

«A Trip to the Îles de la Madeleine with Mario Cyr» contest

RULES

CONTEST LENGTH

1. The «A Trip to the Îles de la Madeleine with Mario Cyr» contest is organized by the Fédération des caisses Desjardins du Québec (hereinafter, “the contest organizers”). It will take place on October 24, 2017 from 6:00 p.m., to January 13, 2019, 11:59 p.m. (hereinafter, “the contest period”).

ELIGIBILITY

2. To be eligible for the contest, participants must be, during the Contest Period:
 - Canadian residents
 - 18 years or older on October 24, 2017
 - A member of a Desjardins caisse in Quebec or Ontario (hereinafter the “Eligible Participant”)

The following persons are not eligible for the contest:

- a) Employees and executives of the Strategy, Marketing and Personal Services Executive Division of the Fédération des caisses Desjardins du Québec, and all persons with whom they reside.
- b) Directors and officers of the Fédération des caisses Desjardins du Québec and the Fédération des caisses populaires de l’Ontario Inc., and all persons with whom they reside.
- c) Employees, executives, administrators and officers of *Productions J* and all persons with whom they reside.

HOW TO ENTER

3. To enter a draw online, Eligible Participants, during the draw’s registration period, must:
 - Go to the contest page at www.desjardins.com/mariocyrcontest, complete the entry form
 - Confirm having read and accepted the contest rules on www.desjardins.com/mariocyrcontest.
 - Submit the form.

To enter a draw by mail, by sending a letter in a postage-paid envelope with their contact information (first and last names, address and phone number), name of their caisse, a text of 30 to 50 words explaining why they would like to win the prize, to the following address: A TRIP TO THE ÎLE DE LA MADELEINE WITH MARIO CYR contest, 1, Complexe Desjardins, PO BOX 7, Montreal, Quebec, H5B 1E2. Entries by mail must be postmarked no later than January 13, 2019, or they will be void. Upon receipt of the letter, the contest entry will automatically be registered and provide 1 chance to win. Entries by mail will be subject to the same conditions as all other entries. Mechanical reproductions will not be accepted. Entries become the property of the Contest Organizer and will not be returned.

LIMITS

4. Entries are limited to one per eligible person during the entire Contest Period.

PRIZE

5. One (1) prize to be won. The prize will consist of a trip for two (2) people to the Île de la Madeleine in March of 2019. Included in the prize:
 - Roundtrip flight for 2 people
 - Accommodations for 3 nights
 - A helicopter excursion to the ice floes
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Any expenses not described in the Prizes section above are the responsibility of the winner. This includes, but is not limited to personal travel, baggage, medical emergency and cancellation insurance for the winner and their guest.

The prize is valued at approximately \$ 6 148.

PRIZE DRAW

6. Winner will be chosen by a random draw from all eligible entries received during the period contest. The draw will be held on January 18, 2019 at 1:00 p.m. and will take place in the offices of the the contest organizers in Montreal.
7. The chances of an eligible participant's name being randomly drawn will depend on the number of eligible entries received during the contest period.

GENERAL CONDITIONS

8. To be declared a winner, the participant selected at random must also meet the following conditions:
 - 8.1 Be contacted by e-mail or telephone (at the discretion of the organizers) by contest organizers within forty-eight (48) hours of the draw;
 - 8.2 Confirm that he or she meets the eligibility conditions and other requirements of these contest rules;
 - 8.3 Answer a mathematical question correctly;
 - 8.4 Sign the liability waiver and declaration form ("declaration form") sent to winners by the contest organizers by fax or email (at the discretion of the organizers), and return it to them 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 organizers may, at their discretion, cancel the prize or conduct a new draw until another participant is chosen and declared winner.

9. **Prize hand in.** Within five (5) days of receipt of the declaration form, the contest organizers will send an email to the winners to inform them of the delivery terms of their prize. If a selected participant declines their prize, the contest organizers 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).
10. **Verification.** Entries are subject to verification by contest organizers. Any entry form that is, as the case may be, 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.
11. **Disqualification.** Any contestant that participates or attempts to participate in this contest by using a means that violates these contest rules or through a nature 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.
12. **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 attempts are made, contest organizers reserve the right to reject the participant's entries and obtain redress under the law.
13. **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.
14. **Limitation of liability: use of the prize.** Winners release the contest organizers 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 letter 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 and exemption form for that purpose. Winners recognize that the only applicable prize warranty is the usual manufacturer warranty.
15. **Limit of liability: conduct of the contest.** The contest organizers and persons for whom the contest is held shall not be liable for faulty computer components, software or communication lines relating to the loss or absence of network communication, or relating to any faulty, incomplete, incomprehensible or erased

transmission by any computer or any network that may limit or prevent the ability of any person to read the entry rules. In addition, they 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), contest organizers reserve the right, without notice, the Régie des alcools, des courses et des jeux du Québec, to cancel, modify, extend, or interrupt the contest.

16. **Limitation of liability: entries.** The contest organizers 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.
17. **Limitation of liability: situation beyond contest organizers' control.** The contest organizers and persons for whom the contest is held will accept no liability of any nature whatsoever in any case where their inability to act is the result of a fact or situation beyond their control, or from a strike, lock-out or any other labour conflict in the facilities of bodies or companies whose services are used to hold the contest.
18. **Modification of the contest.** The contest organizers reserve the right, at their sole discretion, to cancel, terminate, modify or suspend, in whole or in part, the contest should any event or any human intervention occur that could alter or affect the administration, security, impartiality, or conduct 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 applicable.
19. **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 organizers, from those entries duly registered and received up to the date of the event ending contest participation.
20. **Prize limit.** In all cases, contest organizers cannot be required to award more prizes or to award any prize other than those described in the contest rules.
21. **Limit of liability: contest participation.** By entering or attempting to enter this contest, individuals release the contest organizers and persons for whom the contest is held from any liability for any damages that he or she may suffer due to entering or attempting to enter the contest.
22. **Authorization.** By accepting a prize, winners authorize contest organizers and their representatives to use, if required, his or her name, photograph, image, voice, description of the prize, place of residence and/or declaration relating to the prize for advertising purposes, without any compensation.
23. **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.
24. **Property.** Entry and declaration forms are the property of the contest organizers and will be returned to participants under no circumstances.
25. **Contest organizers' decision.** Any decision by contest organizers 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 shall be available on the Desjardins Group Internet page at www.desjardins.com/mariocyrcontest.
28. In the case of any differences between the French and English versions of the contest rules, the French version shall prevail.
29. The contest is subject to all applicable laws.