

“TOTALLY WILD” CONTEST

RULES

Contest description and period

1. The “**Totally Wild**” Contest is organized by Fédération des caisses Desjardins du Québec (hereinafter “the Federation”) and runs from **Wednesday, February 1, 2012**, to **Monday, April 30, 2012**.

Eligibility

2. This contest is open exclusively to individuals age 12 to 17 inclusively who live in Quebec or Ontario, are members of a Desjardins caisse affiliated with the Federation or a caisse populaire affiliated with Fédération des caisses populaires de l'Ontario Inc. (hereinafter “eligible persons”).

3. Persons living with the following individuals are not eligible for the contest:

- ◆ AccèsD Division managers
- ◆ AccèsD Division of the Internet Solutions Administrative Department employees
- ◆ Marketing and Sales Support Administrative Department employees

How to enter

No purchase or consideration required.

4. To enter, eligible persons must fill out the online entry form in the “Contests and entertainment” area of the Teens section (www.desjardins.com/teens), correctly answer the mathematical skill–testing question, and send in the form by clicking on “Submit” at the bottom of the form **OR** mail their contact information and answer to the following mathematical skill–testing question, $(4 \times 2) + (7 - 3) \div 2$, to: “Totally Wild” Contest, 95 rue des Commandeurs, Lévis, Quebec G6V 6P6. Mailed entries must be postmarked no later than the final day of the contest, **namely April 30, 2012**, failing which they will be void. Upon receipt, the contest entry will automatically be registered and provide one chance to win. All such entries will be subject to the same terms and conditions as all other entries. Mechanical reproductions will not be accepted. Entries are the property of the Federation and will not be returned.

5. Limit of one entry per member regardless of the entry method used.

Prizes

6. Two (2) prizes worth approximately \$1,500 each:

- **One Safari Adventure¹ package for an overnight stay inside Granby Zoo² on Saturday, July 14, 2012**
- **\$500 in cash for personal expenses**

Draw and awarding of prizes

7. The two (2) winners will be selected in a random computerized draw from among all eligible entrants. The draw will be held on Thursday, May 10, 2012, by 4 p.m. (EDT) at the Federation’s office in Lévis, Quebec. The odds of an entrant’s name being drawn at random depend on the number of eligible entries received.

General terms and conditions

¹ Package for four people. This unique experience for four includes a guided nighttime safari lasting 100 minutes, special contact with some animals, lodging in an African hut with three double beds, an African supper, introduction to djembes (African drums), continental breakfast, four day passes to the Zoo/Amazoo Yoplait, a campfire snack, a souvenir gift, and more!

² Granby Zoo is not affiliated with this contest and is in no way a sponsor thereof. It cannot be held liable in any way with respect to the contest.

8. To be declared a winner, the selected entrant must meet the following conditions:

- ◆ A representative of the Federation will contact a parent of the selected entrant by telephone no later than the week following the draw. The parent must be reached after no more than three attempts, failing which the entrant will be disqualified, in which case the prize will be awarded to the next person whose name is drawn at random, and the same procedure will be followed until a winner is declared. The method of awarding the prize will be discussed with the winner's parents by telephone.
- ◆ If the winner resides in Quebec, the prize may be claimed only by the contest entrant, with the written consent of one of his/her parents or guardian, who will confirm the entrant's age and that the entrant meets all of the contest terms and conditions, and will release the Federation, Fédération des caisses populaires de l'Ontario Inc. their member caisses, and all other Desjardins Group entities from all liability for any damage or loss that may occur as a result of entry in this contest, the awarding or use of the prize, the quality or any defect of the prize, or its loss in transport, by signing a declaration and release form (the "Release Form"). The Release Form will be sent by the contest organizers by mail, fax, or email and must be duly signed and returned within 15 days of receiving it.
- ◆ If the winner resides in Ontario, the prize may be claimed only by the parent with whom the entrant lives, or by the entrant's legal guardian. One of the latter will confirm in writing the entrant's age and that the entrant meets all contest terms and conditions, will accept the prize, and release the Federation, Fédération des caisses populaires de l'Ontario Inc., their member caisses, and all other Desjardins Group entities from all liability for any damage or loss that may occur as a result of entry in this contest, the awarding or use of the prize, the quality or any defect of the prize, or its loss in transport, by signing a declaration and release form (the "Release Form"). The Release Form will be sent by the contest organizers by mail, fax, or email and must be duly signed and returned within 15 days of receiving it.
- ◆ Within 15 days of receiving the Release Form, the contest organizers will inform the winner by telephone, mail, or fax about how to take possession of the prize. Should the winner refuse to claim his or her prize, the contest organizers will be released from any obligation related to the awarding of said prize and may, at their discretion, hold a new draw as described above.
- ◆ If the selected entrant fails to comply with any of the abovementioned conditions or any other conditions herein, he/she will be disqualified and a new draw for the prize will be held in accordance with these rules. The same conditions will apply, subject to any necessary modifications.

Verification

9. Entries, entry letters without purchase or consideration, and Release Forms are subject to verification by the contest organizers. Any eligible transactions, entry letters without purchase, or Release Forms that are incomplete, inaccurate, illegible, manually or mechanically reproduced, mutilated, fraudulent, obtained from an authorized source, submitted or sent late, bear an invalid telephone number, or are otherwise non-compliant may be rejected and will render the entrant ineligible for the draw.

Disqualification

10. The contest organizers reserve the right to disqualify any individual or cancel the entry or entries of anyone who enters or attempts to enter this contest using a method that does not comply with these rules or is unfair to other entrants. Such persons may be turned in to the appropriate legal authorities.

Contest operation

11. Any attempt to sabotage the legitimate operation of the contest constitutes a violation of civil and criminal laws. In the event of any such attempt, the contest organizers reserve the right to reject the entrant's entries and seek redress under the law.

Substitution and number of prizes

12. In the event the prizes cannot be awarded, the Federation reserves the right to substitute, in whole or in part, other prizes of approximately equal value.

Prize limit

13. In no case will the contest organizers be required to award more prizes or award prizes other than as specified herein.

Acceptance of prizes

14. The prizes must be accepted “as is” and may not be transferred to another person, exchanged, or substituted in whole or in part. The prize will be awarded by the winning member’s caisse.

Limitation of liability

15. The winners release the contest organizers from all liability for any damage or loss that may occur as a result of entering the contest or accepting or using the prize. The winners acknowledge that upon receipt of the letter confirming the prize, the fulfillment of prize-related obligations becomes the full and sole responsibility of the various product and service providers. The winners undertake to sign a declaration and release form to this effect prior to accepting their prize.

Authorization

16. The winners authorize the contest organizers to use their name, place of residence, photograph, likeness, voice, description of their prize, and any statement regarding the contest for promotional purposes, without any form of compensation or additional payment.

Contest modification

17. The contest organizers reserve the right, at their sole discretion, to cancel, terminate, modify, or suspend this contest, in whole or in part, should an event or any human intervention occur that could alter or affect the management, security, impartiality, or operation of the contest as provided for herein. In such a case, they may not be held liable.

End of contest entry

18. The contest organizers reserve the right to end the contest if events beyond its control prevent it from being continued. In such a case, it cannot be held liable.

19. In the event that contest entry must end, in part or in whole, for any reason whatsoever, before the date indicated herein, the contest organizers may, at their discretion, hold the draw from among the entries duly registered and received up to the date of the event that put a stop to contest entry.

Decisions by contest organizers

20. Anyone entering the contest agrees to abide by these rules and by the final and binding decisions of the Federation, which is responsible for applying the rules.

Limitation of liability – contest operation

21. The contest organizers will not be held liable with respect to the malfunction of any computer component, software or communication line, the loss or lack of network communication, or any transmission that is faulty, incomplete, incomprehensible, or erased by any computer or network and which may limit or prevent anyone from entering the contest; nor will they be held liable for any damage or loss that may be directly or indirectly caused, in whole or in part, by downloading any Web page or software or the transmission of any information related to contest entry.

22. The contest organizers will not be held liable for any lost, misdirected, or late entries, including due to problems related to mail service or any failure, for any reason whatsoever, of the website during the contest period, including any damage to entrants’ computers.

23. All persons entering or attempting to enter this contest release the contest organizers from any damage that might occur as a result of entering or attempting to enter the contest.

Limitation of liability – inability to act

24. The contest organizers will not be held liable in any way whatsoever if their inability to act results from a situation or event beyond their control, or from a strike, a lock-out, or any other labor conflict in the establishments of organizations or businesses whose services are used to hold the contest.

Communication with entrants

25. There will be no communication or correspondence with entrants as part of this contest, except as provided for herein or at the initiative of the contest organizers.

Personal information

26. The personal information collected on entrants as part of this contest will be used solely for managing the contest. No advertising or any other type of message unrelated to the contest will be sent to entrants unless they have otherwise given consent.

Ownership

27. The Release Forms are the property of the contest organizers and will in no case be returned to entrants.

Severability

28. If a section of these rules is declared or deemed illegal, unenforceable, or invalid by a court of competent jurisdiction, that section will be considered null and void, but all other sections that are not affected will be enforced to the extent permitted by law.

Rules

29. The English version of these rules is available at www.desjardins.com/totallywild and the French version at www.desjardins.com/nuitsauvage. The rules are also available upon request by calling 1-866-224-7663. In case of a dispute, the French version will prevail.

30. The contest is subject to all applicable laws.