



CONTEST

Desjardins Ontario Credit Union ESG Leadership Bursary

Contest rules

PROGRAM PERIOD

The Desjardins Ontario Credit Union ESG Leadership Bursary program (the "Program") is organized by Desjardins Ontario Credit Union (the "Organizer"). It runs from 12:00 a.m. (Eastern Time) on October 15, 2025, to 11:59 p.m. (Eastern Time) on November 30, 2025, (the "Program Period").

ELIGIBILITY

The Program is open to individuals in their province of residence who are:

- Between 18 and 30 on November 30, 2025
- Registered as a full-time student in a vocational school, college or university program recognized by Ontario's Ministry of Education for the 2025 fall term
- Residing in Ontario
- Leaders in one of the following areas:
 - Environment
 - Society
 - Governance

(the "Eligible Applicants")

Exclusions

- Full-time permanent employees and board members of Desjardins Ontario Credit Union are not eligible for the Program. Employees, managers and directors of the Fédération des caisses Desjardins du Québec, the Fédération des caisses populaires acadiennes, their member caisses or credit unions or any other Desjardins Group entity, members of their immediate families (siblings, children, parents), their legal or common-law spouses or persons with whom they reside
- Employees, managers and directors of agencies or service providers involved in organizing the Program, members of their immediate families (siblings, children, parents), their legal or common-law spouses or persons with whom they reside.
- Employees, managers, officers and directors of the agencies and/or service companies that participated in this contest, members of their immediate families (brothers, sisters, children, father, mother), their legal or common-law spouses, as well as the persons with whom they reside.
- Members who have defrauded or attempted to defraud a Desjardins caisse in Quebec, Caisse Desjardins Ontario Credit Union Inc. or any other Desjardins Group entity

HOW TO APPLY

To apply, during the Program period, Eligible Applicants must:

- Fill out the FORMS form <https://forms.office.com/r/38yU4a4yjj>
- In the form, insert a YouTube link to a 3 to 5 minutes video in length that demonstrates their leadership in Environment, Sustainable Development, Society or Governance (see criterias below). Videos longer than 5 minutes will not be evaluated.
- Submit letter of support (PDF format) from an organization, association, school, etc. explaining how they are leaders when it comes to environment/sustainability, social or governance issues to promotionontario@desjardins.com on the same day they submit the completed form. Failure to submit the letter of support on the same day will void the application.
- Submit your application between 12:00 a.m. (Eastern Time) on October 15, 2025, and 11:59 p.m. (Eastern Time) on November 30, 2025.

Applicants will be evaluated according to the established analysis grid, which includes a total number of points that may be awarded to eligible Applicants. The analysis grid and attributable score are detailed as follows:

- **Criteria 1:** Level of community involvement in one of the three areas: Environment, Society, Governance (frequency of involvement, number of organizations and projects supported, past or current involvement, measurable impact on the community, tangible results).

Points awarded: 35

- **Criteria 2:** Demonstrates leadership in one of the following three (3) areas: Environment, Society, Governance (level of responsibility, roles held, innovation and creativity)

Points awarded: 35

- **Criteria 3:** Overall assessment of application (candidate introduces himself/herself, names the school, clearly explains his/her involvement, why he/she is doing it and how leadership has an impact, using examples, dynamism, clarity and quality of presentation, short and relevant presentation)

Points awarded: 20

-**Criteria 4:** Letter of support for the Applicant's leadership skills

Points awarded: 10

No purchase or consideration required. To enter the contest without purchase or obligation, Eligible Applicants must legibly handwrite their full first and last name, address including city and postal code, telephone number and date, write an essay of approximately a thousand (1000) words on "Leadership in Environment, Society or Governance" and mail it in an envelope with sufficient postage to "40 Elm Street Unit 166, Sudbury, Ontario P3C 1S8" addressed to Sophie Gingras, Director, Communications and Community Partnerships. Entries without purchase or consideration must be postmarked no later than November 30, 2025, 11:59 p.m. ET, the last day of the contest, or they will be void. Upon receipt of the letter, participation in the contest will be automatically recorded, giving you a chance to win. A duly stamped envelope entitles the entrant to a single entry. Entries thus obtained are subject to the same conditions as those applicable to other entries received in connection with this contest. Mechanical reproductions will not be accepted. Entries become the property of the Organizer and will not be returned.

Limit of 1 application per Eligible Applicant, regardless of application method used.

PRIZES

There are 3 scholarships of \$5,000 each to be won, for a total of \$15,000, regardless of level or field of study.

The scholarships will be awarded by cheque to the recipients no later than March 31, 2025.

ENVIRONMENTAL, SOCIAL AND GOVERNANCE LEADERSHIP BURSARIES

A panel of Desjardins Ontario Credit Union members and employees will vote on the winners. They will meet online to analyze the applications.

The following criteria are taken into account in the analysis of applications. Based on the criteria, the panel of 7 members will identify the young people who stand out the most and best qualify to receive a scholarship.

The student will be committed to environmental, social or governance issues, or sustainable development. They will demonstrate leadership through these commitments.

SELECTION PROCESS

Entries will be judged by a panel of seven (7) jurors. Jury members are Caisse Desjardins Ontario Credit Union Inc. members and employees. Jury members have access to information related to the application. Applicants-identifying information is not masked.

Judging will take place between January 12, 2026 8:30 a.m. (ET) and January 30, 2026 5:00 p.m. (ET), in virtual mode.

Prizes will be awarded among eligible Applicants according to their scores

GENERAL CONDITIONS

To be declared a winner, the selected applicant must:

- a) Be reached by telephone or email by the Organizer within 15 days of the selection of the winners. The selected applicant must be reached within 2 attempts and will have 48 hours to return the Organizer's call or to reply to the email after receiving a voicemail or an email from the Organizer, if applicable, failing which they will forfeit the prize.
- b) Confirm that they have met the eligibility conditions and other requirements in these rules.
- c) Upon request by the Organizer, Eligible Applicants must provide official documentation from their educational institution confirming their status as a full-time student for the 2025 fall term.
- d) Sign the declaration and release form ("Declaration Form") sent to them by email and return it to the Organizer within 10 business days of receipt to Kim Julien, Senior Communication and Marketing Advisor by e-mail at kim.t.julien@desjardins.com.

Failure to comply with one of the conditions mentioned above, or any other condition mentioned in these rules, will result in the selected Eligible Applicant being disqualified and, at the Organizer's discretion, the prize being cancelled, or a new selection being made in accordance with these rules until an Eligible Applicant is selected and declared the winner. In such a case, the same terms and conditions will apply and be adapted, as necessary.

1. **Awarding of prizes.** Once the Organizer has received the Declaration Form, it will email the winner no later than February 20, 2026, to inform them of how to claim their prize. Should the selected Applicant refuse the prize, the Organizer will be released from all obligations relating to the awarding of the prize and may, at its discretion, cancel the prize or make a new selection in accordance with the procedure described in the previous paragraph.

If the winner is a minor and resides in Ontario, the prize may be claimed only by the parent with whom the winner resides or the person who has legal custody of the winner. One of these parties will provide written confirmation of the Eligible Applicant's age and compliance with all the terms and conditions of the Program, accept the prize and release the Organizer and the persons on whose behalf the Program is held from any liability with respect to damage or loss arising from applying under the Program, the awarding or use of the prize, the quality of the prize, any prize defect or loss during transport, by signing the Declaration Form.

2. **Verification.** All applications and Declaration Forms may be subject to verification by the Organizer. Any application or Declaration Form that is incomplete, inaccurate, illegible, mechanically reproduced, mutilated, fraudulent, registered or submitted late, contains an invalid telephone number or is otherwise non-compliant may be rejected and will not entitle the applicant to the prize.
3. **Disqualification.** Anyone who applies or attempts to apply under the Program by means that do not comply with these rules or that are unfair to other applicants (such as via hacking or using a voting group or false names) will be automatically disqualified and may be reported to the appropriate legal authorities.
4. **Program operation.** Any attempt to undermine the legitimate operation of the Program constitutes a violation of civil and criminal law. If any such attempts are made, the Organizer reserves the right to reject the Eligible Applicant's application and obtain redress under the law.
5. **Applicant identification.** For the purposes of these rules, the Eligible Applicant is the person whose name appears on the application and who meets the conditions of these rules. The prize will be awarded to this person in the event they are selected and declared a winner. Should a dispute arise regarding the identification of the person who filled out the application, the application will be deemed to have been sent by the authorized account holder associated with the email address provided at the time of application, if applicable. "Authorized account holder" is defined as the person who is assigned an email address by an internet provider, online service provider, or other organization that is responsible for assigning email addresses for the domain associated with the submitted email address.
6. **Acceptance of prizes.** Prizes must be accepted as described in these rules and cannot be exchanged, substituted or transferred to anyone else, except as stipulated in these rules.
7. **Limitation of liability.** If the Organizer is unable to award the prize as described herein, it reserves the right to award a like scholarship of equal value or, at its sole discretion, to award the monetary value of the scholarship indicated herein. In the event there are more prizes

offered than Eligible Applicants, the Organizer reserves the right to cancel the additional prizes.

8. **Limitation of liability: Use of prizes.** The winner releases the Organizer and the persons on whose behalf the Program is held from any liability for damage that may arise from submitting an application or from accepting or using the prize. The winner acknowledges that upon receipt of the prize or the letter confirming that they have won the prize, fulfillment of prize-related obligations becomes the sole and exclusive responsibility of the various product and service providers. The winner undertakes to sign a declaration and release form to this effect. The winner acknowledges that the only applicable guarantee is the usual manufacturer's warranty.
9. **Limitation of liability: Program operation.** The Organizer and the persons on whose behalf the Program is held cannot be held liable for any malfunction of any computer component, software or line of communication, the loss or absence of network communication, or any transmission that is faulty, incomplete, incomprehensible or deleted by any computer or network and which may limit or prevent any person from reading the rules. Furthermore, the Organizer cannot be held liable for any loss or damage that may be caused, directly or indirectly, in whole or in part, by any web page, software or other download or by the transmission of any information concerning application under the Program. More specifically, if the administration, security, impartiality, integrity or operation of the promotion is corrupted or seriously affected by reason of a virus, bug, alteration, unauthorized intervention, fraud, technical failure or any other reason, the Organizer reserves the right to cancel, modify, extend or suspend the Program without prior notice.
10. **Limitation of liability – Receipt of applications.** The Organizer and the persons on whose behalf the Program is held cannot be held liable for applications that are lost, misdirected or late, including as a result of a postal service-related problem or any breakdown, for any reason whatsoever, of the website during the Program Period, including any damage to an applicant's computer or mobile device.
11. **Limitation of liability: Situation beyond the Organizer's control.** The Organizer and the persons on whose behalf the Program is held cannot be held liable in any way whatsoever in the event their inability to act results from a fact or situation beyond their control, or from a strike, lockout or other labour dispute occurring in the organizations or companies whose services are used for Program operation.
12. **Program changes.** The Organizer reserves the right, at its sole discretion, to cancel, terminate, modify or suspend the Program in whole or in part should human intervention or an event take place that could alter or affect the administration, security, impartiality or operation of the Program as provided for in these rules. They cannot be held liable should such an event or intervention occur.
13. **Termination of the Program.** If the Program must be terminated, in whole or in part, for any reason whatsoever before the closing date provided in these rules, the Organizer may, at its sole discretion, award the prizes by choosing from all eligible applications duly received up to the date of the event resulting in the termination of the Program.
14. Under no circumstances will the Organizer be required to award more prizes or to award a prize other than in accordance with these rules.
15. **Limitation of liability: Application under the Program.** By applying or attempting to apply under the Program, applicants agree to indemnify the Organizer or persons on whose behalf

the Program is held for any damage that may result from applying or attempting to apply under the Program.

16. **Communication with applicants.** No communications, commercial or otherwise, unrelated to the Program will be sent to applicants without their express consent. Any communication or correspondence will be made solely in connection with the Program, as provided for in these rules, at the Organizer's initiative or to obtain consent from the Eligible Applicant to use applications made without purchase or consideration.
17. **Copyright.** Eligible Applicants agree that the Organizer may use, produce and reproduce, in whole or in part, indefinitely, free of charge, and for internal purposes within Canada, the text submitted for an application under the Program, without mentioning the author's name. Eligible Applicants also consent to the Organizer translating the text, as needed, with no obligation to obtain their approval as to the correctness or accuracy of the translation. Eligible Applicants also give their consent for the Organizer to correct the spelling of the text, as needed.
18. **Personal information.** In order for Eligible Applicants to apply, the Organizer needs to collect, use and share some of their personal information. For more details, see the Desjardins Group Privacy Policy at www.desjardins.com/privacy-policy.

By applying under the Program, applicants authorize the Organizer or their authorized agents to collect, use and share their personal information for the purpose of administering the Program and awarding the prizes in accordance with applicable regulations and the Organizer's privacy policy.

By accepting the prize, subject to their consent, winners authorize the Organizer, the member caisses of the Fédération des caisses Desjardins du Québec and Caisse Desjardins Ontario Credit Union Inc. to collect, use, disclose and share, if necessary, their name, place of residence (city and province), prize statement, photo, likeness, voice and/or other representations and recordings featuring the winner in connection with the Program, for publicity or promotional purposes, in any form of media (for example, Desjardins website, Facebook pages), without any form of remuneration or compensation. Winners release their right to use and reproduce, in whole or in part, any visual content Desjardins may have captured for the purposes of the Program.

19. **Intellectual property and copyright.** By submitting a text, photo, composition, design or any other work ("Work") for the Program, the applicant guarantees that the Work is free of third-party rights and that the applicant, who holds all necessary rights, submits the Work and authorizes its use, modification, transmission, adaptation, publication, communication or distribution in any format, media or technology including television, wireless or internet technologies. The applicant agrees to provide, upon request, proof that they hold the intellectual property rights or copyright for the Work and to indemnify and hold harmless the Organizer against any claim, action or suit stemming from the use of the Work.
20. **Property.** By submitting a text, photo, composition, design or any other Work for the Program, the applicant guarantees that the Work is free of third-party rights and that the applicant, who holds all necessary rights, submits the Work and authorizes its use, modification, transmission, adaptation, publication, communication or distribution in any format, media or technology including television, wireless or internet technologies. The applicant agrees to provide, upon request, proof that they hold the intellectual property rights or copyright for the Work and to

indemnify and hold harmless the Organizer against any claim, action or suit stemming from the use of the Work.

21. **Decisions.** All applicants must comply with these rules and with any decisions made by the Organizer, which are final and binding.
22. If a section of the 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.
23. These rules are available at www.desjardins.com/Ontario or upon request in one of the Ontario Desjardins Credit Union's branches.
24. In the event of a discrepancy between the French and English versions of these rules, the French version will prevail.
25. The Program is subject to all applicable laws.