

THE TAKE AN ODYSSEY CONTEST CONTEST RULES

CONTEST PERIOD

The **Take an Odyssey** contest is organized by Fédération des caisses Desjardins du Québec (the "Contest Organizer") and runs from 9:00 a.m. ET on October 19, 2015, until 11:59 p.m. ET on November 30, 2015 (the "Contest Period").

ELIGIBILITY

The contest is open to Canadian residents who have reached the age of majority in their province of residence (the "Eligible Participants").

The following are not eligible to enter the contest:

- a. Employees, executives, directors and officers of Fédération des caisses Desjardins du Québec, Fédération des caisses populaires de l'Ontario Inc., Fédération des caisses populaires du Manitoba, Fédération des caisses populaires acadiennes, their member caisses and centres, or any other Desjardins Group entity, and any persons living with them.
- b. Employees, executives, officers and administrators of Labarre Gauthier Inc., Touché! PHD and Les voyages Laurier du Vallon Inc., and any persons living with them.

HOW TO ENTER

To enter, Eligible Participants must apply for a Desjardins Odyssey[®] Gold card as the primary cardholder during the Contest Period through one of the following methods:

- through Desjardins Card Services (1-877-847-8472 and paper forms)
- at the caisse*
- on AccèsD Internet
- by AccèsD Telephone
- at Desjardins.com

*For the purposes of these rules, "caisse" refers to any member caisse of Fédération des caisses Desjardins du Québec, Fédération des caisses populaires de l'Ontario Inc., Fédération des caisses populaires du Manitoba and Fédération des caisses populaires acadiennes.

Eligible Participants must still hold this product on the contest's closing date.

All card applications must be accepted by December 1, 2015, at 11:59 p.m. ET. Subject to Fédération des caisses Desjardins du Québec credit approval.

Once an account is opened, Eligible Participants are automatically signed up for the contest.

No purchase or consideration required. Any Eligible Participants who wish to enter the contest without applying for a Desjardins Odyssey Gold card may do so by sending their name, full address and telephone number and the date, along with an original text of approximately 50 words on their dream trip, all legibly handwritten, in an envelope with sufficient postage to: Take an Odyssey contest, Marketing Communication Department, 14th floor, Room 073, 1050, Côte du Beaver Hall, Montreal, Quebec, H2Z 0A5. To be valid, no-purchase/no-consideration entries must be postmarked no later than November 30, 2015, the last day of the contest. When the letter is received, the contest entry will automatically be recorded and provide one chance to win. Only one entry per stamped envelope. 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 Organizer and will not be returned.

Limit one entry per Eligible Participant regardless of entry method used.

PRIZE

Total prize value amounts to C\$10,000 and consists of:

- a C\$8,500 gift certificate redeemable with the Les voyages Laurier Du Vallon travel agency located at 2000 McGill College Avenue in Montreal
- C\$1,500 in spending money, credited to the winning cardholder's Desjardins Odyssey Gold card account, or in cash if the winner entered the contest without purchase or consideration.

PRIZE CONDITIONS

- The gift certificate must be used once only, and the balance, if any, is non-refundable and will be cancelled. There is no limit on the number of guests.
- Travel must be completed within 18 months from the date the prize is received. All travel is subject to availability at the time of reservation.
- The \$C8,500 gift certificate cannot be redeemed for cash, transferred or extended.
- Travellers are responsible for any costs associated with failure to depart (such as hotels, restaurants, taxis, phone calls and lost work days); no claim can be filed.
- The winner may bring a guest on their trip. The winner must, however, be present. They cannot transfer the prize to a third party.
- It is the winner's and guest's responsibility to obtain travel authorization for the countries they will visit, at their own expense.

DRAW

The winner will be randomly selected through a computerized draw held at 10:00 a.m. on December 7, 2015, in the presence of witnesses, at the Contest Organizer's offices in Montreal.

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

GENERAL CONDITIONS

1. To be declared a winner, the selected participant must:
 - a) Be reached by telephone by the Contest Organizer within fifteen (15) days of the draw. The selected participant must be reached within no more than two attempts and will have 48 hours maximum to return a call following a voicemail left by the Contest Organizer, if applicable; otherwise the right to the prize will be forfeited. The Contest Organizer will contact the next participant selected in the draw and the same procedure will be followed until such time as a winner is declared.
 - b) Confirm that the selected participant meets the eligibility and other requirements set forth in these contest rules.
 - c) Correctly answer, without assistance, a timed mathematical skill-testing question over the telephone.
 - d) 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 15 business days of receipt.

Should the selected participant fail to meet the above-mentioned terms or any other condition herein, the participant will be disqualified, and, at the Contest Organizer's discretion, either the prize will be cancelled or a new draw will be held for the prize in accordance with these contest rules, until a participant is selected and declared the winner. In such a case, the same terms and conditions will apply and be adapted as necessary.

2. **Awarding of the prize.** Within fifteen (15) days following the receipt of the Declaration Form, the Contest Organizer shall send a letter to the winner describing how to claim the prize. Should the winner refuse the prize, the Contest Organizer will be released from all obligations relating to the awarding of the prize and may, at its discretion, cancel the prize or hold a new draw in accordance with the procedure described in the previous paragraph.
3. **Verification.** All entries and Declaration Forms may be subject to verifications by the Contest Organizer. Any entry that is incomplete, inaccurate, illegible, mechanically reproduced, defaced, fraudulent, submitted or sent after the deadline, or that contains telephone numbers that are invalid or otherwise non-compliant may be refused and will not be eligible for the prize.

4. **Disqualification.** Any person taking part in the contest or attempting to do so through means that do not comply with these rules and are unfair to other eligible participants (e.g., computer piracy, use of voting groups or dummy names) shall be automatically disqualified and may be referred to legal authorities.
5. **Conduct of the contest.** Any attempt to undermine the legitimate operation of this contest constitutes a violation of civil and criminal law. In the event such attempts are made, the Contest Organizer reserves the right to reject the participant's entries and seek redress under the law.
6. **Acceptance of prizes.** The prize must be accepted as described in these rules and cannot, in any case, be transferred to someone else, in whole or in part, or be substituted for another prize or redeemed for cash, subject to the discretion of the Contest Organizer.
7. **Limitation of liability.** If it is unable to award the prize as described in these rules, the Contest Organizer reserves the right to award a prize of the same type and equivalent value or, at its entire discretion, the cash value of the prize indicated in these rules.
8. **Limitation of liability: use of prize.** The winner releases the Contest Organizer and the persons on whose behalf the contest is held from any damages that may result from their entering the contest, and acceptance and use of the prize. The winner acknowledges that, upon receipt of the prize or the prize confirmation letter, the execution of prize-related obligations is the full and exclusive responsibility of the product and service suppliers. The winner agrees to sign the Declaration Form to this effect. The winner acknowledges that the only applicable guarantee is the usual manufacturer's warrantee.
9. **Limitation of liability: contest operation.** The Contest Organizer and the persons on whose behalf the contest is held shall not be held liable for the malfunction of any computer component, software or line of communication, the loss or absence of network communication or any communication that is defective, incomplete, incomprehensible, or deleted by any computer or network, and which may limit or prevent anyone from reading the contest rules. The Contest Organizer shall not be held liable for 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, equity, integrity or appropriate conduct of the contest is tainted or seriously affected by a virus, bug, alteration, unauthorized intervention, fraud, technical failure or any other reason, the Contest Organizer reserves the right, without prior notice (subject to the Régie des alcools, des courses et des jeux du Québec approval in Quebec), to cancel, modify, extend or suspend the contest.
10. **Limitation of liability: Entries.** The Contest Organizer and the persons on behalf of whom the contest is held shall not be held liable for lost, misdirected

or late entries due to a problem relating to the mail service, or any other fault, for any reason whatsoever, of the website during the Contest Period, including any damage to a participant's computer or mobile device.

11. Limitation of liability: situation beyond the Contest Organizer's control.

The Contest Organizer and the persons on whose behalf the contest is held shall 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 in the places of business of the organizations or companies whose services are used in order to hold the contest.

12. 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, 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. The Contest Organizer shall not be held liable.

13. Termination of the contest. 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 rules, the Contest Organizer may, at its sole discretion, award the prize by choosing from all eligible entries received and recorded up until the date of the event causing the early termination of the contest.

14. In no event shall the Organizer be required to award more prizes than indicated in these contest rules.

15. Limitation of liability - contest participation. By entering or attempting to enter this contest, participants agree not to hold liable the Contest Organizer or the persons on whose behalf the contest is held for any damages that may result from entering or attempting to enter this contest.

16. By accepting the prize, the winner authorizes the Contest Organizer and the member caisses of Fédération des caisses Desjardins du Québec, Fédération des caisses populaires de l'Ontario Inc., Fédération des caisses populaires du Manitoba and Fédération des caisses populaires acadiennes to use, if necessary, their name, photo, image, voice, place of residence and declaration regarding the prize for promotional purposes, without additional compensation.

17. Communication with participants. There will be no communication or correspondence with participants during the Contest Period, except as provided for in these rules or at the Contest Organizer's initiative or to obtain consent to

use entries from participants who entered the contest without purchase or consideration.

18. **Personal information.** All personal information obtained from participants will be used for contest administration purposes only. No commercial or other communication not related to this contest will be sent to participants, unless otherwise agreed.

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

20. **Decisions.** All persons who enter the contest agree to be bound by these contest rules and to final decisions by the Contest Organizer administering the contest.

All decisions of the Contest Organizer or its representatives pertaining to this contest are final and without appeal, subject to any decision by the Régie des alcools, des courses et des jeux du Québec for any matter under its jurisdiction.

21. **Participants from Quebec:** Any dispute regarding the organization or holding of a promotional contest may be submitted to the Régie des alcools, des courses et des jeux du Québec for a ruling. Any dispute regarding the awarding of a prize may be submitted to the Régie for the sole purpose of attempting to reach a settlement.

22. If a section of these contest rules is declared or deemed illegal, unenforceable or invalid by a competent court, that section shall be considered invalid, but all other sections will be applied within the limits of the law.

23. These rules and regulations are available at www.desjardins.com/odyssey.

24. In the event of a discrepancy between the French and English versions of these rules, the French version shall prevail.

25. The contest is subject to all applicable legislation.