

The Simplicity Pays

Contest rules

1. Contest description and contest period

The Simplicity Pays contest is organized by the Fédération des caisses Desjardins du Québec (hereinafter “the contest organizers”). The contest runs from January 1, 2018 (12:01 a.m. EST), to March 1, 2018 (11:59 p.m. EST) (hereinafter “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 (hereinafter “eligible persons”) may enter:

- Reside in Quebec or Ontario
- Have reached majority in their province of residence as of January 1, 2018

Individuals who are employees, 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, the LABARRE GAUTHIER INC. agency (LG2) or the XLR8 MÉDIA INC. agency (TOUCHÉ!) 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 persons must meet the following conditions during the contest period:

- Contribute, either via AccèsD, by calling 1-800-CAISSES, or by going into a caisse, to an existing or Desjardins RRSP or TFSA account or open a new one to contribute at a Desjardins caisse in Quebec or at a caisse populaire affiliated with the Fédération des caisses populaires de l'Ontario Inc. and make one of the following transactions:
 - Set up scheduled deposits into their RRSP or TFSA account of at least \$25 every two (2) weeks.
 - Make a one-time contribution to their RRSP or TFSA account of at least \$500.

Contest entry takes effect once the initial contribution or one-time contribution is made. Contest entry 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 persons 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 “Preparing for retirement or achieving your dreams with RRSPs.” These materials must be mailed in a postage-paid envelope to the following address: The Simplicity Pays 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, 2018—failing which they will be void. Upon receipt of the letter, the contest entry will be automatically recorded and entitle the eligible person 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 person.

There is a limit of one (1) entry or two (2) entries per eligible person for the entire contest period, regardless of the entry method. An eligible person participates in all draws following their contribution date but may only win the contest once. If a person contributes to their RRSP and TFSA during the contest period, they get two (2) contest entries, one for their RRSP contribution and one for their TFSA contribution with Desjardins.

4. Prize description

A total of eight (8) prizes will be awarded for a total value of \$8,000 and \$16,000 (based on whether the winners contributed to a Desjardins RRSP or TFSA for the first time). Each prize consists of a \$1,000 performance bonus paid into the eligible person's winning plan (RRSP or TFSA).

If the winner contributed to their first Desjardins RRSP or TFSA during the contest period, the prize will be doubled into an RRSP or TFSA bonus of \$2,000 instead of \$1,000, paid into the eligible person's winning plan (RRSP or TFSA).

If the winner entered the contest without contributing to their RRSP or TFSA, the prize will be awarded in cash in the form of a deposit into a Desjardins savings account or invested in a Desjardins investment of their choice. The winner's caisse can provide the services of an advisor if needed. In this case, the value of the prize will be \$1,000.

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. January 18, 2018, at 10:00 a.m. (EST) for contributions made no later than January 13, 2018, inclusive;
2. January 25, 2018, at 10:00 a.m. (EST) for contributions made no later than January 20, 2018, inclusive;
3. February 1, 2018, at 10:00 a.m. (EST) for contributions made no later than January 27, 2018, inclusive;
4. February 8, 2018, at 10:00 a.m. (EST) for contributions made no later than February 3, 2018, inclusive;
5. February 15, 2018, at 10:00 a.m. (EST) for contributions made no later than February 10, 2018, inclusive;
6. February 22, 2018, at 10:00 a.m. (EST) for contributions made no later than February 17, 2018, inclusive;
7. March 1, 2018, at 10:00 a.m. (EST) for contributions made no later than February 24, 2018, inclusive;
8. March 15, 2018, at 10:00 a.m. (EST) for contributions made no later than March 1, 2018, inclusive.

6. Publication of winners' names

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

7. General conditions

To be declared winners, selected eligible persons must also meet the following conditions:

- i) Be reached by phone or email by the contest organizers 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 (hereinafter "the release form") sent to them by the contest organizers by mail, email or fax and return it to the contest organizers within ten (10) business days of receiving it.

Should the selected entrant fail to meet the above-mentioned terms or any other condition herein, 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. 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 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 persons may be turned in to the appropriate legal authorities.

7.4 Any attempt to sabotage the legitimate operation of the contest constitutes a violation of civil and criminal law. If any such attempts are made, the contest organizers reserve the right to reject the participant's entries and obtain redress under the law.

7.5 The prizes must be accepted as described herein and may not under any circumstances be transferred in whole or in part to any other person, substituted for another prize or redeemed for cash, unless otherwise indicated herein.

7.6 If it proves impossible, difficult or more expensive for the contest organizers 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 their sole discretion, the monetary value of the prize indicated in these rules.

7.7 By taking part in the contest, the selected participant 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. The winners acknowledge that upon receipt of the prize or the letter confirming the prize, fulfillment of prize-related obligations becomes the sole and exclusive responsibility of the various product and service providers. The winners agree to sign a declaration and release form to that effect. The winners recognize that the only applicable prize warranty is the usual manufacturer warranty.

7.8 The contest organizers and the persons on whose behalf the contest is held are not liable for any faulty computer component, software or line of communication, or for the loss or absence of network communication capability, or for any faulty, incomplete, incomprehensible or erased computer or network transmission that makes it difficult or impossible to read the entry rules. They will also not be held liable for any damage or loss that may be caused, directly or indirectly, in whole or in part, by the downloading of any web page, software, etc., or by the transmission of any information related to contest entry. More specifically, if the administration, security, fairness, integrity or proper operation of the contest is compromised or seriously impacted, particularly due to a virus, bug, tampering, unauthorized action, fraud, technical failure or any other cause, the contest organizers reserve the right, without notice (subject to the approval of the Régie des alcools, des courses et des jeux du Québec), to cancel, modify, extend or suspend the contest.

7.9 The contest organizers reserve the right, at their sole discretion, to cancel, terminate, modify or suspend, in whole or in part, this contest should any event, error or human intervention occur that could corrupt or affect the administration, security, impartiality or conduct of the contest as provided for in the contest rules, subject to the authorization of the Régie des alcools, des courses et des jeux du Québec if applicable. The contest organizers cannot be held liable in any way.

7.10 In the event that, for any reason whatsoever, the contest must end, in whole or in part, before the end date provided herein, 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 the contest.

7.11 In all cases, the contest organizers cannot be required to award more prizes or to award any prize other than those described herein.

7.12 By entering or attempting to enter this contest, individuals release the contests organizers and persons on whose behalf the contest is held from all liability for any damages that they may suffer due to 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 persons on whose behalf 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 organizations or companies whose services are used to hold the contest.

7.15 By accepting a prize, the winners authorize the contest organizers and their representatives to use, as needed, their name, place of residence, photograph, likeness, voice and prize essay for publicity purposes, without remuneration.

7.16 No communication or correspondence will be exchanged with participants in relation to this contest other than as described in the contest rules, except at the initiative of the contest organizers or to obtain consent to use an entry without purchase or consideration.

7.17 The personal information collected on participants during the contest will be used solely for the purposes of administering the contest. No communications, commercial or otherwise, unrelated to this contest will be sent to participants, unless they have otherwise agreed.

7.18 Participation letters without purchase or consideration and release forms are the property of the contest organizers and will not be returned to participants under any circumstances.

7.19 Any person entering this contest agrees to comply with these rules and any decisions made by the contest organizers, which are final and binding. Any decision of the contest organizers or their representatives concerning this contest is final and without appeal, subject to any decision of the Régie des alcools, des courses et des jeux du Québec on any matter within its jurisdiction.

7.20 For participants from Quebec: A dispute over the organization or conduct of a publicity contest may be submitted to the Régie des alcools, des courses et des jeux du Québec for resolution. Any litigation respecting the awarding of a prize may be submitted to the Régie only for the purpose of helping the parties reach a settlement.

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

7.21 These contest rules are available in English and French at www.desjardins.com/simplicitypays.

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

7.23 This contest is subject to all applicable laws.