

It pays to contribute

Contest rules

1. Contest description and contest period

The **It pays to contribute** contest is organized by the Fédération des caisses Desjardins du Québec (the “Contest Organizers”). It will be held from January 1, 2019 (12:01 a.m. ET), to March 1, 2019 (11:59 p.m. ET) (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. In addition, only people who meet the following conditions (“Eligible Entrants”) may enter:

- You must be a resident of Quebec or Ontario and physically live there during the Contest Period
- You must be the age of majority in your province of residence as of January 1, 2019

The following individuals are not eligible to enter the contest:

- Régie des alcools, des courses et des jeux rules require the exclusion of the following people: the persons on whose behalf the contest is being held, their employees, representatives and agents, jury members, and persons with whom they reside.
- 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, any other Desjardins Group entity, LABARRE GAUTHIER INC. (LG2) or XLR8 MÉDIA INC. (TOUCHÉ!) during the Contest Period or at the time of the draw, as well as their immediate family members (siblings, children, parents), and spouse or common-law partner with whom they reside, are not eligible to enter.

3. How to enter

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

- Use AccèsD (www.desjardins.com), call 1-800-CAISSES, or go into a caisse to contribute to an existing Desjardins RRSP or TFSA account or open a new one and contribute immediately through a Desjardins caisse in Quebec or a caisse populaire affiliated with the Fédération des caisses populaires de l'Ontario Inc., and do one of the following:
 - Set up scheduled deposits into their RRSP or TFSA account that will total at least \$500 a year. The first deposit must take place during the Contest Period.
 - Make a one-time contribution of at least \$500 to their Desjardins RRSP or TFSA account.

The contest entry takes effect once the initial contribution or one-time contribution is made. Entry in the contest makes entrants eligible for all draws held after the contribution date.

No purchase or consideration required. To enter without contributing to their RRSP or TFSA during the Contest Period, Eligible Entrants must legibly handwrite their name, address (including city and postal code), phone number, caisse transit number and the date on a sheet of paper, along with a 50-word essay on “Preparing for retirement with RRSPs or achieving your dreams with TFSAs.” These materials must be mailed in a postage-paid envelope to: **It pays to contribute 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—March 1, 2019—or they will be void. The contest entry will be automatically recorded when the letter is received 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 terms and conditions as other entries. Mechanical reproductions will not be accepted. Entries become the property of the Contest Organizers and will not be returned.

There is a limit of two (2) entries per Eligible Entrant for the entire Contest Period, regardless of entry method. An Eligible Entrant is eligible for all draws following their contribution date but may only win the contest once. If a person contributes to their RRSP and their TFSA during the Contest Period, they will receive two entries, one for each plan. If a person contributes more than once to their RRSP or their TFSA during the Contest Period, they will receive one entry.

4. Prizes

Eight (8) prizes of \$2,000 each will be awarded, for a total value of \$16,000. Each prize will be deposited to the winner's chequing account, and they may use it as they see fit. The caisse may provide the services of an advisor if the winner would like help deciding which plan would be better to contribute to.

The winner is solely responsible for paying any taxes that may be incurred by the prize, thereby fully exonerating the Contest Organizers and the persons on whose behalf the contest is held.

5. Draw and awarding of prizes

Winners will be selected by random computerized draws in the presence of witnesses in the offices of the Fédération des caisses Desjardins du Québec at 100 rue des Commandeurs in Lévis among all eligible entries received before the draw date. Draws are scheduled for the following dates and times:

January 17, 2019 at 10:00 a.m. (ET), for contributions made from January 1 to 12, 2019
January 24, 2019 at 10:00 a.m. (ET), for contributions made from January 13 to 19, 2019
January 31, 2019 at 10:00 a.m. (ET), for contributions made from January 20 to 26, 2019
February 7, 2019 at 10:00 a.m. (ET), for contributions made from January 27 to February 2, 2019
February 14, 2019 at 10:00 a.m. (ET), for contributions made from February 3 to 9, 2019
February 21, 2019 at 10:00 a.m. (ET), for contributions made from February 10 to 16, 2019
February 28, 2019 at 10:00 a.m. (ET), for contributions made from February 17 to 23, 2019
March 14, 2019 at 10:00 a.m. (ET), for contributions made from February 24 to March 1, 2019

An Eligible Entrant is eligible for all draws following their contribution date but may only win the contest once.

6. Publication of winners' names

The winners' names will be posted on www.desjardins.com/desjardins.com/rrsp-tfsa-contest by the end of the contest.

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 Organizers within ten (10) days of the draw.
- ii) Confirm that they meet the eligibility criteria and other requirements in these contest rules.
- iii) Correctly answer a time-limited mathematical skill-testing question over the phone or by email without assistance.
- iv) Sign the declaration and release form (the "Release Form") sent to them by the Contest Organizers by mail, fax or email and return it to the Contest Organizers within ten (10) days of receiving it.

Should the selected entrant fail to meet the above-mentioned terms or any other condition in these rules, they will be disqualified, and a new draw will be held in accordance with these rules until an entrant is selected and declared the prizewinner. The same conditions will apply, subject to any necessary modifications, if required.

7.1 Within fifteen (15) days of receiving the Release Form, the Contest Organizers will send a letter to the selected entrants outlining the prize acceptance procedures. If any selected entrants refuse to accept the prize as described herein, they will lose their right to the prize and the Contest Organizers will be released from any obligation related to the awarding of the 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 Organizers. 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 Organizers reserve 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., more entries than permitted). Such a person may be reported to the appropriate legal authorities.

7.4 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 Contest Organizers reserve 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 for the Contest Organizers to award a prize as described herein, they reserve the right, at their sole discretion, to award a prize of the same kind and of equivalent value or the monetary value of the prize indicated in these rules. If the number of prizes available exceeds the number of Eligible Entrants, the Contest Organizers reserve the right to cancel the excess prizes.

7.7 By entering in the contest, the selected winner releases the Contest Organizers 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 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's warranty.

7.8 The Contest Organizers 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 Organizers reserve 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 Organizers reserve the right, at their 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 Organizers may, at their sole discretion, proceed with the draws using the entries duly received and registered up to the date of the event ending the contest.

7.11 In all cases, the Contest Organizers cannot be required to award more prizes or award a prize other than in accordance with these rules.

7.12 By entering or attempting to enter the contest, participants agree not to hold liable the Contest Organizers 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 Organizers and the persons on whose behalf the contest is held are not liable for lost, misdirected or late entries, including due to a problem related to the mail service or to any problem, for any reason whatsoever, involving the website throughout the Contest Period, including any damage to an entrant's computer or mobile device.

7.14 The Contest Organizers 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 to hold this contest.

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

7.16 There will be no communication or correspondence with participants in relation to this contest, except as described in these contest rules or at the Contest Organizers' initiative or to obtain consent to use entries from participants who entered the contest without purchase or consideration.

7.17 Personal information on entrants gathered during 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.

7.18 Participation letters without purchase or consideration and Release Forms are the property of the Contest Organizers and will not be returned to entrants under any circumstances.

7.19 Contest participants agree to these rules and that any decisions made by the Contest Organizers are final and without appeal. Any decision by the Contest Organizers or their 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.

7.20 Entrants from Quebec. Any dispute regarding the organization or operation of a publicity 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.

7.21 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.

7.22 These contest rules are available in English and French at desjardins.com/desjardins.com/rrsp-tfsa-contest

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.