

## "Replace your study space" Contest Contest Rules

### CONTEST PERIOD

The "Replace your study space" contest is organized by the Fédération des caisses Desjardins du Québec (hereinafter "the Organizer") and will run from 9:00 a.m. ET on August 17, 2020 to 11:59 p.m. ET on October 2, 2020 (hereinafter referred to as the "Contest period").

### ELIGIBILITY

This contest is open to

Students aged 18 to 30 who are enrolled, full-time or part-time in the fall of 2020, in one of the schools served by the Organization. The list is available at

[https://www.desjardins.com/en/votre\\_caisse/360d-faisons-connaissance.jsp?transit=81599360](https://www.desjardins.com/en/votre_caisse/360d-faisons-connaissance.jsp?transit=81599360).

Next, search by region. Members or non-members of a Desjardins caisse in Quebec or Ontario,

(hereinafter referred to as "Eligible entrants").

### Exclusions

Ineligible for the contest:

- a. Employees, managers, directors and officers of the Fédération des caisses populaires du Québec, Caisse Desjardins Ontario Credit Union Inc. (and Fédération des caisses populaires acadiennes), their member caisses or any other Desjardins Group entity, their immediate family members (siblings, children, parents), legal or common-law spouses, and persons with whom they are domiciled.
- b. Employees, managers, directors and officers of contest partner Locas Design, which took part in producing this contest, as well as their immediate family members (siblings, children, parents), legal or common-law spouses, and persons with whom they are domiciled.

### HOW TO ENTER

- To qualify, **eligible** persons must:
  - Look for the Desjardins 360d fall 2020 back-to-school advertising campaign on Facebook or through the student partner associations at schools served by the organization using a variety of platforms, including Web pages, emails and Facebook.
  - Fill out all the required fields in the electronic entry form by clicking the link provided for this purpose to be published in Desjardins 360d's social media publications. Eligible persons will then be qualified to win one of the grand prizes.

At any time between 9:00 a.m. ET on August 17, 2020 and 11:59 p.m. ET on October 2, 2020.

*Other schools may be added to this list during the contest period. For more information, please email [exploitation.commerciale@desjardins.com](mailto:exploitation.commerciale@desjardins.com)*

**No purchase or consideration required.**

Limit of one (1) entry per eligible entrant regardless of the method used to enter.

**Entering the contest**

No purchase or consideration required. To enter the contest with no purchase or obligation required, eligible entrants must legibly write their name and address, including the city and postal code, telephone number and the date. They must also write an original text of approximately 50 words on "Your goals for maintaining good financial health" and mail it in a postage-paid envelope to: Commercial Operations, 5 Complexe Desjardins, Basilaire 2 Centre, Montreal QC H5B 1B2. Entries with no purchase or obligation required must be mailed no later than the last day of the contest, October 2, 2020, or they will be rejected. Once the letter is received, the contest entry will automatically be recorded and offer a chance to win. Limit of one (1) entry per postage-paid envelope. Entries received in this way will be subject to the same terms and conditions as those that apply to other entries. Mechanical reproductions will not be accepted. Entries are the property of the Organizer and will not be returned.

**PRIZES**

Only eligible entrants who have met the conditions mentioned in "How to Enter" are eligible for the prize draw.

- There are 2 prizes to win worth \$5,000 in total. These prizes consist of:
  - Two (2) complete redesigns of your office space with input from an experienced designer, each one valued at \$2,500.00. The new layout includes new furniture and accessories to help you stay motivated during your studies. One (1) redesign will be drawn from among all eligible entrants in each eligible province<sup>1</sup>. Prizes include:
    - One (1) Locas Design office space design package valued at \$750.00 (including taxes) comprising:
      - A virtual 30-minute consultation to understand needs
      - A 3D model of the room
      - A layout drawing showing the furniture
      - A choice of furniture, colour scheme and materials
      - A choice of accessories and light fixtures
      - Proposed window coverings
      - A shopping list

Valid for 1 year after the package is issued, subject to the designer's availability. Non-transferable, non-redeemable for cash, non-refundable. Virtual consultation offered via Zoom. The winner must provide a sketch and photos of their current office space, as well as all the dimensions required to create the 3D model and layout drawing. The winner will be responsible

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1 - If no eligible entrants are entered in one of the eligible provinces, the prize(s) will be drawn from among all eligible entrants.

for the cost of the renovations. Extra fees may apply for any additional requests. For full details, visit <https://jessicalocasdesign.com/>

- One (1) Structube gift card worth \$1,500.00  
Valid at all Structube stores in Canada only (cannot be used for online purchases). No expiry date. Not redeemable for cash or refundable. Cannot be used to purchase gift cards. Not responsible for cards that are lost, stolen, damaged, or used without your consent. Use of the gift card constitutes acceptance of the terms and conditions attached thereto. For more information, or to find out the balance on the card, visit <https://www.structube.com/en/faq>
- One (1) Staples gift card worth \$250.00  
Valid at all Staples stores in Canada only (cannot be used for online purchases). No expiry date. Not redeemable for cash or refundable. Cannot be used to purchase gift cards. Not responsible for cards that are lost, stolen or damaged. Use of the gift card constitutes acceptance of the terms and conditions attached thereto. For more information, or to find out the balance on the card, visit <https://help.staples.ca/hc/fr-ca/search?utf8=%E2%9C%93&query=carte-cadeau>

Anything not described above is not included in the prize and is the responsibility of the winner.

The winner alone shall pay the taxes that may result from the awarding of the prize, fully exempting the Organizer and persons for whose benefit this contest is being held.

## **DRAW**

The winner will be determined by a random, computerized draw. The draw will take place at 12:05 p.m. on October 9, 2020, in the presence of witnesses, who are Desjardins employees, on the premises of the Organizer, Commercial Operations Team, 5 Complexe Desjardins, Basilaire 2 Centre, Montreal.

The chances of winning depend on the number of eligible entries received during the contest period.

## **GENERAL CONDITIONS**

1. To be declared winners of the prizes, the selected entrants must:
  - a) Be reached by phone or email by the Organizer within ten (10) days of the draw. Selected entrants must be reached after no more than 2 attempts and will have no more than 48 hours to return the contest Organizer's call or email, as the case may be, failing which they will no longer be entitled to receive the prize.
  - b) Confirm that they meet the eligibility conditions and other requirements according to these rules, including valid proof of enrolment in a participating school.
  - c) Correctly answer, without assistance, a time-limited mathematical skill-testing question they will be asked by phone.
  - d) Sign the declaration form and liability waiver (hereinafter the "Declaration Form") sent by mail or email and return it to the Organizer within ten (10) working days of the date on which it was received.

Failure to comply with one of the conditions mentioned in above, or any other condition mentioned in these rules, will result in the selected entrant being disqualified and, at the Organizer's discretion, the prize being cancelled or a new draw for the prize taking place in accordance with these rules until an entrant is selected and declared the winner. The same conditions will apply, subject to adaptations as necessary.

2. **Awarding of the prize.** Within fifteen (15) days of receiving the Declaration Form, the Organizer will contact the winner to inform them as to how to claim the prize. If the winner refuses to claim the prize, the Organizer shall be released from any and all obligations regarding the awarding of the prize and may, at its discretion, cancel the prize or proceed with a new draw in the manner described in the previous section.
3. **Audits.** All entries and Declaration Forms may be subject to verification by the Organizer. Those that are incomplete, inaccurate, illegible, mechanically reproduced, defaced, fraudulent, submitted or mailed after the entry deadline, contain an invalid telephone number or are otherwise ineligible may be rejected and will not entitle the entrant to the prize.
4. **Disqualification.** Any person who enters or attempts to enter this contest by any means that do not comply with these rules and are unfair to other entrants (such as hacking, use of a voting group or a dummy) will automatically be disqualified and possibly reported to the appropriate legal authorities.
5. **Operation of the contest.** Any attempt to sabotage the legitimate operation of the contest constitutes a violation of civil and criminal laws. In the event of such attempts, the Organizer reserves the right to reject the entrant's entries and seek redress under the law.
6. **Acceptance of the prize.** Prizes must be accepted as described in these rules and cannot, under any circumstances, be transferred, in whole or in part, to another person, replaced by another prize or exchanged for cash, subject to what the Organizer may, at its sole discretion, decide.
7. **Limitation of liability.** If the Organizer is unable to award the prize as described herein, it reserves the right to award a prize of the same type and equivalent value or, at its sole discretion, award the monetary value of the prize indicated herein. In any event, the Organizer shall not be required to award more prizes than indicated in these contest rules or to award a prize other than in compliance with these contest rules.  
**OR WHERE THE NUMBER OF PRIZES EXCEEDS THE NUMBER OF ELIGIBLE ENTRANTS:** If the number of prizes offered exceeds the number of eligible entrants, the Organizer reserves the right to cancel the excess prizes.
8. **Limitation of liability: use of the prize.** The winner releases the Organizer and the persons on whose behalf the contest is being held from any and all liability for damages that may occur as a result of their participation in the contest and acceptance and use of the prize. The winner acknowledges that, upon receipt of the prize or the letter confirming their prize, the execution of obligations in connection with the prize becomes the sole and exclusive responsibility of the various suppliers of products and services. The winner undertakes to sign a Declaration and Liability Waiver form for this purpose. The winner of a prize acknowledges that the only warranty applicable to it is the manufacturer's usual warranty.
9. **Limitation of liability: operation of the contest.** The Organizer and the persons on whose behalf the contest is being held shall not be held liable with respect to any of the following that may limit or prevent any person from reading the contest rules: malfunction of any computer component, software or communication line, loss or lack of network communication or any transmission that is faulty, incomplete, incomprehensible, or erased by any computer or

network. They shall not be held liable for any damage or loss that may be caused, directly or indirectly, in whole or in part, by downloading any web page, software, etc., or by transmitting any information related to participating in the contest. More specifically, if the administration, security, fairness, integrity or proper operation of the contest is corrupted or seriously impacted, notably because of a virus, bug, tampering, unauthorized action, fraud, technical failure or any other cause, the Organizer may, subject to the authorization of the Régie des alcools, des courses et des jeux, cancel, modify, extend or suspend the contest.

10. **Limitation of liability: Facebook.** Entrants acknowledge and agree that the Facebook site is not owned or operated by the Fédération des caisses Desjardins du Québec, but acknowledge, nevertheless, that they are subject to Facebook's terms and conditions of use. Personal information obtained during this contest is for the exclusive use of the Fédération des caisses Desjardins du Québec and will not be disclosed in any way to Facebook. Facebook is not associated with the contest and is not sponsoring it in any way. No liability can be attributed to it in this regard. (Social Media Contest)
11. **Limitation of liability: receipt of entries.** The Organizer and the persons on whose behalf the contest is being held shall not be held liable for lost, misdirected or late entries, including any postal service-related problem, or for any problem for any reason whatsoever with the website for the duration of the contest, including any damage to an entrant's computer or mobile device.
12. **Limitation of liability: uncontrollable circumstances.** The Organizer and persons on whose behalf the contest is being held shall not be held liable in any manner whatsoever for any situation in which their inability to act is the result of an event or circumstance that is beyond their control, or of a strike, lockout or any other labour dispute within the organizations or firms whose services are being used to hold this contest.
13. **Contest modification.** The Organizer reserves the right, at its sole discretion, to cancel, terminate, modify or suspend this contest, in whole or in part, should human intervention or an event occur that could alter or affect the administration, security, impartiality or operation of the contest as provided for in these rules, subject to approval by the Régie des alcools, des courses et des jeux du Québec, as required. No liability may be attributed to it.
14. **Termination of participation in the contest.** If participation in the contest must be terminated, in whole or in part, for any reason whatsoever, before the closing date provided for in these contest rules, the Organizer may proceed, at its sole discretion, to award the prize among the entries duly registered and received up to the date of the event ending participation in the contest.
15. In no way shall the Organizer be required to award more prizes than indicated in these contest rules or to award a prize other than in compliance with these contest rules.
16. **Limitation of liability: participation in the contest.** Any person who enters or attempts to enter this contest releases the Organizer and the persons on whose behalf the contest is being held from any and all liability for damages that they may incur as a result of their participation or attempted participation in the contest.
17. By accepting the prize, the winner authorizes the Organizer and persons on whose behalf this contest is being held as well as the caisse members of the Fédération des caisses Desjardins du Québec to use, if necessary, their name, photograph, image, voice, place of residence and statement regarding the prize for advertising purposes, with no form of compensation.

18. **Communication with entrants.** No communication or correspondence shall be exchanged with entrants during this contest except as provided for in these rules or on the Organizer's initiative, or to receive their consent to use their entry text with no purchase or consideration.
19. **Personal information.** The personal information gathered on entrants during this contest shall be used solely to administer the contest. No communication, commercial or otherwise, not related to the contest shall be sent to entrants unless they have otherwise given their consent.
20. **Property.** Entry forms and Declaration Forms are the property of the Organizer and will not be returned to entrants.
21. **Decisions.** Any person who enters this contest agrees to be bound by these rules and the decisions, which are final and cannot be appealed, by the Organizer, which is administering the contest. Any decision by the contest Organizer or its representatives regarding the contest is final and without appeal, subject to any decision by the Régie des alcools, des courses et des jeux du Québec in relation to any issue that falls within its jurisdiction.
22. **Quebec entrants:** 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 solely for the purpose of reaching a settlement.
23. If a section of the 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.  
  
These rules are available on site or upon request by emailing [exploitation.commerciale@desjardins.com](mailto:exploitation.commerciale@desjardins.com)
24. In case of any discrepancy between the French and English versions of these rules, the French version shall prevail.
25. The contest is subject to all applicable legislation.