

Contest rules “IDENTITY: ENTREPRENEUR”

The “IDENTITY: ENTREPRENEUR” contest will be held from October 7, 2011 (12:01 a.m.) (Eastern time) to December 15, 2011 (11:59 p.m.) (Eastern time). It is run by the Fédération des caisses Desjardins du Québec (hereinafter “the Fédération”).

1. ELIGIBILITY

The contest is open to:

- (i) Businesses that are members of a caisse of the Fédération des caisses Desjardins du Québec, of a caisse populaire of the Fédération des caisses populaires de l’Ontario Inc., of a caisse populaire of the Fédération des caisses populaires Acadiennes limitée or of Desjardins Credit Union Inc., and non-members.
- (ii) The following people are not eligible for this contest: employees, executives, directors and managers of the Fédération des caisses Desjardins du Québec, the Fédération des caisses populaires de l’Ontario Inc., the Fédération des caisses populaires Acadiennes limitée, their member caisses, their business or administrative centres, Desjardins Credit Union Inc., their advertising and promotion agencies, their suppliers of prizes, material and services related to this contest and any other agent linked to this contest, and all persons with whom they live.

2. HOW TO ENTER

Eligible companies can enter through one of the following ways:

- (i) By enrolling for the VISA Desjardins *Business* card¹ or the *Business* Freedom Solutions package (submitting an application and obtaining approval during the contest period)
- (ii) By obtaining Accord D Business financing (submitting a financing application, obtaining approval and its disbursement during the contest period)
- (iii) By adding a Business card to an existing account.
- (iv) **No purchase or consideration required.** Any eligible business wishing to enter this contest without completing one of the eligible transactions listed above must send by mail the business’s name, address and telephone number (with area code), the transit number of the caisse/branch where it is a member or its VISA Desjardins *Business* card number as well as a handwritten original text of approximately 50 words on “the benefits of VISA Desjardins Accord D Business financing” in a postage-paid envelope to the following address: “IDENTITY: ENTREPRENEUR” Contest, Desjardins Card Services, Business Marketing Division, 425 Viger Avenue West, 10th floor, Montreal, Quebec, H2Z 1W5. To be valid, mail entries must be post-dated no later than December 15, 2011. Limit of one no-purchase entry per mailing during the contest period. One mail-in entry provides one entry. Limit of 3 mail-in entries during the contest period. These entries may be submitted subject to the same conditions applicable to other entries.

¹ *Visa Int./Fédération des caisses Desjardins du Québec, authorized users.

Contest rules “IDENTITY: ENTREPRENEUR”

No copies will be accepted. One entry per stamped envelope. One mail-in entry equals one chance of winning. Limited number of 3 mail-in entries throughout the contest.

- (v) The number of entries associated with each eligible transaction is as follows:

Type of eligible transactions	Number of entries
Signing up for the VISA Desjardins Business card or the Business Freedom Solutions package (submitting an application and obtaining approval during the contest period)	1 entry
Obtaining Accord D Business financing (submitting a financing application, obtaining approval and its disbursement during the contest period)	1 entry
Add a Business card to an existing account	1 entry
Mail-in entry	1 entry per mail-in entry

- (vi) A participant can only win one prize.

3. PRIZE DESCRIPTIONS:

Four winners will each receive a prize of \$5,000 in the form of an account credit on their VISA Desjardins *Business* card account credit.

The total prize value is \$20,000. The prizes will be awarded in the form of an account credit on the winning business' VISA Desjardins *Business* card.

4. DRAW

Winners will be selected by a draw that will be held on January 16, 2012, at 10:00 a.m. (Eastern time) in the presence of witnesses at the Desjardins Card Services offices located at 425 Viger Avenue West, Montreal, Quebec, H2Z 1W5.

The odds of winning depend on the number of eligible entries received during the contest period.

A participant can only win one prize.

5. GENERAL CONDITIONS

5.1 To be declared winners, the businesses selected by random draw must:

- a) be reached by phone by the contest organizers or by their caisse (if they have an account at a Desjardins caisse) **within 30 days of the prize draw;**
- b) confirm that they meet the eligibility and other requirements set forth in these contest rules;
- c) correctly answer the mathematical skill-testing question asked over the telephone, without assistance and within a limited time;
- d) complete and sign the declaration and liability release form (hereinafter the “Declaration Form”) and return it by fax to the following number: 514-397-9874 or by mail to the following address: “IDENTITY: ENTREPRENEUR” Desjardins Card Services, Business Marketing Division, 425

Contest rules “IDENTITY: ENTREPRENEUR”

Viger Avenue West, 10th Floor, Montreal, Quebec, H2Z 1W5, within three (3) weeks following the receipt of the declaration and liability release form sent by the contest organizers.

Should the selected business fail to meet one of the above conditions or any other condition set out in these rules, the selected business will be disqualified. In such case, the contest organizers reserve the right to perform another random selection at their own discretion, until a new participating business is declared the winner. The same conditions will then remain applicable, with the necessary changes, if applicable.

Within fifteen (15) days following the receipt of the Declaration Form, the contest organizers shall send a letter to the winners informing them of how to claim their prize. Should a winner refuse to claim his/her prize, the contest organizers waive all liability with respect to obligations related to the awarding of said prize and may, at their discretion, hold a new draw until a winner is found.

- 5.2 **Verification.** Entries are subject to verification by the contest organizers. Any entry that is incomplete, fraudulent or sent or received late shall be automatically rejected and will not be eligible to win a prize. Decisions of the contest organizers regarding any aspect of the contest, including but not limited to eligibility or disqualification of entry and participants shall be final and without appeal.
- 5.3 **Decisions.** By entering the contest, participants agree to comply with these contest rules and with the decision of the Fédération—the contest organizer—which may not be appealed.
- 5.4 **Disqualification.** Any business taking part in this contest or attempting to do so through means that do not comply with these rules and are unfair to other participants (e.g. computer piracy) shall be automatically disqualified and may be referred to competent legal authorities.
- 5.5 **Prize acceptance.** Prizes must be accepted as described in this rule and may not in whole or in part be transferred to another person, substituted for another prize, or exchanged for cash—subject to what the contest organizers may decide, at their entire discretion.
- 5.6 **Limitation of liability.** Should the contest organizers be unable to award a prize or a portion of a prize as described in these rules for reasons beyond their control and not related to the winners, they reserve the right to award a prize of the same type and equivalent value or, at their entire discretion, the cash value of the prize indicated in these rules. In all cases, the contest organizers shall not be required to award more prizes or to award a prize other than in compliance with these rules.
- 5.7 **Limitation of liability: use of prize.** Prize winners release the employees, executives, directors and managers of the Fédération des caisses Desjardins du Québec, the Fédération des caisses populaires de l’Ontario Inc., the Fédération des caisses populaires Acadiennes limitée, their member caisses, their business and administrative centres, Desjardins Credit Union Inc. and their advertising and promotion agencies, from liability for any damage that may result from acceptance and use of prizes. The selected

Contest rules “IDENTITY: ENTREPRENEUR”

businesses acknowledge that once they have received the letter confirming their prize, the performance of obligations related to this prize becomes the entire and exclusive responsibility of the various goods and services suppliers. All winners agree to sign a declaration and liability release form prior to receiving their prizes.

- 5.8 **Limitation of liability.** The Fédération and the persons on behalf of whom the contest is held shall not be held liable for lost, misdirected or late entries, including due to a problem related to the mail service or to any problem, for any reason whatsoever, involving the Web site throughout the duration of this contest, including any damage to the participant’s computer.
- 5.9 **Contest changes.** The contest organizers reserve the right, at their sole discretion, to cancel, terminate, modify or suspend this contest in whole or in part should there occur an event beyond their control or unauthorized human intervention that could corrupt or affect the administration, security, impartiality or normal running of the contest as provided in these rules, subject to approval from the Régie des alcools, des courses et des jeux du Québec, if required. In such a case, the contest organizers shall not be held liable.
- 5.10 **End of participation in the contest.** In the event that participation in the contest should end, in whole or in part, before the end date specified in these rules for any reason whatsoever, the draw may be held, at the contest organizers’ discretion, using all entries duly registered and received until the date the contest participation ended.
- 5.11 **Limitation of liability - Situation beyond the control of organizers.** The contest organizers and the persons on behalf of whom the contest is held shall not be held liable in any way whatsoever in the event their inability to act results from a fact or a situation beyond their control, or from a strike, lockout or any other labour conflict in the organizations or companies whose services are required to hold this contest.
- 5.12 **Authorization.** By accepting the prize, the winners authorize the contest organizers to use, if necessary, their name, photograph, likeness, voice, amount and description of the prize, prize statement and place of residence for publicity purposes, without remuneration.
- 5.13 **Decision of contest organizers.** Any decision by the contest organizers or their representatives regarding the contest is final and without appeal, subject to a ruling by the Régie des alcools, des courses et des jeux du Québec, on any issue under its jurisdiction.
- 5.14 **For Quebec participants.** Any dispute regarding the organization or holding of a promotional contest may be submitted to the Régie des alcools, des courses et des jeux for a ruling. Any dispute regarding the awarding of a prize may be submitted to the Régie for the sole purpose of attempting to reach a settlement.
- 5.15 **Communication with participants.** No communication or correspondence will be exchanged with participants during this contest except as provided for in these rules or at contest organizers’ initiative.
- 5.16 **Personal Information.** Personal information collected on the participants will be used solely for the purposes of managing the contest. No advertising or other communication not related to this contest will be sent to participants.
- 5.17 **Identification of the participant.** For the purposes hereof, the participant is the business that holds the VISA Desjardins Business card or on the no-purchase participation ballot.

Contest rules
“IDENTITY: ENTREPRENEUR”

- 5.18 **Ownership.** No-purchase letters and declaration forms become the property of the organizers and will not be returned to participants.
- 5.19 **Severability of sections.** If a section of these contest rules is declared or deemed illegal, unenforceable or invalid by a competent court, then this section shall be considered invalid, but all other sections will be applied within the limits of the law.
- 5.20 To obtain a copy of these contest rules, write to “IDENTITY: ENTREPRENEUR” Business Marketing Division, 425 Viger Ave. West, 10th Floor, Montreal, QC, H2Z 1W5 or visit www.desjardins.com/identityentrepreneur.
- 5.21 In the event of a discrepancy between the French and English version of these rules, the French version shall prevail.
- 5.18 This contest is subject to all applicable legislation.