



## DESJARDINS CAISSES LAVAL SCHOLARSHIP CONTEST

Rules for the Desjardins Caisses Laval Scholarship contest

### CONTEST PERIOD

The **Desjardins Caisses Laval Scholarship contest** ("the contest") is organized by six Desjardins caisses in Laval ("the organizer") and runs from 12:01 a.m. ET on March 1, 2023, to 11:59 p.m. ET on March 31, 2023 ("the contest period").

### ELIGIBILITY

This scholarship is open to individuals in their province of residence who:

- Are 16 or older as at March 31, 2023.
- Are registered as a full-time student for the Winter 2023 session at a vocational school, college, CEGEP or university recognized by the ministère de l'Éducation et de l'Enseignement supérieur du Québec.
- Is a foreign student with a valid student visa during the contest period.
- Is a member of 1 of the 6 Desjardins caisses in Laval during the contest period.
- **Quebec residents**

("Eligible participants.")

### Exclusions

The following individuals are not eligible to enter the contest:

- Employees, managers and directors of the Fédération des caisses Desjardins du Québec, the Caisse Desjardins Ontario Credit Union Inc. or 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 businesses helping organize the contest, members of their immediate families (siblings, children, parents), their legal or common-law spouses or persons with whom they reside.

### HOW TO ENTER

During the contest period, eligible participants must:

[Enter the contest using the Desjardins Foundation platform](#)

- Go to [www.desjardins.com/scholarships](http://www.desjardins.com/scholarships)
- Create a profile if they don't have one already or connect to the platform:
- Enter the information required to participate.
- Submit their contest entry between 12:00 a.m. ET on March 1, 2023, and 11:59 p.m. ET on March 31, 2023.

**No purchase or consideration is required to apply, other than the conditions listed in these regulations.**

Limit of one entry per eligible participant.

### **PRIZE(S)**

There are 120 prizes totalling \$200,000.00 to be won. The prizes are 120 scholarships divided as follows:

<b>Caisse</b>	<b>Number of scholarships</b>	<b>For collegial/professional students</b>		<b>For university students</b>		<b>TOTAL</b>
<b>Scholarship amount</b>		1,000.00 \$		2,000.00 \$		
Ouest de Laval	24	8	8,000.00 \$	16	32,000.00 \$	40,000.00 \$
Centre et de l'Est de Laval	24	8	8,000.00 \$	16	32,000.00 \$	40,000.00 \$
Grands boulevards de Laval	24	8	8,000.00 \$	16	32,000.00 \$	40,000.00 \$
Nord de Laval	24	8	8,000.00 \$	16	32,000.00 \$	40,000.00 \$
Saint-Martin de Laval	12	4	4,000.00 \$	8	16,000.00 \$	20,000.00 \$
Chomedey	12	4	4,000.00 \$	8	16,000.00 \$	20,000.00 \$
<b>TOTAL</b>	<b>120</b>	<b>40</b>	<b>40,000.00 \$</b>	<b>80</b>	<b>160,000.00 \$</b>	<b>200,000.00 \$</b>

Anything not included in the above description is not included in the prizes and must be paid for by the contest winners.

The winner, and not the Organizer or the persons on whose behalf the scholarship program is held, is solely responsible for paying any taxes that may arise from the scholarship.

Winners can choose to have the prize deposited into their Everyday Transaction Account or to receive a cheque in their name.

### **DRAW**

The winners will be determined by computerized random draw. The draw will be held at 1 p.m. ET on April 10, 2023, in the presence of witnesses, at each of the participating caisse's head offices.

The odds of winning depend on the number of valid entries received during the contest period.

### **GENERAL CONDITIONS**

To be declared a winner, each participant selected in the draw must:

- a) be reached by telephone by a representative of the contest organizer within 10 days of the draw. be reached within 2 attempts and return the contest organizer's call within 5 days after receiving a voicemail from the organizer, if applicable, failing which they will forfeit the prize. The prize will then be awarded to the next participant selected in the draw and the same procedure will be followed until a winner is declared.

Or

In the case of a minor, be contacted by a representative of the contest organizer, who will contact a parent or legal guardian of the participant selected in the draw within 10 days of the date of the draw. The parent or legal guardian of the participant selected in the draw must be reached within 2 attempts and return the contest organizer's call within 5 days after receiving a voicemail from the organizer, if applicable, failing which the participant selected will forfeit the prize. The prize will then be awarded to the next participant selected in the draw and the same procedure will be followed until a winner is declared.

- b) Confirm that they meet the eligibility requirements and other requirements in these rules.
- c) If requested by the contest organizer, the eligible participant must provide official documentation from an educational institution recognized by the ministère de l'Éducation et de l'Enseignement supérieur du Québec confirming their status as a full-time student for the winter 2023 semester.
- d) Appear in person to accept their prize in June 2023, the details of which will be emailed to winners in April 2023.
- e) Have correctly answered skill-testing math question that was asked when they created their profile on the Desjardins Foundation platform.
- f) Sign the declaration and release form ("declaration form") sent to them by email. Return the declaration form to the contest organizer within 10 business days of receipt. If the winner is a minor, the declaration form must be signed by a parent or a legal guardian.

Failure to comply with one of the conditions mentioned above, or any other condition mentioned in these rules, will result in the eligible participant being disqualified and, at the contest organizer's discretion, the prize being cancelled or a new draw for the prize taking place in accordance with these rules until an eligible participant 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** Upon receiving the declaration form, the contest organizer will inform the winner how to claim the prize within 7 days. Should one of the eligible participants refuse the prize, the contest organizer will be released from all obligations relating to the awarding of the prize and may, at their discretion, cancel the prize or hold a new draw in accordance with the procedure described previously.

If the prizewinner is a minor and resides in Quebec, the prize may be claimed only by the person who has entered the contest with the written consent of a parent or legal guardian, who will confirm the eligible participant's age and compliance with all the terms and conditions of the contest, and release the contest organizer and the persons for whose benefit the contest is being held from any liability with respect to damage or loss arising from entry in this contest, the awarding or use of the prize, the quality thereof, and any defect therein or its loss during transportation, by signing the declaration form.

2. **Verification** All entries and declaration forms may be subject to verification by the contest organizer. Any entry 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 eligible participant to the prize.

3. **Disqualification** Anyone who enters or attempts to enter this contest by means that do not comply with these contest rules or that are unfair to other participants (e.g., via hacking or using a voting group or false names) will be automatically disqualified and may be reported to the appropriate legal authorities.
4. **Contest operation** Any attempt to undermine the legitimate operation of this contest constitutes a violation of civil and criminal law. If any such attempts are made, the contest organizer reserves the right to reject the the eligible participant's entry and obtain redress under the law.
5. **Identifying eligible participants** For the purposes of these rules, the the eligible participant is the person whose name appears on the entry form and follows contest rules. The scholarship will be awarded to this person should they be declared the winner. Should a dispute arise regarding the identification of the person who filled out the entry form, the entry will be deemed to have been sent by the authorized account holder associated with the email address provided at the time of entry, 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. Acceptance of prizes.
6. **Acceptance of prizes** Prizes must be accepted as described in these contest rules and cannot, in any case, be transferred, in whole or in part, to anyone else, or substituted for another prize except as stipulated in these contest rules.
7. **Limitation of liability** If the contest organizer is unable to award the prize as described herein, they reserve the right to award a like prize of equal value or, at their sole discretion, to award the monetary value of the prize indicated herein. Under no circumstances will the contest organizer be required to award more prizes or to award a prize other than in accordance with these contest rules. In the event there are more scholarships offered than eligible participants, the contest organizer reserves the right to cancel the additional scholarships.
8. **Limitation of liability: Use of scholarship** The winner releases the contest organizer and the persons on whose behalf the contest is held from any liability for damage that may arise from entering the contest or from accepting or using the prize. The winner acknowledges that upon receipt of the prize from the contest organizer, fulfillment of scholarship-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: Contest operation** The contest organizer and the persons on whose behalf the contest 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 IT network and which may limit or prevent any person from reading the contest rules. Furthermore, the contest 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 contest entry. More specifically, if the administration, security, impartiality, integrity or operation of the contest is corrupted or seriously affected by reason of a virus, bug, alteration,

unauthorized intervention, fraud, technical failure or any other reason, the contest organizer reserves the right to cancel, modify, extend or suspend the program without prior notice.

10. **Limitation of liability: Facebook** As the scholarship program is hosted by Facebook, participants acknowledge and accept that Facebook is not the property of and is not operated by the contest organizer. Nevertheless, participants agree to comply with Facebook's terms of use. Any personal information collected for this contest is for the exclusive use of the contest organizer and will not be transmitted in any way to Facebook. The contest is in no way sponsored, endorsed or administered by or associated with Facebook. No liability can be attributed to Facebook. Furthermore, by entering the contest, participants agree to indemnify Facebook from any damages and interest resulting from their participation.
11. **Limitation of liability – Receipt of entries** The contest organizer and the persons on whose behalf the contest is held cannot be held liable for entries 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 contest period, including any damage to an entrant's computer or mobile device.
12. **Limitation of liability: Situation beyond the Program Parties' control** The contest organizer and the persons on whose behalf the contest 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 contest operation.
13. **Contest changes** The contest 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 take place that could alter or affect the administration, security, impartiality or operation of the contest as provided for in these contest rules. They cannot be held liable should such an event or intervention occur.
14. **Termination of the contest** If the contest must be terminated, in whole or in part, for any reason whatsoever before the closing date provided in these contest rules, the contest organizer may, at its sole discretion, award the prizes by choosing from all eligible entries duly received up to the date of the event resulting in the termination of the contest.
15. Under no circumstances will the contest organizer be required to award more prizes or to award a prize other than in accordance with these contest rules.
16. **Limitation of liability: Contest entry** By entering or attempting to enter the contest, eligible participants agree to indemnify the contest organizer or persons on whose behalf the contest is held for any damages that may result from entering or attempting to enter.
17. **Communication with eligible participants** No communications, commercial or otherwise, unrelated to this contest will be sent to eligible participants unless they have otherwise agreed. There will be no communication or correspondence about this program with eligible participants, except as provided for in these rules or at the contest organizer's initiative or to obtain consent to use application statements made without purchase or consideration.
18. **Copyright** Eligible participants agree that the contest organizer may use, produce and reproduce, in whole or in part, indefinitely, free of charge, and for internal purposes within Canada, the text submitted in an application, without mentioning the author's name. Eligible participants also consent to the contest organizer translating, as needed, their statement

with no obligation to obtain their approval as to the correctness and accuracy of the translation. Eligible participants also consent to the contest organizer correcting the spelling in their statement, as needed.

19. **Personal information** In order for eligible participants to be able to enter the contest, we need to collect, use and share some of their personal information. For more information, see the Desjardins Group Privacy Policy at [www.desjardins.com/privacy-policy](http://www.desjardins.com/privacy-policy).

By entering the contest, eligible participants authorize the contest organizer or their staff to collect, use and share their personal information for the purpose of administering the contest and awarding scholarships in accordance with applicable regulations and the privacy policy above.

By accepting the scholarship, subject to consent, contest winners authorize the contest organizer, the caisses belonging to Fédération des caisses Desjardins du Québec, and Desjardins Ontario Credit Union to collect, use, disclose and share, as required, their name, residence (city and province), scholarship statement, photo, likeness, voice and/or other representations and recordings featuring the winner as part of the contest entry, for publicity and/or promotional purposes, in any form of media (e.g., Desjardins website, Facebook pages) without any form of 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 contest.

20. **Intellectual property and copyright** By submitting a photo, composition, design or any other work ("work") for this contest, eligible participants ensure that the work is free of third-party rights and that they, as the holder of all necessary rights, submit 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. Eligible participants agree to provide, upon request, proof that they hold the intellectual property rights or copyright for the work and to indemnify the contest organizer against any claim, action or suit stemming from the use of the work.
21. **Property** All information and documents related to the contest, including entry forms and declaration and release forms, technical, technological or operational information and information related to designs, computer systems, software, logos, trademarks and intellectual property are and will remain the exclusive property of the contest organizer. No information or documents will be returned to participants.
22. **Decisions** Eligible participants must comply with these contest rules and with any decisions made by the contest organizer, which are final and binding.
23. 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.
24. **Rules** These rules are available on [www.desjardinsfoundation.com/scholarships](http://www.desjardinsfoundation.com/scholarships), the Desjardins Foundation platform, or in person from any of the 6 participating Laval caisses.
25. In the event of a discrepancy between the French and English versions of these rules, the French version will prevail.
26. The contest is subject to all applicable laws.