

Life in Bleu-Blanc-Rouge

CONTEST RULES

CONTEST PERIOD

1. The **Life in Bleu-Blanc-Rouge** contest is organized by the Fédération des caisses Desjardins du Québec (the “Contest Organizer”). The contest runs from 10:00 a.m. EST on December 13, 2021, to 11:59 p.m. EDT on April 5, 2022 (the “Contest Period”).

ELIGIBILITY

2. To be eligible for the contest, participants must, during the Contest Period:
 - Be Canadian residents
 - Have reached the age of majority in their province of residence by December 13, 2021
 - Be a member of a Desjardins caisse in Quebec or Ontario(the “Eligible Participant”)

The following persons are not eligible for the contest:

- a) Employees, executives, directors and officers of the Fédération des caisses Desjardins du Québec and the Caisse Ontario Credit Union Inc., of the Fédération des Caisses Populaires Acadiennes Limitée, of the caisses or all other Desjardins Group entities, and all persons residing with them.
- b) Employees, executives, directors and officers of *Club de Hockey Canadiens Inc.*, and all persons residing with them.
- c) Employees, executives, directors and officers of the agency involved in promoting the contest (Bleublancrouge), and all persons residing with them.

HOW TO ENTER

3. To enter the contest, Eligible Participants must:
 - Go to the contest page at www.desjardins.com/habs and complete the form.
 - Confirm having read and accepted the contest rules.
 - Submit the form.

Registration period is from 10:00 a.m. on December 13, 2021, to 11:59 p.m. on April 5, 2022. Contest entries are recorded when the Contest Organizer receives the form.

No purchase required. To enter the contest without purchase or obligation, the Eligible Participant must write an e-mail proving their name, address (including the city and postal code), phone number and date. The Eligible Participant must also write an original text no longer than 150 words about the following, “Tell us your Bleu-Blanc-Rouge story,” and send the e-mail containing all the information to ConcoursDesjardins@desjardins.com. All e-mails must be sent out at the latest on April 5, 2022, at 11:59 p.m. EDT. Upon reception, the contestant is automatically registered as a participant, giving them one chance to win. One e-mail equals one chance to win. All general conditions apply to those e-mail entries.

4. **Limits.** Unless otherwise indicated in the contest rules, and subject to what is stipulated hereinafter, Eligible Participants may enter once for the duration of the registration period.

PRIZES

5. A total of three (3) prizes will be awarded. Each prize will include:
 - Four (4) tickets to a Montreal Canadiens game, at the Bell Centre
 - One (1) parking space
 - One meal for four (4) at one of the Bell Centre restaurants

- A \$2,500 gift-card exchangeable at a Tricolore Sports store

Each prize is worth approximately \$4,388, for a total value of approximately \$13,164 over the course of the Contest Period. Winners are responsible for any expenses not described above.

FINALISTS AND WINNERS SELECTION PROCESS

6. Three (3) draws will be held on the following dates:

- **Draw 1:** Wednesday, January 12, 2022, for the game on Thursday, January 27, 2022.
Registration period: from 10:00 a.m. on December 13, 2021, to 11:59 p.m. on January 11, 2022.
- **Draw 2:** Wednesday, January 19, 2022, for the game on Tuesday, February 1, 2022.
Registration period: from 10:00 a.m. on December 13, 2021, to 11:59 p.m. on January 18, 2022.
- **Draw 3:** Wednesday, April 6, 2022, for the game on Tuesday, April 19, 2022.
Registration period: from 10:00 a.m. on December 13, 2021, to 11:59 p.m. on April 5, 2022.

All draws will take place at 10:00 a.m. on the determined day, in the Contest Organizer's office in Montreal. For each draw, fifty (50) finalists will be chosen through a random draw from all eligible entries received.

The chances of an Eligible Participant's name being randomly drawn will depend on the number of eligible entries received during the Contest Period.

A selection committee of four (4) people will choose three (3) winners at the draw dates. The selection committee will evaluate all the finalists for each draw. Their choice will be based on the answer the finalist in the entry form.

GENERAL CONDITIONS

7. To be declared a winner, the randomly selected participant must also meet the following conditions:

- 7.1 Be reached by telephone by the Contest Organizer within forty-eight (48) hours of the draw.
- 7.2 Confirm that they meet the eligibility conditions and other requirements of these contest rules.
- 7.3 Correctly answer a timed, mathematical skill-testing question without assistance.
- 7.4 Sign the declaration and release form (the "Declaration Form") emailed to winners by the Contest Organizer and return it to within forty-eight (48) hours of receipt.

Failure to comply with any conditions in the contest rules or to accept the prize will result in disqualification of the participant. In such a case, the Contest Organizer may, at their discretion, cancel the prize or conduct a new draw until another participant is chosen and declared winner.

8. Within forty-eight (48) hours of receiving the Declaration Form, the Contest Organizer will send an e-mail to the winners to inform them of the delivery terms of their prize. If a selected participant declines their prize, the Contest Organizer will be free of any obligation related to awarding the prize and can cancel the prize or conduct a new draw until another participant is chosen and declared winner (as mentioned above).

9. **Verification.** Entries are subject to verification by the Contest Organizer. Any entry form that is incomplete, inaccurate, illegible, reproduced mechanically or by hand, mutilated, fraudulent, obtained from an unauthorized source, submitted or sent in late, or that contains an invalid or otherwise unreachable telephone number, may be rejected and will not be considered, as the case may be, for entry or a prize.

10. **Disqualification.** Any participant who enters or attempts to enter this contest by any means that violate these contest rules or are unfair to other participants (e.g., computer hacking, use of a "voting group," use of a false name, use of fraudulently obtained entry forms, entries submitted after the permitted limit) will be automatically disqualified and may be reported to legal authorities.

11. **Conduct of the contest.** Any attempt to undermine the legitimate conduct of the contest is a violation of civil and criminal laws. If any such attempt is made, the Contest Organizer reserves the right to reject the participant's entries and obtain redress under the law.
12. **Acceptance of the prize.** Prizes must be accepted as described in the contest rules and can in no case be wholly or partially transferred to another person, substituted for another prize, or exchanged for money unless otherwise stated in the rules.
13. **Limitation of liability: Use of the prize.** Winners release the Contest Organizer and persons for whom the contest is held from all damage resulting from them entering the contest, accepting or using the prize. Winners acknowledge that upon receipt of the communication confirming their prize, the fulfilment of the obligations related to the prize becomes the full and exclusive responsibility of the various goods and services suppliers. Winners commit to sign a Declaration Form for that purpose. Winners acknowledge that the only applicable prize warranty is the usual manufacturer's warranty.
14. **Limit of liability: Conduct of the contest.** The Contest Organizer and persons for whom the contest shall not be liable for any faulty computer component, software or communication lines relating to the loss or absence of network communication, or for any faulty, incomplete, incomprehensible or erased computer or network transmission that makes it difficult or impossible to read the contest rules. In addition, the Contest Organizer shall not be held liable for any damage or loss caused directly or indirectly, in whole or in part, by downloading any web page, software or other, or by transmitting any information involving contest participation. More precisely, if the administration, security, equity, integrity or contest progress is corrupted or heavily compromised (virus, bug, modifications, unauthorized interventions, fraud, technical failure, or any other cause), the Contest Organizer reserves the right, subject to approval by the Régie des alcools, des courses et des jeux du Québec, to cancel, modify, extend, or suspend the contest without prior notice.
15. **Limitation of liability: Entries.** The Contest Organizer and persons for whom the contest is held are not responsible for lost, misdirected, or late entries, including for reasons involving postal service problems or any breakdown for any reason whatsoever of the website during the Contest Period, including any damage to the participant's computer or mobile device.
16. **Limitation of liability: Inability to act.** The Contest Organizer and persons for whose benefit the contest is held shall not be held liable in any way whatsoever in the event their inability to act results from a fact or a situation beyond their control, or from a strike, lockout or any other labour conflict in the organizations or companies whose services are required to hold the contest.
17. **Modification of the contest.** The Contest Organizer reserves the right, at their entire discretion, to cancel, terminate, modify or suspend the contest, in whole or in part, should any event or any human intervention occur that could alter or affect the administration, security, impartiality, or normal running of the contest as provided for in the contest rules, subject to approval by the Régie des alcools, des courses et des jeux du Québec, if required, and cannot be held liable under any circumstances.
18. **End of contest participation.** In the event that, for any reason whatsoever, participation in the contest must end, in whole or in part, before the end date provided in the contest rules, the draw may take place, at the discretion of the Contest Organizer, from those entries duly registered and received up to the date of the event ending contest participation.
19. **Prize limit.** In all cases, the Contest Organizer cannot be required to award more prizes or to award any prize other than those described in the contest rules.
20. **Limit of liability: Contest participation.** By entering or attempting to enter this contest, individuals release the Contest Organizer and persons for whom the contest is held from any liability for any damages that may result from entering or attempting to enter the contest.
21. **Authorization.** By accepting the prize, winners authorize the Contest Organizer and their representatives to use, if required, their name, photograph, image, voice, description of the prize, place of residence and/or statement relating to the prize for advertising purposes, without any compensation.
22. **Personal information.** Participants' personal information collected for this contest will be used only for the administration of the contest. No communications, commercial or otherwise, unrelated to this contest will be sent to participants, unless they have otherwise agreed.

23. **Property.** Entry and Declaration Forms are the property of the Contest Organizer and will not be returned to participants under any circumstances.
24. **Disputes.** Disputes with regard to the conduct or organization of this advertising contest may be submitted to Régie des alcools, des courses et des jeux du Québec for a ruling. Disputes regarding the awarding of a prize may be submitted to the Régie, but only for the purpose of helping the parties reach a settlement.
25. **Contest Organizer's decision.** Any decision by the Contest Organizer or their representatives relating to the contest is final and without appeal, subject to any ruling by the Régie des alcools, des courses et des jeux du Québec on any issue under its jurisdiction.
26. **Severability.** If a paragraph of these contest rules is declared or judged illegal, unenforceable, or invalid by a court of competent jurisdiction, the paragraph in question will be considered void, but all other unaffected paragraphs will be applicable to the extent permitted by law.
27. These contest rules are available at www.desjardins.com/habs
28. In the event of a discrepancy between the French and English versions of these rules, the French version shall prevail.
29. The contest is subject to all applicable laws.