

ENGLISH VERSION
SCHOLARSHIP PROGRAM – CAISSES DESJARDINS IN LAVAL

RULES AND REGULATIONS

PROGRAM LENGTH

The program is being administered by the six Caisses Desjardins in Laval (hereinafter the “Contest Organizer”) and will run between March 1, 2021 (12:00 a.m.) and March 31, 2021 (11:59 p.m.) (hereinafter the “Contest Period”).

ELIGIBILITY

Only those who meet the following conditions may take part in the program:

- Be a full-time student at a vocational school, college or university in the winter 2021 term;
- Be a member in good standing of one of the six Caisses Desjardins in Laval¹ as of March 31, 2021.

(hereinafter “Eligible Entrants”).

Any individual who is an employee or director of any of the six Caisses Desjardins in Laval during the Contest Period or at the time of the draw will not be eligible to take part in the program.

HOW TO ENTER

To enter, Eligible Entrants must submit a completed entry form, available at <https://www.boursesdesjardins.com/en>, by 11:59 p.m. on March 31, 2021.

Alternative participation method - No purchase or consideration required. To enter the contest without purchase or consideration, Eligible Entrants must legibly hand write a letter with their name, their address including city and postal code, their telephone number, the date, and an original text of approximately 50 words on the topic of “Why I would like to receive a scholarship” and mail it in a postage-paid envelope to your Caisse Desjardins*. Entries without purchase or consideration must be postmarked no later than the final day of the contest—March 31, 2021— failing which they will be void. Upon receipt, the contest entry will automatically be registered and provide one (1) chance to win. Limit one (1) entry per stamped envelope. All such entries will be subject to the same terms and conditions as other entries. Mechanical reproductions will not be accepted. Entries are the property of the Contest Organizer and will not be returned.

- * Caisse Desjardins de Chomedey – 3075, boul. Cartier Ouest, Laval, H7V 1J4
 Caisse Desjardins de l’Ouest de Laval – 440 autoroute Chomedey, Laval, H7X 3S9
 Caisse Desjardins de Saint-Martin de Laval – 2466, boul. Curé-Labelle, Laval, H7T 1R1
 Caisse Desjardins des Grands boulevards de Laval – 3111, boul. Saint-Martin O, Laval, H7T 0K2
 Caisse Desjardins du Centre et de l’Est de Laval – 4433 boul. de la Concorde Est, Laval, H7C 1M4
 Caisse Desjardins du Nord de Laval – 396, boul. Curé-Labelle, Laval, H7L 4T7

Limit 1 entry(ies) per Eligible Entrant, regardless of entry method used.

PRIZE

A total of **120 scholarships** will be presented by the Caisses Desjardins in Laval, for a total amount of \$200,000, broken down as follows:

Caisse	Number of scholarships	For collegial/professional students		For university students		TOTAL
Scholarship amount			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 \$
TOTAL	120	40	40,000.00 \$	80	160,000.00 \$	200,000.00 \$

The winner, and not the Contest Organizer or the persons on whose behalf the contest is held, is solely responsible for paying any taxes that may arise from the awarding of the prize.

¹ Caisse Desjardins de Chomedey, Caisse Desjardins de l’Ouest de Laval, Caisse Desjardins de Saint-Martin de Laval, Caisse Desjardins des Grands boulevards de Laval, Caisse Desjardins du Nord de Laval, Caisse Desjardins du Centre et de l’Est de Laval.

DRAW

The winner will be randomly selected by computerized draw. The draw will be held on April 21st, 2021, at 1:00 PM in the presence of witnesses at the head office of each of the Caisses Desjardins in Laval¹.

The odds of winning depend on the number of eligible entries received during the Contest Period.

GENERAL CONDITIONS

1. To be declared a winner, the selected Entrant must:

- a) Confirm that they have met the eligibility conditions and other requirements in these contest rules
- b) Provide an official document, recognized by the Ministère de l'Éducation, issued by their institution confirming their status as a full-time student for the winter 2021 term.
- c) Correctly answer, unaided, a time-limited mathematical skill-testing question posed over email;
- d) Sign the declaration and release form (the "Declaration Form") sent to them by mail, email or fax and return it to the Contest Organizer within ten (10) business days of receipt; If the selected Entrant is a minor, their parent or legal guardian must sign the form.

Should the selected Entrant fail to meet any of the above-mentioned terms or any other condition in these contest rules, the selected Entrant will be disqualified and, at the Contest Organizer's discretion, the prize will be cancelled or a new draw will be held for the prize, in accordance with these contest rules, until an Entrant is selected and declared the prizewinner. In such a case, the same terms and conditions will apply and be adapted as necessary.

2. Awarding of the prize. Within seven days of the draw, the Contest Organizer will communicate with the winner to inform them of the conditions for taking possession of their prize. Should the selected Entrant refuse their prize or should they fail to meet the conditions for taking possession of their prize, the Contest Organizer shall be released of all obligations related to the awarding of the prize and may, at its discretion, cancel the prize or conduct a new draw following the steps outlined in the preceding paragraph.

If the winner is a minor and resides in Quebec, the prize may be claimed only by the person who entered the contest with the written consent of a parent or guardian, who will confirm the entrant's age and compliance with all the terms and conditions of the contest and release the Contest Organizer and the persons on whose behalf the contest is held from any liability with respect to damage or loss arising from entry in the contest, the awarding or use of the prize, the quality thereof, any defect therein or its loss during transport, by signing the Declaration Form.

3. 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 Entrant to the prize.

4. 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 Entrants (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.

5. 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 entrant's entries and obtain redress under the law.

6. Acceptance of prizes. Prizes must be accepted as described in these contest rules and cannot be exchanged, substituted or transferred to anyone else, except as stipulated in these contest rules.

7. Limitation of liability - if there are more prizes than eligible entrants: In the event there are more prizes offered than Eligible Entrants, the Contest Organizer reserves the right to cancel the additional prizes,

8. Limitation of liability: Use of prize. 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.

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 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,

¹ Caisse Desjardins de Chomedey, Caisse Desjardins de l'Ouest de Laval, Caisse Desjardins de Saint-Martin de Laval, Caisse Desjardins des Grands boulevards de Laval, Caisse Desjardins du Nord de Laval, Caisse Desjardins du Centre et de l'Est de Laval.

technical failure or any other reason, the Contest Organizer reserves the right to cancel, modify, extend or suspend the contest without prior notice.

10. 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.

11. Limitation of liability: Situation beyond the Contest Organizer's 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.

12. 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. The Contest Organizer cannot be held liable should such an event or intervention occur.

13. 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.

14. 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.

15. Limitation of liability: Contest entry. By entering or attempting to enter the contest, Entrants agree to indemnify the Contest Organizer or persons on whose behalf the contest is held for any damage that may result from entering or attempting to enter the contest.

16. By accepting the prize, the winner authorizes the Contest Organizer and caisses belonging to the Fédération des caisses Desjardins du Québec to use, if required, their name, photo, likeness, voice, place of residence and prize statement for publicity purposes without any form of compensation.

17. Personal information. Personal information about Entrants gathered in the course of the contest will be used solely to administer the contest. No communications, commercial or otherwise, unrelated to this contest will be sent to Entrants, unless they have otherwise agreed.

18. Property. Entry forms and Declaration Forms are the property of the Contest Organizer and will not be returned to Entrants under any circumstances.

19. Decisions. All Entrants must comply with these contest rules and with any decisions made by the Contest Organizer, which are final and binding.

20. If a section of the contest 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.

21. These rules and regulations are available on the website of the six Caisses Desjardins in Laval. It is also available by email on request via rim.habre@desjardins.com. For any questions, please contact Ms. Rim Habre, Communications and Associative affairs advisor, at 450 661-7274, extension 7271288.

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

23. The contest is subject to all applicable laws.