



## **BECOME A DESJARDINS MEMBER AND GET UP TO \$100**

### **Promotion conditions**

#### **PROMOTION PERIOD**

The **Become a Desjardins Member and Get Up to \$100** promotion is organized by Voyageurs Credit Union (the "Organizer") and is valid from January 14 to April 30, 2019 (the "Promotion Period").

#### **ELIGIBILITY**

The following people are eligible for this promotion:

##### **NEW MEMBERS**

1. Must be 18 or over
2. Must not already be a member of a Desjardins credit union

##### **MEMBERS REFERRING NEW MEMBERS TO VOYAGEURS CREDIT UNION**

1. Must be 18 or over
2. Must be a member of Voyageurs Credit Union

(the "Eligible Participants")

#### **Exclusions**

The following people are not eligible for the promotion:

- Employees, managers and directors of Desjardins.<sup>1</sup>

<sup>1</sup> Employees, managers and directors of Voyageurs Credit Union, of Desjardins credit unions in Ontario, and of Desjardins Group and its subsidiaries may refer new members to Voyageurs Credit Union, but they are not eligible for the \$100 bonus payment.

#### **HOW TO PARTICIPATE**

##### **NEW MEMBERS**

1. To receive the first \$50, new members must be 18 or over, and must open their first eligible personal chequing account at Voyageurs Credit Union between January 14 and April 30, 2019. They must also, within 60 business days of account opening, sign up for a transaction plan and purchase another Desjardins product or service other than property

and casualty, life and health insurance, which cannot be sold or promoted in credit unions in Ontario.

Eligible personal chequing accounts for new members who are 18 or over:

<b>Code</b>	<b>Account name</b>
2500	PCA (A)
2024	Welcome Promotion for Newcomers to Canada
2002	Build-Up Savings Account
2006	Youth Profit Account
2012	Student STRATEGIC Account
2101	High-Yield Account
2013	Distinctive Account
2027	Military Personnel Account
2028	Signature Service Multi-Account
2029	Signature Account
2080	\$U.S. Build-Up Savings Account
2600	PCA (B)

New members who are 18 or over may then refer other new members to Voyageurs Credit Union during the Promotion Period, subject to the conditions set out in the **Members referring new members to Voyageurs Credit Union** sections.

2. To receive the second \$50, new members must, within 60 business days of opening their account, sign up to have their full paycheque deposited directly into their chequing account with Voyageurs Credit Union.

#### **MEMBERS REFERRING NEW MEMBERS TO VOYAGEURS CREDIT UNION**

1. Must give their name and phone number to the person they want to refer. They must tell their referral to give this information to the credit union when they open their new account. There is no limit on how many referrals a member can make during the Promotion Period.

#### **Bonus**

##### **NEW MEMBERS**

New members will receive up to \$100 if they meet the promotion conditions.

##### **MEMBERS REFERRING NEW MEMBERS TO VOYAGEURS CREDIT UNION**

Members will receive \$100 for each referral who meets the promotion conditions for opening a personal chequing account.

## Payment of bonus

### NEW MEMBERS

If all the conditions herein are met, new members will receive **up to \$100**. This amount will be deposited into their eligible personal chequing account within 60 business days after the account is opened.

### MEMBERS REFERRING NEW MEMBERS TO VOYAGEURS CREDIT UNION

If all the conditions herein are met, referring members will receive **\$100**. This amount will be deposited into their eligible personal chequing account after the referred member has opened an eligible personal chequing account.

## GENERAL CONDITIONS

1. To receive the bonus, members will need to confirm that they meet the eligibility conditions and other requirements herein. The bonus will not be awarded in the event of non-compliance with the above-mentioned terms or any other conditions herein.
2. **Verification.** All entries and declaration forms may be subject to verification by the Organizer. Any entry or declaration form that is, as the case may be, incomplete, inaccurate, illegible, mechanically reproduced, severely damaged, fraudulent or submitted late, or that contains an invalid telephone number or is otherwise non-compliant, may be rejected and will not entitle participants to the payment.
3. **Disqualification.** Anyone participating in the promotion or attempting to participate by any means that violate the conditions herein or are unfair to other participants (e.g., software piracy, use of voting groups or use of a nominee) will be automatically disqualified and may be reported to the appropriate legal authorities.
4. **Promotion operation.** Any attempt to undermine the legitimate operation of this promotion constitutes a violation of civil and criminal law. If any such attempts are made, the Organizer reserves the right to reject the member's entries and obtain redress under the law.
5. **Acceptance of bonus.** The bonus must be accepted as described herein and cannot, in any case, be transferred to someone else, in whole or in part, or be substituted for another bonus or redeemed for cash, subject to the discretion of the Organizer.
6. **Limitation of liability.** If the Organizer is not able to award the bonus as described herein, it reserves the right to award a similar bonus of equal value or, at its entire discretion, to award the monetary value of the bonus indicated herein.
7. **Limitation of liability – Use of the bonus.** Members release the Organizer and the persons for whom this promotion is held from any damages that may result from their participation in the promotion, or acceptance or use of the bonus. Members acknowledge that upon receipt of the bonus, fulfillment of bonus-related obligations becomes the sole and exclusive responsibility of the various product and service providers.

8. **Limitation of liability – Promotion operation.** The Organizer and the persons on whose behalf the promotion 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 promotion conditions. 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 about participating in the promotion. More specifically, if the administration, security, impartiality, integrity or operation of the promotion is corrupted or seriously affected, namely because of a virus, bug, unauthorized intervention, alteration, fraud, technical computer failure or any other cause, the Organizer reserves the right to cancel, modify, extend or suspend the promotion without prior notice.
9. **Limitation of liability – Receipt of entries.** The Organizer and the persons on whose behalf the promotion is held are not responsible for entries that are lost, misdirected or late.
10. **Limitation of liability – Situation beyond the Organizer's control.** The Organizer and the persons on whose behalf the promotion is held cannot be held liable 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 to hold the promotion.
11. **Promotion changes.** The Organizer reserves the right to, at its sole discretion, cancel, terminate, modify or suspend this promotion, in whole or in part, should any event or human intervention occur that could alter or influence the administration, security, impartiality or operation of the promotion as stipulated herein. The Organizer cannot be held liable should such an event or intervention occur.
12. **Termination of the promotion.** In the event that, for any reason whatsoever, participation in the promotion is terminated in whole or in part prior to the end date set out herein, bonuses may be awarded, at the Organizer's discretion, from among the eligible new member applications duly recorded and received up to the date of the event terminating participation in the promotion.
13. In no case shall the Organizer be required to award more bonuses or award a bonus other than in compliance with these conditions.
14. **Limitation of liability – Promotion participation.** By participating in or attempting to participate in the promotion, participants agree not to hold liable the Organizer or persons on whose behalf the promotion is held for any damages that may result from participating or attempting to participate in the promotion.
15. **Personal information.** All personal information obtained from participants will be used for promotion administration purposes only. No communications, commercial or otherwise, unrelated to this promotion will be sent to participants, unless they have otherwise agreed.

16. **Decisions.** Participants agree to be bound by these conditions and to the final decisions made by the Organizer administering the promotion.
17. If a section of this document 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.
18. These conditions are available at Voyageurs Credit Union and at [www.desjardins.com/toronto](http://www.desjardins.com/toronto).
19. In the event of a discrepancy between the French and English versions of these conditions, the French version will prevail.
20. The promotion is subject to all applicable laws.