

Security and Fraud Forum Contest

Contest Rules

CONTEST PERIOD

The Security and Fraud Forum contest is organized by the Fédération des caisses Desjardins du Québec (the “Contest Organizer”) and runs from 12:01 a.m. ET on March 4, 2019, to 11:59 p.m. ET on April 4, 2019 (the “Contest Period”).

ELIGIBILITY

This contest is open to Canadian residents who have reached the age of majority in their province by March 4, 2019.

The following are excluded from eligibility:

Individuals on whose behalf the contest is being held, their employees, representatives, agents, jury members and persons with whom they reside:

- a. Employees, executives, directors and officers of Fédération des caisses Desjardins du Québec, Fédération des caisses populaires de l’Ontario Inc., Fédération des caisses acadiennes, their member caisses or any other Desjardins Group entity, their immediate family members (siblings, children, parents), their married or common-law spouses or persons residing with them.

HOW TO ENTER

To enter the contest and be eligible for the draws, entrants must register as follows during the Contest Period:

- Go to the contest page at: <https://vwww.desjardins.com/security-fraud-forum-contest> and fill out the entry form
- Correctly answer the skill-testing question
- Submit the entry form

Contest registration period: 12:01 a.m. ET on March 4, 2019 to 11:59 p.m. ET on April 4, 2019. Contest entries are registered when the Contest Organizer receives the form.

No purchase or consideration required.

Limit of one (1) entry form per Eligible Entrant.

PRIZES

Two (2) prizes will be awarded, for a total value of \$960. Each prize consists of:

- 1- Two (2) tickets for the Security and Fraud Forum to be held in Laval on May 28, 2019, with a prize value of \$480
- 2- Two (2) tickets for the Security and Fraud Forum to be held in Lévis on June 4, 2019, with a prize value of \$480

Entrants must specify which draw they are entering when they fill out the entry form (i.e. the Security and Fraud Forum in Laval on May 28, or the one in Lévis on June 4).

Winners are responsible for all expenses not listed above.

PRIZE DRAW

One (1) draw for the entrants who registered for the Security & Fraud Forum in Laval on May 28; and,

One (1) draw for the entrants who registered for the Security & Fraud Forum in Lévis on June 4.

Both draws will be held at 10:00 a.m. on Tuesday, April 5, 2019, in the presence of witnesses, in the offices of the Contest Organizer at 1 Complexe Desjardins, Montréal, QC H5B 1B2, Canada. Winners will be drawn electronically at random.

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

GENERAL TERMS AND CONDITIONS

1. To be declared a winner, the selected entrants must:

- a) Be reached by a representative of the Contest Organizer by e-mail within forty-eight (48) hours after the draw. Selected entrants must be reached within two attempts and will have up to five (5) days to contact the Contest Organizer, failing which the right to the prize will be forfeited. The Contest Organizer will then contact the next Eligible Entrant whose name is drawn, and the same procedure will be followed until a winner is declared.
- b) Confirm that they meet the eligibility and other requirements set forth in these contest rules.
- c) Sign the declaration and release form (the "Declaration Form") sent to them by mail, email or fax, and return it to the Contest Organizer within five (5) days of receipt. Should the selected entrant fail to meet the above-mentioned terms or any other condition in these contest rules, the selected entrant will be disqualified and, at the Contest Organizer's discretion, the prize will be cancelled or a new draw will be held for the prize, in accordance with these contest rules, until an entrant is selected and declared the prizewinner. In such a case, the same terms and conditions will apply and be adapted as necessary.

2. **Awarding of prizes.** Within forty-eight (48) hours after receiving the Declaration Form, the Contest Organizer will notify the winners by email of the terms and conditions for claiming their prize. Should a selected entrant refuse to claim their prize, the Contest Organizer will be

released from all obligations related to the awarding of said prize and may cancel the prize or hold a new draw, as described in the previous section.

3. Verification. All entries and Declaration Forms may be subject to verification by the Contest Organizer. Any entry or form that is incomplete, inaccurate, illegible, mechanically reproduced, mutilated, fraudulent, obtained from an unauthorized source, sent or submitted late, or that contains an invalid telephone number or is otherwise non-compliant, may be rejected and will not be eligible for the draw or the prize.

4. Disqualification. The Contest Organizer reserves the right to disqualify any individual or void one or more entries of any individual who enters or attempts to enter this contest by any means that violate these rules or are unfair to other entrants (e.g., use of fraudulently obtained entry forms, entries submitted after the permitted time limit, hacking, use of a voting group or false name), and may report the individual to legal authorities.

5. Contest operation. Any attempt to undermine the legitimate operation of this 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 seek redress under the law.

6. Acceptance of prizes. The prizes must be accepted as described in these contest rules and cannot be exchanged, transferred, in whole or in part, to a third party, substituted for another prize or exchanged for money, except as stipulated in these contest rules.

7. Limitation of liability. If the Contest Organizer is unable to award the prizes as described in these contest rules, the Contest Organizer reserves the right to award similar prizes of equal value or, at its sole discretion, to award the cash value of the prizes indicated in these contest rules. In no event will the Contest Organizer be required to award more prizes or to award a prize other than in accordance with these contest rules.

If the number of contest prizes exceeds the number of Eligible Entrants, the Contest Organizer reserves the right to cancel the excess prize.

8. Limitation of liability: Use of prize. Winners release the Contest Organizer and the persons on whose behalf the contest is held from all liability for any damages, suffering or loss that may result from entering the contest or accepting or using the prize. Winners acknowledge that upon receipt of a prize confirmation letter or email, the obligations related to the prize become the full and exclusive responsibility of the various goods and services providers. Winners must sign a declaration and release form to this effect. Winners acknowledge that the only applicable guarantee is the usual manufacturer's warranty.

9. Limitation of liability: Contest operation. The Contest 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 network and which may limit or prevent any person from reading the contest rules. Furthermore, the Contest 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 reason of a virus, bug, alteration, unauthorized intervention, fraud, technical failure or any other reason, 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).

10. Limitation of liability : Facebook. Entrants acknowledge and accept that the Facebook site is not the property of and is not operated by the Contest Organizer, and nevertheless agree to comply with Facebook's terms of use. Any personal information collected for this contest is for the exclusive use of the Contest Organizer and will not be transmitted in any way to Facebook. Facebook is not associated with the contest and is not sponsoring it in any way. It shall not be liable for this contest.

11. Limitation of liability: Receipt of entries. 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.

12. Limitation of liability: Situation beyond the Contest Organizer's control. The Contest Organizer and the persons on whose behalf the contest is held cannot be held liable in any way whatsoever in the event their inability to act results from a fact or situation beyond their control, or from a strike, lockout or any other labour dispute occurring in the organizations or companies whose services are used in order to hold this contest.

13. Contest changes. The Contest Organizer reserves the right, at its sole discretion, to cancel, terminate, modify or suspend this contest, in whole or in part, if any event or human intervention occurs that could alter or influence the administration, security, impartiality or operation of the contest as provided for in these contest rules, subject to the approval of Régie des alcools, des courses et des jeux du Québec, if required. The Contest Organizer cannot be held liable should such an event or intervention 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 contest rules, the Contest Organizer may, at its sole discretion, award the prizes by choosing from all eligible entries duly received up to the date of the event resulting in the termination of the contest.

15. Limitation of liability: Prizes. Under no circumstances will the Contest Organizer be required to award more prizes or to award a prize other than in accordance with these contest rules.

16. Limitation of liability: Contest entry. By entering or attempting to enter this contest, entrants release the Contest Organizer and the persons on whose behalf the contest is held from any liability for any damages that may result from entering or attempting to enter the contest.

17. Authorization. By accepting the prize, winners authorize the Contest Organizer to use, if necessary, their name, photo, likeness, voice, place of residence and statement about the prize for publicity purposes, without any form of compensation.

18. **Personal information.** Personal information about entrants gathered in the course of this contest will be used solely to administer the contest. No communications, commercial or otherwise, unrelated to this contest will be sent to entrants unless they have otherwise agreed thereto.

19. **Property.** Entries and Declaration Forms are the property of the Contest Organizer and will not under any circumstances be returned to entrants.

20. **Decisions.** All persons who enter this contest must comply with these contest 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 binding, subject to a ruling by the Régie des alcools, des courses et des jeux du Québec on any matter under its jurisdiction.

21. **Disputes.** 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. Any dispute regarding the awarding of a prize may be submitted to the Régie for the sole purpose of reaching a settlement.

22. **Severability.** If a section of the contest 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.

23. **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. Any dispute regarding the awarding of a prize may be submitted to the Régie for the sole purpose of reaching a settlement.

24. These contest rules are available at <https://www.desjardins.com/security-fraud-forum-contest> and on request at 514-281-7000 ext. 5556285.

25. In the event of a discrepancy between the French and English versions of these contest rules, the French version will prevail.

26. This contest is subject to all applicable laws.