

AccèsD – Off to a Winning Start! Contest

Rules

Contest description and period

1. The "AccèsD – Off to a Winning Start!" contest is organized by the Fédération des caisses Desjardins du Québec (hereinafter called "Fédération") and runs from 12:01 a.m. on March 28, 2011, to 2:59 p.m. on September 9, 2011.

Eligibility

2. To be eligible for the contest, you must be a Canadian resident and a member of a Desjardins caisse in Québec, of a caisse of the Fédération des caisses populaires de l'Ontario inc. or of Desjardins Credit Union Inc. (the "participant"). Not eligible are:
 - a) Directors and officers of a Desjardins caisse, of the Fédération des caisses Desjardins du Québec, of a caisse populaire member of the Fédération des caisses populaires de l'Ontario Inc., of the Fédération des caisses populaires de l'Ontario Inc. or of any subsidiary of the Fédération des caisses Desjardins du Québec, and members of their immediate families (brothers, sisters, children, father, mother), their legal or de facto spouses or persons with whom they are domiciled;
 - b) Employees of the Fédération des caisses Desjardins du Québec and members of their immediate families (brothers, sisters, children, father, mother), their legal or de facto spouses or persons with whom they are domiciled;
 - c) Employees, directors and officers of Vélo Québec as well as members of their immediate families (brothers, sisters, children, father, mother), their legal or de facto spouses or persons with whom they are domiciled

How to enter

3. To take part in the contest, during the contest period members must use AccèsD Internet services to pay the full registration fees (the "Transaction") from their individual account, for one or several of the following Vélo Québec activities:
 - The Metropolitan Challenge
 - Tour la Nuit
 - Tour de l'Île de Montréal
 - The Tremblant Challenge
 - The Eastern Townships Challenge
4. Participants must be the owners of the accounts from which they make the payment. If the account is jointly held, the person making the payment is the participant.
5. **No purchase necessary.** To participate in the contest without performing an eligible transaction during the contest period, as stipulated in paragraph 3, write a legible handwritten letter of at least 50 words explaining "The many advantages of paying bills on AccèsD". Include your first and last name, complete address with postal code, telephone number with area code and the caisse transit or caisse name. Sign and mail your letter, with sufficient postage, to "AccèsD – Off to a Winning Start!" Contest, 100 des Commandeurs, Lévis, Québec G6V 7N5. Attention: Marketing Communications Department, 3rd East, 284. Letters must be mailed by September 9, 2011 at the latest (postmarked to that effect), failing which the entry will be null and void. These entries are subject to the same terms as all other entries.
6. **Limit.** Unless otherwise indicated in these rules and subject to what is stipulated hereinafter, there is no limit on entries if participants perform more than one transaction during the contest period. In such cases, participants will receive one entry in the draw per transaction. However, there is a limit of one entry per transaction, even if two participants perform a single transaction jointly. There is also a limit on no-purchase entries as per section 5, throughout the contest period.

Prizes

7. Five (5) prizes are available. They are as follows:
 - 7.1 One (1) grand prize of CA\$1,500 in the winner's choice of Desjardins savings products offered at a caisse. The financial product must be held for a period of at least twelve (12) months.
 - 7.2 Four (4) \$250 gift certificates redeemable at Vélo Québec. These gift certificates can be used at Vélo Québec's offices in Montréal or by phone. Winners will receive their prize by mail. The gift certificates are valid until September 30, 2012.

The total prize value is \$2,500.

Draw and awarding of prizes

8. Winners will be randomly selected via computerized draw from all eligible entries. The draw will be held on September 9, 2011, in the presence of witnesses, at the offices of Vélo Québec in Montréal.
9. The entry date is the date on which the member's full registration fees were paid, or, for mailed entries, the date the letter was received.
10. The odds of a participant's name being drawn depend on the number of eligible participants who meet contest requirements. Members can only win one time.
11. To be declared a prizewinner, all randomly selected participants must comply with all the terms in these contest rules and abide by the following conditions:
 - 11.1 Be reached by telephone by the contest organizers within fifteen (15) days of the draw;
 - 11.2 Meet the eligibility criteria and other requirements set out in these rules;
 - 11.3 Correctly answer, without assistance, a timed mathematical skill-testing question to be asked by telephone;
 - 11.4 Sign and return the declaration and liability waiver (the "Declaration Form") received from the contest organizers by mail, fax, or e-mail, at the organizers' choice, within fifteen (15) days of receipt.
12. Within fifteen (15) days of receiving the Declaration Form, the contest organizers will notify the prizewinners in writing of the terms for receiving the prize.
13. Failure to comply with one of the conditions mentioned in these contest rules or to accept the prize will result in the selected participant being disqualified. In such a case, the contest organizers may, at their discretion, cancel the prize or draw again until a participant is selected and declared a winner. If no participant is declared a winner in the sixty (60) days following the initial draw, the contest organizers shall be entitled to cancel the prize.
14. If the prizewinner is a minor and resides in Québec, the prize may be claimed by the winner only with the written consent of one of his parents or a guardian, who will confirm the participant's age and undertake to comply with these rules, and release the directors and officers of a Desjardins caisse or business centre, of the Fédération des caisses Desjardins du Québec, of a caisse populaire member of the Fédération des caisses populaires de l'Ontario Inc., of the Fédération des caisses populaires de l'Ontario Inc. or of any subsidiary of the Fédération des caisses Desjardins du Québec and Vélo Québec ("the beneficiaries") from any liability with respect to damage or loss arising from the participation in this contest, the awarding of the prize, the quality thereof and the future use thereof.
15. If the prizewinner is a minor and resides in Ontario, the prize may be claimed only by the father or mother with whom the winner resides, or the person who has legal custody of him. One of those parties shall confirm the participant's age, undertake to comply with these rules, receive the prize and release the beneficiaries from any liability with respect to damage or a loss arising from the participation in this contest, the awarding of the prize, the quality thereof and the future use thereof.

GENERAL CONDITIONS

16. **Verification.** No-purchase entry letters and Declaration Forms are subject to verification by the contest organizers. Any no-purchase entry letter or Declaration Form that is, as the case may be, incomplete, illegible, manually or mechanically reproduced, mutilated, fraudulent, obtained from unauthorized sources, submitted or mailed late, or contains an invalid telephone number or is otherwise non-compliant, can be rejected and will not entitle to an entry or to a prize, as the case may be.
17. **Disqualification.** The contest organizers reserve the right to disqualify a person or to cancel one or more entries of a person who participates or attempts to participate in this contest using methods that do not comply with these rules or that are unfair to other participants (e.g. entries in excess of the permitted number). Such a person may be reported to the appropriate legal authorities.
18. **Conduct of the contest.** Any attempt to sabotage the legitimate conduct of the contest constitutes a violation of civil and criminal laws. In the event of such attempts, the contest organizers reserve the right to reject the participant's entries and seek redress under the law.
19. **Acceptance of prize.** Prizes must be accepted as described in these rules and may not, in any case, be transferred, in whole or in part, to another person, replaced by another prize or exchanged for cash, except as otherwise provided for in these rules.
20. **Limitation of liability: use of prize.** By participating in this contest, the prizewinners release the beneficiaries from any and all liability with respect to damages, harm or loss that may arise from receipt or use of the prize.
21. **Limitation of liability: conduct of the contest.** The beneficiaries shall not be held liable with respect to any of the following that may limit or prevent any person from reading the contest rules: malfunction of any computer component, software or communication line, loss or lack of network communication or any transmission that is faulty, incomplete, incomprehensible or erased by any computer or network. The beneficiaries shall not be held liable for any damage or loss that may be caused, directly or indirectly, in whole or in part, by the downloading of any Web page, software, etc., or by the transmission of any information related to participation in the contest.
22. **Limitation of liability: entries.** The beneficiaries shall not be held liable for lost, misdirected or late entries, including any postal service-related problem.
23. **Limitation of liability: situation beyond the organizers' control.** The beneficiaries shall not be held liable in any manner whatsoever for any situation in which 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 the establishments of the organizations or firms whose services and facilities are used to hold this contest.
24. **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, should human intervention or an event occur that could alter or affect the administration, security, impartiality or conduct of the contest as provided for in these rules.
25. **Termination of participation in the contest.** If participation in the contest must be terminated, in whole or in part, for whatever reason, before the closing date provided in these contest rules, the contest organizers may proceed, at their sole discretion, with the draw among the entries duly received and registered up to the date of the event ending participation in the contest.
26. **Prize limit.** In no event shall the contest organizers be required to award more prizes than indicated in these contest rules or to award a prize otherwise than in compliance with these contest rules.
27. **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.
28. **Authorization.** By participating in this contest, the prizewinners authorize the contest organizers and their representatives to use, if required, their name, photo, image, voice, amount of the prize, and

place of residence and/or statement regarding the prize for publicity purposes, without any form of compensation. If the prizewinner is a minor, one of his parents or his guardian must give authorization in writing.

29. **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, with the exception of communications from Vélo Québec regarding the participants' registration for one of the events mentioned in paragraph 3.
30. **Personal information.** The personal information gathered on participants during this contest shall be used solely to administer the contest. No communication, commercial or otherwise, that is not related to the contest shall be sent to participants, unless participants have otherwise given their consent, with the exception of communications from Vélo Québec regarding the participants' registration for one of the events mentioned in paragraph 3.
31. **Property.** No-purchase entry letters and Declaration Forms are the property of the contest organizers and shall not in any case be returned to participants.
32. **Participant identification.** For the purpose of these rules, the participant is the person who makes the transaction under which he was selected. It is to this person that the prize will be awarded if he is declared to be a prizewinner. If more than one person is listed on the same transaction, the mathematical question shall be administered to the first person reached and the prize awarded to the person who correctly answers the question. For a no-purchase entry under section 5, the participant shall be the person whose name is listed on the no-purchase entry letter, and the prize shall be awarded to this person if he is declared a winner.
33. **Contest organizers' decision.** Any decision by the contest organizers or their representatives regarding the contest is final and without appeal.
34. **Severability of sections.** If a section of the contest rules is declared or deemed illegal, unenforceable or invalid by a competent court, this section shall be considered invalid, but all other sections will be applied within the limits of the law.
35. These rules are available at desjardins.com/bikecontest.
36. In case of any discrepancy between the French and English versions of these rules, the French version shall prevail.
37. The contest is subject to all applicable legislation.

N.B. The masculine gender is used herein merely for the sake of brevity; no discrimination is intended.