



Study in Canada contest

Rules for the 2026 scholarship contest

CONTEST PERIOD

The Study in Canada contest (the “Contest”) is organized by the Acquisition and Mobile Salesforce Administrative Department (the “Organizer”) and runs from March 1, 2026, at 12:01 a.m. (Eastern Time) to March 31, 2026, at 11:59 p.m. (Eastern Time) (the “Contest Period”).

ELIGIBILITY

This Contest is open to any individual who:

- Is 16 years of age or older on March 1, 2026
- Has a valid study permit issued by the Government of Canada¹
- Resides in Quebec
- Is a member² of Caisse Desjardins de Québec at the time of entering the Contest and at the time of receiving the prize
- Is enrolled as a full-time student in a vocational,³ college/CEGEP or undergraduate university program at a recognized educational institution⁴ for the fall 2026 semester

(the “Eligible Entrants”)

Exclusions

The following individuals are not eligible to enter the Contest:

- Employees, managers, directors and officers of the Fédération des caisses Desjardins du Québec, Caisse Desjardins Ontario Credit Union Inc. or the Fédération des caisses populaires acadiennes, their member caisses or credit unions or any other Desjardins Group entity, members of their immediate families (siblings, children, parents), their legal or common-law spouses or persons with whom they reside

¹ Visit the Government of Canada website for more information: [Study in Canada as an international student – Canada.ca](#)

² A Desjardins member is defined as a person with a personal everyday account at a Desjardins caisse affiliated with the Fédération des caisses Desjardins du Québec. Members must have received confirmation from an authorized Desjardins representative that their account has been opened.

³ In Quebec, vocational training refers to a post-secondary program leading to a Diploma of Vocational Studies (DVS) or Attestation of Vocational Specialization (AVS) issued by the Ministère de l'Éducation, or a Skills Training Certificate (STC) issued by a school service centre (SSC) or an English-language or special-status school board.

⁴ To be recognized, the institution must be registered on the [school listing](#) (in French only) of the Ministère de l'Éducation du Québec.

- Employees, managers, directors and officers of agencies or service providers involved in organizing the Contest, members of their immediate families (siblings, children, parents), their legal or common-law spouses, or persons with whom they reside
- Members who have defrauded or attempted to defraud a Desjardins caisse in Quebec, Caisse Desjardins Ontario Credit Union Inc. or any other Desjardins Group entity

HOW TO ENTER

To enter, Eligible Entrants must, during the Contest Period:

- Go to www.desjardins.com/scholarships
- Create a profile or if they already have a profile, log in to the Desjardins scholarship platform
- Complete the entry form with the required information
- Submit their Contest entry between 12:01 a.m. (Eastern Time) on March 1, 2026, and 11:59 p.m. (Eastern Time) on March 31, 2026

If the student is unable to complete the steps above, they may enter by following these instructions:

No purchase or consideration required. To enter the Contest without purchase, obligation or consideration, Eligible Entrants must write a message with their first and last name, their home address (including postal code), their telephone number, and an original text of approximately three thousand (3,000) words on the topic of “My academic journey in Canada” and email it to the Business Strategy Advisors team at info.etudiants@desjardins.com. Entries without purchase or consideration must be emailed no later than March 31, 2026, or they will be void. Upon receipt of the email, the Contest entry will automatically be registered and provide one chance to win. Limit of one entry per email that meets the above criteria. All such entries will be subject to the same terms and conditions as other entries received for the Contest. Mechanical reproductions will not be accepted. Entries are the property of the Organizer and will not be returned.

Limit of one (1) entry per Eligible Entrant, regardless of the entry method used.

PRIZES

There are fifteen (15) scholarships available, with a total value of twenty-two thousand dollars (\$22,000).

Scholarships will be allocated as follows:

- Five (5) scholarships for vocational training programs
Scholarship amount: One thousand dollars (\$1,000)
- Six (6) scholarships for college/CEGEP programs
Scholarship amount: One thousand five hundred dollars (\$1,500)
- Four (4) scholarships for undergraduate university programs
Scholarship amount: Two thousand dollars (\$2,000)

The winner must pay for anything not included in the above description.

For more details on the tax implications of scholarships, applicants can visit <https://www.desjardinsfoundation.com/scholarships>.

The prize will be presented at a Desjardins point of service or at a regional scholarship award ceremony organized by Desjardins.

SELECTION PROCESS

Winners will be randomly selected by computerized draw. The draw will be held at 3:00 p.m. (Eastern Time) on April 20, 2026, in the presence of witnesses, at Complexe Desjardins, 150 Sainte-Catherine Street, Montreal QC H5B 1E4.

The odds of winning depend on the number of valid entries received during the Contest Period.

GENERAL CONDITIONS

To be declared a winner, the selected Eligible Entrant must:

- a) Be reached by email or phone by the Organizer within two (2) days of the draw. The selected Eligible Entrant must be reached within five (5) attempts and will have a maximum of forty-eight (48) hours to reply to the message left by the Organizer, if applicable, or they will forfeit the prize. In that case, the prize will be awarded to the next Eligible Entrant randomly drawn. The same procedure will be followed until a winner is declared.

If the Eligible Entrant is a minor, be reached by the Organizer, who will contact the selected Eligible Entrant's parent or guardian by email or phone within two (2) days of the draw. The selected Eligible Entrant's parent or guardian must be reached within five (5) attempts and will have a maximum of forty-eight (48) hours to reply to the message left by the Organizer, if applicable, or the selected Eligible Entrant will forfeit the prize. In that case, the prize will be awarded to the next Eligible Entrant following the selection process described in these rules. The same procedure will be followed until a winner is declared.

- b) Confirm that they meet the eligibility conditions and other requirements in these rules.
- c) Upon request by the Organizer, upload the following documents to the external document sharing (EDS) platform: official documentation from their educational institution confirming their status as a full-time student for the fall 2026 semester.
- d) Correctly answer, unaided, a time-limited mathematical skill-testing question that will be asked via the application form on the Desjardins scholarship platform.
- e) Certify by checking the appropriate box on the Desjardins scholarships platform that the Eligible Entrant has read and acknowledges the contents of the declaration and release form (the "Declaration Form"). The Eligible Entrant will have ten (10) business days following the date of the verbal or written notice from the Organizer to complete the Declaration Form. If the selected Eligible Entrant is a minor, their parent or guardian must complete the form.

Should the selected Eligible Entrant fail to meet any of the above-mentioned terms or any other condition in these rules, they will be disqualified and, at the Organizer's discretion, the prize will be cancelled or a new draw will be held for the prize, in accordance with these rules, until an entrant is selected and declared the winner. In such a case, the same terms and conditions will apply and be adapted as necessary.

1. **Awarding of the prize.** Within fifteen (15) days of receiving the Declaration Form, the Organizer will inform the winner of how the prize will be awarded. Should the selected winner refuse the prize, the Organizer will be released from all obligations related to awarding the prize to the selected Eligible Entrant and may, at its discretion, cancel the prize or hold a new draw in accordance with the procedure described in the previous paragraph.

If the selected Eligible Entrant is a minor and resides in Quebec, the prize may be claimed only if the person entered the Contest with the written consent of their parent or guardian, who will

confirm the Eligible Entrant's age and compliance with all the terms and conditions of the Contest, and release the Organizer and the persons on whose behalf the Contest is held from any liability with respect to loss or damage arising from entry in this Contest, the awarding or use of the prize, the quality of the prize, and any prize defect or loss during transport, by certifying they have read and agreed to the Declaration Form available on the Desjardins scholarship platform.

2. **Verification.** All entries and Declaration Forms may be subject to verification by the Organizer. Any entry that is incomplete, inaccurate, illegible, mechanically reproduced, mutilated, fraudulent, or registered or submitted late, or that contains an invalid telephone number or is otherwise non-compliant may be rejected and will not entitle the entrant to a prize.
3. **Disqualification.** Anyone who enters or attempts to enter this Contest by means that do not comply with these rules or that are unfair to other entrants (e.g., via hacking or using a voting group or false names) will be automatically disqualified and may be reported to the appropriate legal authorities.
4. **Contest operation.** Any attempt to undermine the legitimate operation of this Contest constitutes a violation of civil and criminal law. If any such attempts are made, the Organizer reserves the right to reject the Eligible Entrant's entries and obtain redress under the law.
5. **Eligible Entrant identity.** For the purposes of these rules, the Eligible Entrant is the person whose name appears on the entry form and who meets the conditions set out in these rules. The prize will be awarded to this person should they be declared a winner. If a dispute arises regarding the identity of the person who submitted the entry form, the entry will be deemed to have been submitted by the authorized account holder of the email address provided at the time of entry, as applicable. "Authorized account holder" means the individual who is assigned an email address by an internet provider, online service provider, or other organization that is responsible for assigning email addresses for the domain associated with the submitted email address.
6. **Acceptance of prizes.** Prizes must be accepted as described in these rules and cannot, under any circumstances, be transferred, in whole or in part, to anyone else, or substituted for another prize except as stipulated in these rules.
7. **Limitation of liability.** If the Organizer is unable to award the prize as described in these rules, it reserves the right to award a similar prize of equal value or, at its sole discretion, to award the monetary value of the prize indicated in these rules. Under no circumstances will the Organizer be required to award more prizes or to award a prize other than in accordance with these rules. In the event that there are more prizes offered than Eligible Entrants, the Organizer reserves the right to cancel the additional prizes.
8. **Limitation of liability – Use of prize.** The winner releases the Organizer and the persons on whose behalf the Contest is held from any liability for damage that may arise from entering the Contest or from accepting or using the prize. The winner acknowledges that upon receipt of the prize from the Organizer, fulfillment of prize-related obligations becomes the sole and exclusive responsibility of the various product and service providers. The winner agrees to sign a declaration and release form to this effect. The winner acknowledges that the only applicable guarantee is the usual manufacturer's warranty.
9. **Limitation of liability – Contest operation.** The Organizer and the persons on whose behalf the Contest is held cannot be held liable for any malfunction of any computer component, software or line of communication, the loss or absence of network communication, or any transmission that is faulty, incomplete, incomprehensible or deleted by any computer or IT network and which may limit or prevent any person from reading the rules. Furthermore, the Organizer cannot be held liable for any loss or damage that may be caused, directly or

indirectly, in whole or in part, by any web page, software or other download or by the transmission of any information concerning Contest entry. More specifically, if the administration, security, impartiality, integrity or operation of the Contest is corrupted or seriously affected by a virus, bug, alteration, unauthorized intervention, fraud or technical failure or for any other reason, the Organizer reserves the right to cancel, modify, extend or suspend the Contest without prior notice.

- 10. Limitation of liability – Facebook.** Eligible Entrants acknowledge and agree that Facebook is not owned or operated by the Organizer. They nevertheless acknowledge that they are subject to Facebook's terms of use. Any personal information that may be collected or disclosed for this Contest is for the exclusive use of the Organizer and will not be transmitted in any way to Facebook. The Contest is not sponsored by Facebook, endorsed by Facebook, administered by Facebook or associated with Facebook in any way. Facebook cannot be held liable in any way for the Contest. Furthermore, by entering the Contest, Eligible Entrants agree to release Facebook and hold it harmless from any liability or claim for damages resulting from entry in the Contest.
- 11. Limitation of liability – Receipt of entries.** The Organizer and the persons on whose behalf the Contest is held cannot be held liable for entries that are lost, misdirected or late, including as a result of a postal service-related problem or any breakdown, for any reason whatsoever, of the website during the Contest Period, including any damage to an Eligible Entrant's computer or mobile device.
- 12. Limitation of liability – Situation beyond the Organizer's control.** The Organizer and the persons on whose behalf the Contest is held cannot be held liable in any way whatsoever in the event that their inability to act results from a fact or situation beyond their control, or from a strike, lockout or other labour dispute occurring in the organizations or companies whose services are used for Contest operation.
- 13. Contest changes.** The Organizer reserves the right, at its sole discretion, to cancel, terminate, modify or suspend this Contest in whole or in part should human intervention or an event take place that could alter or affect the administration, security, impartiality or operation of the Contest as provided for in these rules. It cannot be held liable in any way should this occur.
- 14. Termination of the Contest.** If the Contest must be terminated, in whole or in part, for any reason whatsoever before the closing date provided in these rules, the Organizer may, at its sole discretion, award the prizes by choosing from all eligible entries received up to the date of the event resulting in the termination of the Contest.
- 15.** Under no circumstances will the Organizer be required to award more prizes or to award a prize other than in accordance with these rules.
- 16. Limitation of liability – Contest entry.** By entering or attempting to enter the Contest, individuals agree to release the Organizer or the persons on whose behalf the Contest is held from any liability or damage that may result from entering or attempting to enter the Contest.
- 17. Communication with Eligible Entrants.** No communications, commercial or otherwise, unrelated to this Contest will be sent to Eligible Entrants without their express consent. Any communications or correspondence will be made solely in connection with this Contest, as provided for in these rules, at the Organizer's initiative or to obtain consent to use the text from entries made without purchase or consideration.
- 18. Copyright.** Eligible Entrants agree that the Organizer may use, produce and reproduce, in whole or in part, indefinitely, free of charge, and for internal purposes within Canada, the text submitted for Contest entry, without mentioning the author's name. Eligible Entrants further agree that the Organizer may translate the text, as needed, without their approval as to the

accuracy of the translation. Eligible Entrants also agree that the Organizer may correct the spelling of the text, as needed.

- 19. Personal information.** In order for Eligible Entrants to enter the Contest, the Organizer needs to collect, use and share some of their personal information. For more information, see Desjardins Group's *Privacy Policy* at www.desjardins.com/privacy-policy.

By entering the Contest, Eligible Entrants authorize the Organizer or its authorized agents to collect, use and share their personal information for the purpose of administering the Contest and awarding the prizes in accordance with applicable regulations and the Organizer's privacy policy.

By accepting the prize, subject to having given their consent, winners authorize the Organizer and the member caisses of the Fédération des caisses Desjardins du Québec to collect, use, disclose and share, if necessary, their name, place of residence (city and province), prize statement, photo, likeness, voice and/or other representations and recordings featuring the Eligible Entrant in connection with the Contest, for publicity or promotional purposes, in any form of media (for example, Desjardins website, Facebook pages), without any form of remuneration or compensation. Winners grant Desjardins the right to use and reproduce, in whole or in part, any visual content it may have captured for the purposes of the Contest.

- 20. Intellectual property and copyright.** By submitting a text, photo, composition, drawing or any other work (the "Work") for this Contest, the Eligible Entrant warrants that the Work is free of third-party rights, warrants that they hold all the necessary rights to the Work and authorizes its use, modification, transmission, adaptation, publication, communication or distribution in any format, media or technology including television, wireless or internet technologies. The Eligible Entrant agrees to provide, upon request, proof that they hold the intellectual property rights or copyright for the Work and to release the Organizer and hold it harmless from any claim, action or suit stemming from the use of the Work.
- 21. Property.** All information and documents related to the Contest, including, but not limited to, entry forms and Declaration Forms, technical, technological and operational information, and information related to designs, computer systems, software, logos, trademarks and intellectual property, are and will remain the exclusive property of the Organizer. None of this information or documentation will be returned to Eligible Entrants.
- 22. Decisions.** All Eligible Entrants must comply with these rules and with any decisions made by the Organizer, which are final and binding.
- 23.** 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.
- 24. Contest rules.** These rules are available upon request by emailing soutien_communications_dpafvm@desjardins.com.
- 25.** In the event of a discrepancy between the French and English versions of these rules, the French version will prevail.
- 26.** The Contest is subject to all applicable laws.