

The “All Set with *SimpliciD*” Contest Rules

The "All Set with *SimpliciD*" contest will take place from October 24, 2011 (00:01 a.m. EDT) to December 30, 2011 (11:59 p.m. EST). It is organized by the Fédération des caisses Desjardins du Québec (hereinafter "the FCDQ").

1. ELIGIBILITY

The contest is open to:

- (i) Exclusively to business members of a Desjardins caisse in Quebec or a caisse populaire affiliated with Fédération des caisses populaires de l'Ontario Inc. who reside in Canada and have reached the age of majority in their provinces of residence if they are acting on behalf of physical persons who have business accounts.
- (ii) The following persons are ineligible to enter the contest: employees, managers, directors and officers of the FCDQ, of its member caisses, of their business centres and administrative centres, and of any other unit of Desjardins Group, of its advertising and promotion agencies, suppliers of prizes, materials and services associated with this contest, and of any other party associated with this contest, as well as anyone residing with such persons.

2. HOW TO ENTER

There are three (3) ways to enter:

Eligible businesses have three (3) ways to enter the contest:

- (i) By enrolling in one of the *SimpliciD* plans.
- (ii) If the business already has a *SimpliciD* plan, by upgrading its existing plan.

The business may enroll in or upgrade a *SimpliciD* plan in either of two (2) ways:

- a) By booking an appointment with the advisor at its caisse.
 - b) By contacting an AccèsD agent by telephone.
- (iii) **No purchase or consideration is necessary.** Any business wishing to enter this contest without carrying out one of the eligible transactions can do so by mailing in the names, address and telephone number (including the area code) of the business, the transit number of the caisse of which it is a member, along with an original, handwritten text of approximately fifty (50) words on the subject "the benefits of Desjardins *SimpliciD* plans" in an envelope bearing sufficient postage, to the following address: The “All Set with *SimpliciD*” contest, Fédération des caisses Desjardins du Québec, Marketing Department, 3rd floor, 100 avenue des Commandeurs, Lévis, Québec, G6V 7N5. Mail-in entries must be mailed no later than December 30, 2011 (postmarked to that effect), failing which they shall be null and void.

Reproductions are not accepted. One single entry per envelope bearing sufficient postage. Such entries are subject to the same conditions as other entries.

There is a limit of one (1) entry during the entire contest period, regardless of the entry method used.

The “All Set with *SimpliciD*” Contest Rules

3. PRIZE

Computer or office equipment, valued at \$5,000.

The winner may choose, at his or her discretion, to receive the monetary value of the prize, i.e., a lump sum of \$5,000.

Les 5 000 \$ seront versés en crédit au compte d'une carte Affaires VISA Desjardins. Si le membre ne détient pas de carte, il pourra se prévaloir de la carte Affaires VISA Desjardins, selon approbation du crédit, ou voir son montant déposé dans son compte entreprise Desjardins.

4. DRAW

The winner shall be determined by a draw, to be held on January 23, 2012 at 10 a.m. (EST) at the FCDQ's office in Lévis.

The chances of an entrant's name being drawn at random depend on the number of eligible entries received.

5. GENERAL CONDITIONS

5.1 To be declared the winner, the business that is chosen at random must meet the following conditions. As such, a representative must:

- a) be reached by telephone by contest organizers **within fifteen (15) days following the draw date;**
- b) confirm that the business meets the eligibility requirements and other conditions set out herein;
- c) correctly answer, while remaining on the line, unaided and within a limited period of time, the mathematical skill-testing question that will be put to him or her by telephone;
- d) complete and sign the declaration and waiver of responsibility form (the "Declaration form") and fax it to the following number: 418-835-4225 or mail it within three (3) weeks of receiving the declaration and waiver of responsibility form sent by the contest organizers to: The “All Set with *SimpliciD*” contest, Fédération des caisses Desjardins du Québec, Marketing Department, 3rd floor, 100 avenue des Commandeurs, Lévis, Québec, G6V 7N5.

In the event of failure to meet any of the above-mentioned conditions or any other condition mentioned herein, the selected entrant shall be disqualified. In that event, the contest organizers reserve the right, at their sole discretion, to hold another draw, until a new entrant is declared the winner.

Within fifteen (15) days of receiving the Declaration form, contest organizers shall send a letter to the winning business, informing it how to take possession of its prize. If a winning business refuses to accept the prize, it releases the contest organizers from any and all obligations regarding the awarding of the prize. In this case, the contest organizers may, at their discretion, hold a new draw, until a winner is chosen.

5.2 Verification : All entries may be verified by the contest organizers. Any entry that is incomplete, inaccurate, illegible, reproduced by hand or mechanically, mutilated, fraudulent, obtained from unauthorized sources, submitted or sent in after the deadline, bearing an invalid telephone

The “All Set with *SimpliciD*” Contest Rules

number or otherwise non-compliant may be rejected and shall not qualify the business to an official entry or a prize.

- 5.3 Decisions** : By taking part in this contest, all entrants agree to be bound by these rules and the decisions of the FCDQ, which is conducting the contest and whose decisions are final and without appeal.
- 5.4 Disqualification** : Any business that enters or attempts to enter this contest by means that are not in keeping with these rules or are liable to be unfair to other entrants (such as exceeding the applicable entry limit) shall be automatically disqualified and may be brought before the relevant legal authorities.
- 5.5 Acceptance of the prize** : The prize must be accepted as described in these rules and may not be transferred to another person or replaced with another prize, in whole or in part, except as provided for herein.
- 5.6 Limitation of liability** : In the event that the contest organizers are unable, for reasons that are beyond their control and unrelated to the winner, to award a prize or a portion thereof as described herein, they reserve the right to award a like prize of equal value, or, at their entire discretion, to award the monetary value of the prize indicated herein. In any circumstance, the contest organizers cannot be compelled to award more prizes or to award a prize otherwise than in accordance with these contest rules.
- 5.7 Limitation of liability – use of prize** : The winning business releases the FCDQ and the persons for whose benefit this contest is being held from any liability for damage arising from accepting and using the prize and acknowledges that, upon receipt of a letter confirming the prize, execution of the obligations related to the prize becomes the entire and exclusive responsibility of the various suppliers of products and services. The winner undertakes to sign a declaration and waiver of responsibility form to that effect prior to receiving the prize.
- 5.8 Limitation of liability – contest operation** : The beneficiaries shall not be held liable with respect to the malfunction of any computer component, software or communication line, regarding the loss or lack of network communication or any communication that is faulty, incomplete, incomprehensible or erased by any computer or network, and which may limit or nullify the ability of anyone to read the contest rules. They shall not be held liable with respect to any loss or damage that may be caused directly or indirectly, in whole or in part, by any Web page or software download and/or transmission of any information concerning participation in the contest.
- 5.9 Limitation of liability** : The FCDQ and the persons for whose benefit this contest is being held accept no liability for missing, lost or late entries, including due to a postal service-related problem, or for any breakdown, for any reason whatsoever, of the Web site for the duration of the contest, including any damage to an entrant’s computer.
- 5.10 Contest modification** : The contest organizers reserve the right, at their sole discretion, to cancel, terminate, modify or suspend this contest in whole or in part in the event of any human intervention or other occurrence that could alter or affect the administration, security, impartiality or operation of the contest as provided for in these rules. In that event, they shall bear no liability.
- 5.11 Limitation of liability – participation in the contest** : Persons who participate or attempt to participate in this contest release the beneficiaries from any and all liability for damages these persons may incur as a result of their participation or attempted participation in the contest.

The “All Set with *SimpliciD*” Contest Rules

- 5.12 Termination of the contest :** In the event that, for any reason whatsoever, the contest has to be terminated in whole or in part prior to the date set out in these rules, the draw may be held, at the contest organizers’ discretion, among the entries duly recorded and received up until the date of the event that caused the contest to be terminated.
- 5.13 Limitation of liability – situation beyond the organizers’ control :** The contest organizers and the persons for whose benefit this contest is being held shall accept no liability whatsoever in any case where their inability to act is the result of an event or circumstance that is beyond their control, or of a strike, lockout or any other labour dispute in their establishments or those of the organizations or firms whose services are used in conjunction with this contest.
- 5.14 Authorization :** By accepting a prize, the winning business authorizes the contest organizers to use, as required, its name, photo, image, representative’s voice, amount and description of the prize, statement regarding the prize and place of business for promotional purposes, without any form of compensation other than the prize itself.
- 5.15 Communication with participants :** No communication or correspondence shall be exchanged with participants during this contest except as provided for in these rules or at contest organizers’ initiatives.
- 5.16 For participants in Québec :** Any dispute regarding the organization or management of a promotional contest may be submitted to the Régie des alcools, des courses et des jeux du Québec for arbitration. Any dispute regarding the awarding of a prize may be submitted to the Régie solely for the purpose of reaching a settlement.
- 5.17 Personal information :** Personal information gathered on entrants in the course of this contest shall be used solely to administer the contest. No communication for advertising or other purposes that is not related to this contest shall be sent to entrants.
- 5.18 Ownership :** Entry letters without purchase or consideration and Declaration forms are the property of the contest organizers and shall not, under any circumstances, be returned to the participants.
- 5.19 Severability of sections :** If a section of the contest rules is declared or deemed illegal, unenforceable or invalid by a competent court, that section shall be considered invalid, but all other unaffected sections shall be applied within the limits of the law.
- 5.20 A copy of these rules is available on request by writing to :** " The “All Set with *SimpliciD*” contest, Fédération des caisses Desjardins du Québec, Marketing Department, 3rd floor, 100 avenue des Commandeurs, Lévis, Québec, G6V 7N5, or by visiting <http://www.desjardins.com/en/simplicid>.
- 5.21** Should the French and the English version of these contest rules differ, the French version shall prevail.
- 5.22** The contest is subject to all applicable laws.