

Go Paperless contest rules

1. Contest description and contest period

The “Go Paperless” contest is organized by the Fédération des caisses Desjardins du Québec (the “Contest Organizer”). It will be held from June 30, 2018 (12:01 a.m. EST) to February 14, 2019 (11:59 p.m. EST) (the “Contest Period”).

2. Eligibility

This contest is open exclusively to members of a Desjardins caisse in Quebec or a caisse populaire affiliated with the Fédération des caisses populaires de l’Ontario Inc. Only the persons meeting the following conditions (“Eligible Entrants”) may enter:

- Reside in Quebec or Ontario
- Have reached the age of majority in their province of residence on June 30, 2018

The following individuals are not eligible to enter the contest:

RACJ rules require the exclusion of the following people: the persons on whose behalf the contest is held, their employees, representatives, agents, jury members and persons with whom they reside.

Exclusion: Individuals who are employees, managers, officers or directors of the Fédération des caisses Desjardins du Québec, the Fédération des caisses populaires de l’Ontario Inc., their member caisses or any other subsidiaries of Desjardins Group during the contest period or at the time of the draw and those with whom they reside are not eligible to enter.

3. How to enter

To enter, Eligible Entrants must meet the following conditions during the contest period:

- Sign up for online statements between June 30, 2018 and February 14, 2019, either via AccèsD, by calling 1-800-CAISSES, or by going into a caisse.

Click Statements and documents in AccèsD on the right-hand side of the Overview page. Then select Accounts, investments and tax information slips under Register for online statements and documents and register. Contest entry takes effect once the member has registered for online statements as of June 30, 2018. Contest entry makes entrants eligible for all draws held after the registration date.

Online statements include documents pertaining to Desjardins Funds, permanent shares, capital shares, guaranteed investment certificates (GICs), market-linked guaranteed investments (MLGIs), and all products offered by Desjardins as a financial services cooperative (collectively, the “Investments”) purchased following one or more transactions in the selected account(s) held by the entrant.

No purchase or consideration required. To enter without registering for online statements during the contest period, Eligible Entrants must legibly write their name, address (including city and postal code), phone number, date and caisse transit number on a sheet of paper, along with a 50-word essay on the benefits of registering for online statements. These materials must be mailed in a postage-paid envelope to the following address: Go Paperless contest, 200 rue des Commandeurs, Lévis, Quebec G6V 6R2. Entries without purchase or consideration must be postmarked no later than the final day of the contest—February 14, 2019—failing which they will be void. Upon receipt of the letter, the contest entry will be automatically recorded and entitle the Eligible Entrant to one chance to win. Only one entry per postage-paid envelope will be accepted. All such entries will be subject to the same conditions as all other entries. Mechanical reproductions are not permitted. Entries become the property of the contest organizers and will not be returned.

Limit of one (1) entry without purchase per Eligible Entrant, regardless of entry method.

4. Prize description

A total of five (5) prizes will be awarded for a total value of \$5,000. Each prize consists of an amount of \$1,000 deposited into the chequing account of the winner.

The winner is responsible for paying any taxes that may arise from the awarding of the prize, fully absolving the Contest Organizer and the persons on whose behalf the contest is held.

5. Draw and awarding of prizes

Winners will be selected by random computerized draw in the presence of witnesses in the offices of the Fédération des caisses Desjardins du Québec in Lévis among all eligible entries received before each draw date. Draws are scheduled for the following dates and times:

1. September 17, 2018 at 10:00 a.m. (EST) for online statement registrations completed no later than September 8, 2018 inclusive;
2. October 15, 2018 at 10:00 a.m. (EST) for online statement registrations completed no later than October 6, 2018 inclusive;
3. November 19, 2018 at 10:00 a.m. (EST) for online statement registrations completed no later than November 10, 2018 inclusive;
4. December 17, 2018 at 10:00 a.m. (EST) for online statement registrations completed no later than December 8, 2018 inclusive;
5. February 28, 2019 at 10:00 a.m. (EST) for online statement registrations completed no later than February 14, 2019 inclusive;

The odds that an entrant's name is randomly drawn depend on the number of eligible entries received during the Contest Period.

6. Publication of winners' names

The winners' names will be posted site desjardins.com/paperless no later than thirty (30) days after the final draw that will be held on February 28, 2019.

7. General conditions

To be declared winners, selected Eligible Entrants must also meet the following conditions:

- i) Be reached by phone or email by the Contest Organizer within ten (10) business days of the draw in question.
- ii) Confirm that they meet the eligibility criteria and other requirements set out herein.
- iii) Correctly answer, without assistance, a time-limited mathematical skill-testing question that will be asked over the phone or by email.
- iv) Sign the declaration and release form (the "Release Form") sent to them by the Contest Organizer by mail, email or fax and return it to the contest organizers within ten (10) business days of receiving it.

Failure to comply with one of the above conditions or any other condition herein will result in the selected participant being disqualified, and at the discretion of the Contest Organizer, the prize will be cancelled or a new draw will be held as provided for herein until a participant has been selected and declared a winner of said prize. The same conditions will apply with any necessary modifications.

7.1 Within fifteen (15) days of receiving the Release Form, the Contest Organizer will send a letter to the selected entrants outlining the prize acceptance procedures. Should a selected entrant refuse to claim their prize as described in these rules, they will lose their right to the prize and the contest organizers will be released from

any obligation related to the awarding of said prize and may, at their discretion, hold a new draw as described in the preceding section.

7.2 All entries and forms are subject to verification by the Contest Organizer. Any eligible entry, entry letter without purchase or consideration or Release Form that is, as the case may be, incomplete, inaccurate, illegible, mutilated, fraudulent, obtained from an unauthorized source, submitted or sent late, or is otherwise non-compliant may be rejected and will not entitle the individual to an entry or a prize.

7.3 The Contest Organizer reserves the right to disqualify a person or to cancel one or more entries of a person who enters or attempts to enter this contest using methods that do not comply with these rules or that are unfair to other entrants (e.g., entries in excess of the permitted number). Such a person may be reported to the appropriate legal authorities.

7.4 Any attempt to sabotage the legitimate conduct of the contest constitutes a violation of civil and criminal laws. If any such attempts are made, the Contest Organizer reserves the right to reject the entrant's entries and obtain redress under the law.

7.5 The prizes must be accepted as described herein and may not, in any case, be transferred in full or in part to another person, substituted for another prize or exchanged for money, with the exception of what is otherwise stipulated in the rules.

7.6 If it proves impossible, difficult or more expensive for the Contest Organizer to award a prize as described herein, they reserve the right to award a prize of the same kind and of equivalent value or, at its sole discretion, the monetary value of the prize indicated in these rules.

7.7 By taking part in the contest, the selected entrant releases the Contest Organizer and the persons on whose behalf the contest is held of all liability for any damages that may occur as a result of entering the contest or accepting or using the prize. They acknowledge that upon receipt of the prize or the letter confirming the prize, the fulfillment of prize-related obligations becomes the full and sole responsibility of the various product and service providers. The winner undertakes to sign a declaration and liability waiver to this effect. The winner acknowledges that the only applicable prize warranty is the usual manufacturer warranty.

7.8 The Contest Organizer and persons on whose behalf the contest is held will not be liable for any malfunction of any computer component, software or communication line, loss or lack of network communication or any transmission that is faulty, incomplete, incomprehensible or deleted by any computer or network that may limit or prevent any person from reading the contest rules. They will not be held liable with respect to any loss or damage that may be caused directly or indirectly, in whole or in part, by any web page or software download or transmission of any information concerning participation in the contest. More specifically, if the administration, security, impartiality, integrity or conduct of the contest is corrupted or seriously affected, namely because of a virus, bug, alteration, unauthorized intervention, fraud, technical computer failure or any other cause, the Contest Organizer reserves the right to cancel, modify, extend or suspend the contest without prior notice (subject to approval by the Régie des alcools, des courses et des jeux du Québec in Quebec).

7.9 The Contest Organizer reserves the right, at its sole discretion, to cancel, terminate, modify or suspend the contest, in whole or in part, in the event of the occurrence of any event or human intervention that could alter or influence the administration, security, impartiality or conduct of the contest as stipulated herein, subject to approval by the Régie des alcools, des courses et des jeux du Québec, if required. No liability can be imposed on them.

7.10 In the event that the contest must be terminated, in whole or in part, for any reason whatsoever, before the closing date stipulated in these contest rules, the Contest Organizer may proceed, at its sole discretion, with the draws using the entries duly received and registered up to the date of the event ending the contest.

7.11 In no event will the Contest Organizer 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.

7.12 By entering or attempting to enter the contest, participants agree not to hold liable the Contest Organizer and persons on whose behalf the contest is held for any damages that may result from entering or attempting to enter the contest.

7.13 The Contest Organizer and the persons on whose behalf the contest is held cannot be held liable for entries that are lost, misdirected or late as a result of a postal service-related problem, or for any breakdown, for any reason whatsoever, of the website during the Contest Period, including any damage to an entrant's computer or mobile device.

7.14 The Contest Organizer and the persons for whose benefit this contest is held will assume no liability whatsoever for any situation in which their inability to act results from an event or situation beyond their control, or a strike, lockout or any other labour dispute occurring on their premises, or in the places of business of the organizations or companies whose services are used in order to hold this contest.

7.15 By accepting a prize, the winner authorizes the Contest Organizer and its representatives to use, if required, their name, photo, likeness, voice, place of residence and/or statement for publicity purposes, without any form of compensation.

7.16 There will be no communication or correspondence with entrants as part of this contest, except as provided for in these rules or at the Contest Organizer's initiative to obtain consent to use entries from entrants who entered the contest without purchase or consideration.

7.17 Personal information collected on the participants will be used solely for the purposes of managing the contest. No advertising or other communication not related to this contest will be sent to entrants, unless entrants have otherwise given their consent.

7.18 Participation letters without purchase or consideration and release forms are the property of the Contest Organizer and will not be returned to entrants under any circumstances.

7.19 Any person entering this contest agrees to comply with these rules and any decisions made by the Contest Organizer, which are final and binding. Any decision by the Contest Organizer or its representatives regarding the contest is final and cannot be appealed, subject to any decision by the Régie des alcools des courses et des jeux du Québec, with respect to any matter within its jurisdiction.

7.20 Entrants from Quebec: Any dispute regarding the organization or operation of a promotional contest may be submitted to the Régie des alcools, des courses et des jeux for a ruling. Disputes regarding the awarding of prizes must be submitted to the Régie only as a last recourse to settle the dispute.

7.21 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.

7.22 These contest rules are available in English and French at desjardins.com/paperless.

7.23 In case of any discrepancy between the French and English versions of these rules, the French version will prevail.

7.24 This contest is subject to all applicable laws.

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