sponsor or its designated agent will make a minimum of three (3) attempts to contact each selected entrant by email or by telephone within five (5) business days of the Draw Date. If a selected entrant cannot be contacted within five (5) business days of the Draw Date, or there is a return of any notification as undeliverable, then they will be disqualified (and forfeit all rights to their Grand Prize) and the Sponsor reserves the right, in its sole discretion, to randomly select an alternate eligible entrant for the applicable Grand Prize from among the remaining eligible entries received in accordance with these Contest Rules (in which case the foregoing provisions of this section shall apply to such new selected entrant). For greater certainty and the avoidance of any doubt, the Sponsor does not have the obligation to select an alternate eligible winner.

Prior to being declared the confirmed winner of a Grand Prize, each eligible selected entrant will be required to: (i) correctly answer a time-limited, mathematical skill-testing question (without electronic, mechanical or other assistance) and (ii) sign and submit the Sponsor's release form no later than 1 month after contact is made which (among other things): (a) confirms compliance with these Contest Rules; (b) acknowledges acceptance of the Grand Prizes as awarded; (c) releases the Sponsor and the Contest Parties, and each of their respective officers, directors, employees, agents, representatives, successors and assigns (collectively, the "**Released Parties**") from any and all liability in connection with this Contest, their participation therein and/or the awarding and use/misuse of the Grand Prize or any portion thereof; and (d) grants permission to the Released Parties to take visual and audio recordings in

connection with the Contest and agrees to the publication, reproduction and/or other use of his/her name, address, voice, statements about the Contest and/or recordings, photograph or other likeness without further notice or compensation, in any publicity or advertisement carried out by the Sponsor in any manner whatsoever, including print, broadcast or the internet.

If an eligible winner: (i) fails to correctly answer the mathematical skill-testing question; (ii) fails to submit the properly executed Contest documents; (iii) otherwise fails to comply with these Contest Rules; and/or (iv) cannot accept the Grand Prize for any reason, then they will be disqualified and will forfeit all rights to the applicable Grand Prize. As noted above, in such event, the Sponsor does not have the obligation to select alternate eligible winners.

5. GENERAL CONDITIONS:

Limitation of Liability: By participating in this Contest, each entrant: (i) agrees to be bound by these Contest Rules and acknowledges acceptance of the applicable Grand Prizes as awarded; (ii) **agrees to release and hold harmless the Released Parties from and against any and all claims based on publicity rights, defamation, invasion of privacy, copyright infringement, trade-mark infringement or any other intellectual property related cause of action;** and (iii) **releases the Released Parties from any and all damages, liabilities, costs and expenses arising from any liability in connection with this Contest and/or their participation therein and/or the awarding and use/misuse of the Grand Prize.**

The Released Parties are not responsible for lost, incomplete, illegible, late, misdirected, stolen, postage-due or mutilated automatic entries or mail-in entries; any error, omission, interruption, defect or delay in transmission or communication; technical or mechanical malfunctions; failures or malfunctions of phones, phone lines or telephone systems; interrupted or unavailable cable or satellite systems; errors in these Contest Rules, in any Contest-related advertisements or other materials; failures of electronic equipment, computer hardware or software, or inaccurate entry information, whether caused by equipment, programming used in this Contest, human processing error or otherwise.

The Released Parties will also not be liable for: (i) any failure of any website during the Contest; (ii) any technical malfunction or other problems relating to the telephone network or lines, computer on-line systems, servers, access providers, computer equipment or software; (iii) the failure of any entry to be received for any reason including, but not limited to, technical problems or traffic congestion on the Internet or at any website or mobile network; (iv) any injury or damage to an entrant's or any other person's computer or other device related to or resulting from participating or downloading any material in the Contest; and/or (v) any combination of the above.

Right to Suspend/Withdraw/Amend: The Sponsor reserves the right, in its sole and absolute discretion, to withdraw, suspend or amend this Contest in any way, in the event of an error, technical problem, computer virus, bug, tampering, unauthorized intervention, fraud, technical failure or any other cause beyond the reasonable control of the Sponsor that interferes with the proper conduct of this Contest as contemplated by these Contest Rules. Any attempt to deliberately damage any website or to undermine the legitimate operation of this Contest is a violation of criminal and civil laws and should such an attempt be made; the Sponsor reserves the right to seek remedies and damages to the fullest extent permitted by law. Entries and the prize claims are subject to verification by Sponsor and will be declared invalid if they are illegible, incomplete, mechanically reproduced, mutilated, forged, falsified, altered or tampered with in any way. The Sponsor reserves the right, in its sole and absolute discretion to cancel, amend, or suspend this Contest, or to amend these Contest Rules, without prior notice or obligation for any reason.

This Contest is subject to all applicable federal, provincial, territorial and municipal laws and regulations, is void where prohibited by law and is governed by the laws of the Province of Saskatchewan and the federal laws of Canada applicable therein. If any provision of these rules is found by any court of competent jurisdiction to be unenforceable, all other provisions will remain in full force and effect. Sponsor's failure to enforce any term of these rules shall not constitute a waiver of that provision.

The Sponsor reserves the right, in its sole and absolute discretion and without prior notice, and in case of extreme circumstances, to adjust any of the dates and/or timeframes stipulated in these Contest Rules, to the extent necessary, as a result of technical problems, or in light of any other circumstances which, in the opinion of the Sponsor, in its sole and absolute discretion, affect the proper administration of the Contest as contemplated in these Contest Rules.

Personal Information: By participating in this Contest, each entrant consents to Sponsor, its agents and/or representatives, collecting and using the personal information submitted with his/her entry only for the purpose of administering the Contest and prize fulfillment in accordance with Sponsor's privacy policy (available at: www.conexus.ca/privacy). It is the sole responsibility of any contestant to notify Sponsor of any changes to their contact information.

Taxes and Fees: Any and all taxes on any prize awarded, including income taxes, and any incidental expenses associated with collection of the prize, are the sole responsibility of the winner. All Internet fees, transactional fees, down-loading fees, up-loading fees, accessories, application fees, Wi-Fi costs, roaming charges, and other fees not expressly listed as part of any prize shall be the sole financial responsibility of the prize winner. None of the contestants and/or the prize winners will be eligible to seek reimbursement for the same from Sponsor.

Publicity Release: Except where prohibited by law, acceptance of a prize constitutes winner's consent to Sponsor's and its agents' use of winner's name, likeness, photograph, voice, opinions and/or city/province/territory of residence for advertising and promotional purposes in any media, world wide, without payment or consideration. Prior to being awarded any prize, winners may be required to sign a document confirming such consent.

In the event of any discrepancy or inconsistency between these Contest Rules and disclosures or other statements contained in any Contest-related materials, including, but not limited to website, print and/or online advertising, these Contest Rules shall prevail.

Sponsor address:

Conexus Credit Union 2006
2375 College Avenue P.O. Box 1960 Stn Main
Regina SK S4P 4M1

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