

November rules

Contest Rules – DESJARDINS PANELLIST NOVEMBER

1. Contest description and period

The DESJARDINS PANELLIST NOVEMBER contest is organized by the Fédération des caisses Desjardins du Québec (hereinafter the "Fédération") and runs from the November 1, 2019 (12:01 a.m., EDT) to November 30, 2019 (11:59 p.m., EDT). The Fédération has hired Stratégie Organisation et Méthode SOM Inc. (hereinafter "SOM") to help run the contest (hereinafter the "contest organizers").

2. Eligibility

The DESJARDINS PANELLIST NOVEMBER contest is for all Desjardins Group members and clients who reside in Canada and have reached the age of majority in their province of residence, have registered for the Desjardins Panel and filled out a complete survey between November 1, 2019 and November 30, 2019.

To become a Panellist, see <http://www.desjardins.com/webpanel>.

Persons ineligible for the contest are those who, during the contest period or at the time of the draws, are:

- Employees or officers of SOM, as well as persons with whom they are living
- Employees, managers or officers of the Fédération, the Fédération des caisses populaires de l'Ontario Inc., member caisses and subsidiaries, Desjardins Credit Union Inc., and any other Desjardins Group component, as well as persons with whom they are living
- No longer members of the Panel subsequent to their voluntary departure or exclusion

3. How to enter

To enter the DESJARDINS PANELLIST NOVEMBER contest, Desjardins Panellists must access and complete the entire survey. Desjardins Panellists who cannot access the survey during the study period because the maximum number of respondents has been attained still have an opportunity to participate in the contest.

No purchase or consideration required. To participate without filling out a survey, an eligible Desjardins client or member can send his or her name, full address, telephone number and an original text of approximately 50 words, legibly handwritten, on the theme "What does Desjardins mean to me?" in an envelope bearing sufficient postage, sent to the following address:

DESJARDINS PANELLIST NOVEMBER contest: Desjardins Panel, 3340, de la Pérade, 3e étage, Québec (Québec) G1X 2L7.

No mechanical reproductions shall be accepted.

Letters must be mailed by November 30, 2019, as postmarked, failing which the entry will be rendered null and void. Upon receipt of the letter, the contest entry will automatically

be recorded and provide a chance of winning. Only one entry per stamped envelope. Entries thus obtained will be subject to the same conditions as other entries. Entries become the property of the Fédération and will not be returned.

3.1 Limit of one entry per person, regardless of the entry method used.

4. Prize

A \$500 cash prize.

5. Draw

5.1 The prize is awarded through a random computerized draw held on December 9, 2019 at 3 p.m., in the presence of witnesses, at the SOM premises in Quebec.

5.2 The odds of winning the prize depend on the number of eligible participants who have met contest conditions.

6. Publication of winners' names

The winner's name (first initial and full last name) will be published in information bulletins sent to Desjardins Panellists and posted on <http://www.desjardins.com/webpanel>.

7. General terms and conditions

7.1 To be declared a winner, the randomly selected entrant must also meet the following conditions:

- Be reached by e-mail or by phone by contest organizers within ten (10) days of the draw
- Confirm that they meet the eligibility and other requirements of these rules
- Correctly answer a 4-step mathematical skill-testing question
- Sign the declaration and Declaration Form (the "Declaration Form") that is mailed, faxed, or e-mailed to the selected entrant by the contest organizers, and return it within fifteen (15) days of receipt

Should an entrant fail to meet the above-mentioned conditions or any other condition mentioned herein, the selected entrant will be disqualified and a new draw will be held for that prize, in accordance with these entry rules, until an entrant is selected and declared the winner of that prize. The same conditions shall apply, subject to necessary changes, as the case may be.

7.2 Within fifteen (15) days of receipt of the Declaration Form, the contest organizers will send a letter to the selected entrant to notify them of how to claim the prize. A selected entrant who refuses to accept the prize as described in these rules will lose the right to the prize and contest organizers will be released from any obligation to deliver it. The organizers can then proceed with a new draw, at their discretion, as described in the preceding paragraph.

7.3 No-purchase or consideration entries and Declaration Forms are subject to verification by the contest organizers. Any no-purchase or consideration letter or Declaration Form that is, as the case may be, incomplete, inaccurate, illegible, manually or mechanically reproduced, mutilated, fraudulent, obtained from unauthorized sources, submitted or

mailed late, contains an invalid telephone number or is otherwise non-compliant, can be rejected and, as the case may be, shall not give rise to an entry or prize.

- 7.4** Contest organizers reserve the right to disqualify a person or cancel one or more entries from an individual if that person enters or attempts to enter this contest using a means that contravenes these rules or is unfair to other participants (e.g. entries in excess of the permitted limit). This person could be turned over to the appropriate legal authorities.
- 7.5** Any attempt to sabotage the legitimate conduct of the contest is a violation of civil and criminal law. In the event of such attempts, contest organizers reserve the right to reject the participant's entries and seek reparations under the law.
- 7.6** By accepting the prize, the selected entrant agrees to abide by these rules and by the final and binding decisions of the contest organizers running the contest.
- 7.7** The prize must be accepted as described herein and may not be transferred to another person or substituted for another prize.
- 7.8** The selected entrant releases the contest organizers of all liability for any harm that may occur as a result of the acceptance or use of the prize, and acknowledges that upon receipt of the letter confirming the prize, the fulfillment of prize-related obligations becomes the full and sole responsibility of the various product and service providers.
- 7.9** The contest organizers shall not be liable for any malfunction of any computer component, software or communication line, with respect to the loss or lack of network communications or any faulty, incomplete or incomprehensible transmission or transmission erased by any computer or network, which may limit any person's opportunity to read the contest rules or prevent them from doing so. The contest organizers also disclaim all liability for any damage or loss that could be caused, directly or indirectly, in whole or in part, by the downloading of any Web page, software, etc. and by the transmission of any information pertaining to contest participation.
- 7.10** 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 the occurrence of any event or human intervention that could alter or affect the administration, security, impartiality or conduct of the contest as stipulated herein, subject to the approval of the Régie des alcools, des courses et des jeux du Québec, if required.
- 7.11** The contest organizers reserve the right, at their sole discretion, to terminate the contest if events beyond their control prevent it from being continued. In such a case, it cannot be held liable in any way.
- 7.12** The contest organizers shall not be liable for lo, misdirected or late entries, including as a result of problems related to postal service or failure, for whatever reason, of the Web site during the contest period, including any damage to a participant's computer.
- 7.13** The contest organizers assume no liability whatsoever in the event they are unable to act as a result of any event or situation beyond their control or a strike, lockout or other labour dispute at their location or the locations of the organizations and businesses whose services are used in this contest.
- 7.14** By accepting the prize, the selected entrant authorizes the contest organizers to use their name, place of residence, photograph, likeness, voice, or statement regarding the prize for advertising purposes, without any remuneration whatsoever.

- 7.15** The personal information collected from entrants will be used solely for the purpose of running the contest. No communication unrelated to the contest will be sent to entrants, unless the latter have given permission to Desjardins Group by signing up for the Desjardins Panel.
- 7.16** For Québec residents, any dispute as to the organization or conduct of a promotional contest can be submitted to the Régie des alcools, des courses et des jeux for settlement. A dispute as to the awarding of a prize can be submitted to the Régie solely to have it intervene to attempt a settlement.
- 7.17** If one paragraph of these rules is declared or ruled illegal, unenforceable or void by a court of competent jurisdiction, this paragraph shall be considered void, but the remaining unaffected paragraphs shall be applied within the limits allowed by law.
- 7.18** These rules are available at <http://www.desjardins.com/webpanel>. They can also be obtained in English and French by writing to the following address: 3340, de la Pérade, 3e étage, Québec (Québec) G1X 2L7.
- 7.19** In the event of a discrepancy between the French and English versions of these rules, the French version will prevail.
- 7.20** The contest is subject to all applicable legislation.

The masculine has been used throughout for the sole purpose of facilitating reading.