



FALL 2011 CONTEST:

**Do I have
plans?
You bet!**

Contest rules and regulations

1. Contest period

The Fall 2011 Contest: "Do I have plans? You bet!" is organized by the Fédération des caisses Desjardins du Québec and runs from October 3 to November 25, 2011.

2. Eligibility

This contest is open exclusively to students who attend public and private high schools in Québec and Ontario, student caisse members, as well as to all Desjardins student members who attend high schools that offer student caisse services. The children of employees of the Fédération des caisses Desjardins du Québec (hereinafter "Fédération"), the Fédération des caisses populaires de l'Ontario and their member caisses are not eligible for the contest.

This information will be verified prior to the official announcement of the winners.

3. Prizes

Three prizes will be randomly drawn among all eligible entry forms received.

1st prize: a \$400 savings certificate, redeemable at any time.

2nd prize: a \$200 savings certificate, redeemable at any time.

3rd prize: a \$100 savings certificate, redeemable at any time.

Should the Fédération des caisses Desjardins du Québec be unable to provide the prizes as described above, they reserve the right to substitute them, in whole or in part, by other prizes worth approximately the same amount.

4. To enter

- Students must complete the Fall 2011 Contest: "Do I have plans? You bet!" entry form and answer correctly AmaDeo's question: "**You already have a good idea of everything you could do to find additional sources of income to reach your goals... What's a good habit to adopt?**"¹.
- Entry forms must be returned to the school's student caisse no later than **November 25, 2011**.
- A participant may not submit more than one entry form.
- The Fédération will not be held liable for lost, erroneous, fraudulent or delayed entry forms.

¹ See the "Do I have plans? You bet!" brochure, available at participating student caisses.

5. Selection of winners

- The random draw will be held on December 7, 2011, among all eligible entry forms received, in the offices of the Fédération, located at 100 des Commandeurs Street, in Lévis.
- The odds of winning depend on the number of eligible entries received.
- Prizes must be accepted as described herein and may not be transferred, exchanged or substituted.
- To be declared a winner, the people whose names are drawn at random **must** have correctly answered AmaDeo's question, found on the entry form.
- A representative of the Fédération or caisse will contact one of the winner's parents or the legal guardian by phone during the week of December 12, 2011.
- A parent or legal guardian of a winner must agree in writing (consent form) that the Fédération or its affiliated caisses may use the winner's name, photograph, place of residence and any statement made with regard to the contest, for promotional purposes, without additional payment or consideration.
- Refusal to accept a prize releases the Fédération from any obligation thereto.
- The Fédération reserves the right to terminate this contest should circumstances beyond its control arise, preventing it from continuing this contest. In such instance, it may not, in any way, be held responsible.
- All persons who enter the contest agree to be bound by these rules and regulations, and decisions of the Fédération des caisses Desjardins du Québec in relation thereto will be final and without appeal.
- The Fédération will accept no liability whatsoever in any event where their inability to act is the result of an event or circumstance that is beyond their control, of a strike, lockout or any other labour dispute in the schools offering student caisse services.